**OPTins User Training Manual - Industry**

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**OPTins User Training Manual - Industry**

**Introduction**

OPTins, Online Premium Tax for Insurance, facilitates the submission of premium tax, assessment, surplus lines tax, Annual Contracted Producer Reports, and other state-specific filings and payments. States can securely collect payments and review the submissions, electronically.

The NAIC has partnered with TriTech, allowing PREMIUM Pro software users the capability of submitting their premium tax forms and payments electronically, via OPTins.

In addition to PREMIUM Pro users, standard users can log directly into OPTins, upload the state-specific forms, enter the applicable taxes or fees, and click “Submit.” Funds are securely transmitted to the states via an EFT (Electronic Funds Transfer) ACH Debit transaction.

There are no license fees or special software to purchase, only a small, one-time transaction fee. OPTins can be accessed securely via the web at [www.optins.org](http://www.optins.org).
About This Manual

This manual was developed to assist the industry create and submit premium tax, assessment, surplus lines, Annual Contracted Producer Report, and other state-specific filings via OPTins.

Using This Manual

We believe that teaching concepts is just as important as teaching procedures. With this in mind each topic is introduced and background information provided. Then details and procedures are presented in easy to absorb segments. Each topic will be reviewed with a step-by-step process. As an additional resource, please view the Industry OPTins tutorial located here.

Conventions Used In This Manual

The following special features are included in this manual to assist readers:

**Bold fonts** – are used to emphasize an idea or a representation.

➢ The green pointer is used to let you know that there is something you must do.
➢ The red pointer is used to let you know that there is something of importance.
Lesson 1

OPTins is a secure, web-based program accessed through your Internet browser. System requirements dictate that users must log in through Internet Explorer 7 or higher. All versions of Firefox are system compliant.

This lesson covers the following topics:

- Browser Configuration
- User Role Overview
- User Admin Forms

Browser Configuration

OPTins performs optimally using either Microsoft Internet Explorer or Firefox.

Most NAIC applications are written using JavaScript 1.2 or higher and use cookies. Consequently, these applications perform optimally with browsers configured as follows:

- JavaScript 1.2 or higher enabled
- Cookies accepted
- Pop-up blockers disabled
- SSL 3.0 enabled

User Role Overview

The User Roles are requested during initial implementation, but can be updated by submitting a request to the Help Desk using the OPTins User Admin Forms in OPTins.

**Industry Filer:** This user can create a filing and save the filing as a Draft for the Schedule/Submit Filings user to submit at a later date. This user can also amend a Draft filing. This user **will not** have access to EFT or be able to submit a filing.

**Schedule/Submit Filings:** This user can create a filing and save the filing as a Draft, but they also have the ability to Schedule a filing to be submitted at a later date or Submit a filing on the date created.

**Industry Service User:** This role only applies to users who also use the TriTech PREMIUM Pro software. This role must be assigned in order to E-File through TriTech.

**Filing Entity Administrator:** This role can be combined with any of the other roles. This role allows the user to make changes and additions to all Filing Entities (Business Entities / Companies / Producers).
EFT Report Reviewer: This role can be assigned alone, or in conjunction with other roles. This role allows users to run an EFT report to reconcile their OPTins transactions against their bank statement.

User Admin Request User: This role allows users to request new users, update current user roles, and deactivate users on behalf of their Account.

User Admin Forms

To make changes to the Users who have access to OPTins, a User Admin request must be submitted to the Help Desk using the User Admin Forms in OPTins. Current users who have the “User Admin” role will see the following User Admin links across the top of the Settings tab: “Request New User,” “Request User Update,” and “Request User Deactivate.” All User Admin requests will be directed to the Help Desk for processing. The User will be notified once the request has been completed.

Request a New User

1. Click on the “Request New User” link.
2. The e-mail address of the User submitting the request will automatically populate.
3. Fill in all fields. Note that any field with a red asterisk is a required field.
4. Check the radio box next to all of the roles to be assigned to the new User.
5. Click “Submit.” The new User will receive a confidential e-mail from the Help Desk containing their Username and Password.
Request User Update

1. Click on the “Request User Update” link.
2. Choose the User to update from the “User” drop-down.
3. Select the updated roles to be assigned to the User. *Note: if there are roles assigned that should be removed, please de-select the role and put a note in the Additional Information explaining your request.*
4. Click “Submit.”

Request User Deactivate

1. Click on the “Request User Deactivate” link.
2. The e-mail address of the User submitting the request will automatically populate.
3. Choose the User to be deactivated from the “User” drop-down.
4. If there is any additional information that the Help Desk would need to know, enter the data in the “Additional Information” field.
5. Click “Submit.”
Deactivate User Request

Submit  Reset

Requestor E-mail: *industryuser@email.com
User: *-- Please Select --
Additional Information:

* indicates a required field.
Lesson 2

In this lesson we will review the OPTins Workspace as well as review entering and editing contact information and entities. This lesson assumes that the user has already completed the implementation process.

This lesson covers the following topics:

- OPTins Login
- OPTins Workspace
- User Preferences
- Entities

OPTins Login

OPTins users must have a user account in order to access the OPTins application. Initiate the process by contacting the OPTins Marketing Team at optinsmktg@naic.org.

OPTins Marketing Team will direct users to the required EFT paperwork and OPTins Registration Form. Once the paperwork has been submitted to the OPTins Marketing Team, the implementation process can begin.


NAIC Website Access (www.naic.org)
2. If you log in from the NAIC website, you will be directed to the OPTins website (www.optins.org). You will then need to click on the button on the right side of the screen to be directed to the OPTins Splash Page.

3. Once on the Splash Page, click on “Login Here” in the upper right-hand corner of the screen to be directed to the application login page.

4. Type in your username (provided by the NAIC) in the User Name box.

5. Type in your temporary password (provided by the NAIC) in the Password box.

6. Click the **Login** button.
When you initially login, you will be prompted to change your password. *Please note that passwords are set to expire every 90 days.*

1. Enter your username (assigned by the NAIC) in the User Name box.
2. Enter your current password (assigned by the NAIC) in the Existing Password box.
3. Enter a new, personalized password, in the first New Password box. Please note the password rules:
   - Passwords must be at least seven characters with a maximum of thirty characters;
   - Passwords must contain at least one number and one lowercase letter;
   - Certain characters are permitted: @%.$'!^-~*_#;
   - You cannot reuse previous passwords.
4. Re-type your new personalized password in the second New Password box for confirmation.
5. Click on the **Change Password** button.
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Each time you login to OPTins, you will be prompted to accept the Use Agreement. If you do not accept the terms of the Use Agreement, you will not be granted access to OPTins.

1. Review the terms of the Use Agreement.
2. Check the box, confirming you agree to the terms.
3. Click the **Agree** button.

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**Use Agreement**

TO THE IMPLIED WARRANTY OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, THE NAIC SHALL NOT BE LIABLE FOR ANY EXPRESSLY WAIVED, ANY CLAIM FOR ANY INDIRECT LOSS, COST, OR INJURY (INCLUDING, BUT NOT LIMITED TO: LOST SALES, LOST PROFIT, BUSINESS INTERRUPTION OR THIRD PARTY CLAIMS SUFFERED BY YOU AS A RESULT OF RELIANCE ON OR USE OF THE PRODUCT. YOU ASSUME SOLE RESPONSIBILITY FOR YOUR USE OF THE APPLICATION AND AGREE TO HOLD THE NAIC HARMLESS AGAINST ANY LIABILITY OR CLAIM ATTRIBUTABLE TO INAPPROPRIATE USE OF THE APPLICATION BY YOU OR YOUR SUBSIDIARIES OR AFFILIATES.

You shall pay a transaction fee for use of the application. Such transaction fee will be disclosed prior to submission and is determined at the sole discretion of the NAIC. This Agreement authorizes the NAIC, upon receipt of appropriate account information, to initiate debit entries and, if necessary, credit entries and adjustments through the Automated Clearing House ("ACH") Operating System for that purpose.

You agree that you will maintain sufficient funds in the account identified to cover any amounts due to the applicable state agency and any NAIC transaction fees incurred and will indemnify the NAIC for any obligations, indebtedness or liability owed to the NAIC’s financial institution or any state agency caused by your failure to have sufficient funds. You shall reimburse the NAIC for any obligations incurred within five days, including any penalties or other charges.

By clicking on the ‘Agree’ button below, you affirm that the individual accepting these terms is legally authorized to bind the firm being represented. You agree you are authorized by the NAIC to access OPTins and its contents for permitted purposes only. You further acknowledge that you will only access content that you have the proper authority to view and use and that you have verified this authority with the NAIC. You agree that you will not reverse engineer, reverse assemble or reverse compile the application. You also agree not to make available all or any portion of the application to any third party and you recognize that unauthorized or improper access, use or dissemination of materials or modification of the system may result in immediate termination of access and possible disciplinary and/or legal action.
OPTins Workspace

The OPTins Workspace offers users the ability to search for filings, create new filings, run EFT reports, and manage their User Preferences and Entities.

The OPTins Workspace contains two tabs with corresponding links:

- **Filings:** All filings are managed on the Filings tab.
  - **Search Filings:** This is the initial view available upon login. Users can search for filings based on multiple sets of criteria.
  - **Create Filing:** This link allows users to create and submit filings to the states.
  - **EFT Reports:** This link allows users to balance their filings against their bank statements by running an EFT report.

- **Settings:** User Preferences and Entity data is managed on the Settings tab.
**User Preferences**

When you initially log into OPTins, you should choose the Settings tab and enter the balance of your contact information. (The NAIC will enter your first and last name, e-mail address and phone number during initial set-up.) After your contact information has been entered, you can edit the data at any time by simply clicking the **Edit** button.

1. Enter all of your contact information, including fax number and mailing address.
2. If you have access to multiple Accounts, you can choose which Account you’d like to access by selecting the “Current Account” drop down and switching Accounts. **NOTE:**
   *This only applies to users who submit filings on behalf of the same company, but use a different bank account for each Filing Type. Example: ACPR and premium tax filings will be submitted for the same company, but using separate bank accounts.*

3. Click the **Save** button.
The OPTins staff will create your Account and enter your Entity (company or individual) data during initial set-up. You will only need to complete this process when adding new Entities or editing Entities. You will need the “Maintain Entities” role in order to add or edit Entities.

### Add Entities

1. Click on the ![Add Entity](image)
2. Select either “Company” or “Individual” for the type of Entity you’re adding.
3. Enter the name of the Company or Individual.
4. If adding a Company, enter the NAIC Company Code, NAIC Group Code (if applicable), FEIN, National Producer Number (if applicable), Annual Statement Blank Type, State of Domicile, and State ID (or license number) for each state in which your company is licensed. State ID’s are added by choosing the state from the drop down, entering the number in the State ID Number field, and clicking the “Add State” button.
5. If adding an Individual, enter the National Producer Number, State of Domicile, and State ID Number (license number for the state).
6. Enter the UNID assigned by the OPTins staff. *(The UNID is unique to your company and bank account and should not be edited. Any change in the number will result in an EFT transaction error.)*
7. Click the ![Save](image) button.
Edit Entities

1. Hover your mouse over the company until the line turns grey, then click to select.
2. Each of the editable fields will open. Make the necessary field edits.
3. The NAIC Company Code is not an editable field.
4. State ID’s are added by choosing the state from the drop down, entering the state license number in the State ID Number field, and clicking the “Add State” button.
5. **Do not make changes to the UNID field. The UNID is unique to your company and bank account and should not be edited. Any change in the number will result in an EFT transaction error.
6. Click the Save button.
Filing Entity Maintenance

Entity Type:  ● Company  ○ Individual

* Name:  KMC Insurance Company of CT

NAIC Company Code:  36153

NAIC Group Code: 

FEIN:  06-1299999

National Producer Number: 

* Annual Statement Blank Type:  Property & Casualty

UNID:  EFIPREMTAXFILER

State Of Domicile:  Connecticut

Add State Licenses below:

<table>
<thead>
<tr>
<th>State</th>
<th>State ID Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alaska</td>
<td>7845</td>
</tr>
<tr>
<td>West Virginia</td>
<td>78442</td>
</tr>
</tbody>
</table>

Add State Remove State

Save  Cancel
Lesson 3

In this lesson, we will review how to create a filing as well as schedule a filing to be submitted at a later date, and save a filing as a draft to be submitted later. Any user can create a filing to be saved as a draft, but only users with the “Schedule/Submit Filing” role will be able to submit a filing (see Lesson 1 – User Role Overview).

This lesson covers the following topics:

- Create (Schedule/Submit) a Premium Tax or State-Specific Filing
- Edit and Submit a Draft Filing
- Create (Schedule/Submit) a Surplus Lines Filing
- EFT and OPTins Transaction Fees
- Create Filing for Additional Filing Periods
Create (Schedule/Submit) a Premium Tax or State-Specific Filing

**NOTE: Look for the Tips icon throughout OPTins. Hovering the mouse over this icon will bring up various tips to help throughout the filing process.**

1. Click on the “Create Filing” link on the Filings tab to initiate the process.
2. The Filing Year is displayed. Please note the fiscal year changes each April. You may change the Filing Year if necessary by highlighting and deleting the current year and typing in the Filing Year for which you are submitting.
3. Select the State to which you are submitting your filing. Pay careful attention to the different filing types accepted by the state, and be sure to choose the correct state and filing type.
4. Select the Company (Entity) for which you are filing.
5. Select the state-specific Company Type.
6. Select the Filing Period Type and then the corresponding Filing Period. OPTins will only populate Filing Period Types and Filing Periods that are accepted by the state and that have not been previously submitted.
7. Click the **Next** button.

From that point, you will be transferred to the State Instructions and Submission Steps screen. The states will provide instructions regarding required information to be included with your
filing. They will also provide their state-specific forms and make them available as an interactive Adobe PDF document or in some cases, a Microsoft Excel spreadsheet.

1. Review the State Instructions for Submission as well as any Additional Instructions provided by the state.
2. Under Submission Steps, you will see the state-specific forms available for download.
   
   **NOTE – The green “check mark” icon ☑ will indicate that the form is required. If the form is not marked as required, reference the State Instructions to confirm whether or not to submit the form. Please use the state form(s) provided in OPTins. Do not use forms from state websites or scan forms into OPTins.**
3. To download and complete the form, click on the “paperclip” icon 🔄 next to the form name.
4. The form will open, allowing you to complete it and save it to your network.
5. Once you have completed the form and saved it to your network, click on the “Upload” link next to the form name. The screen will turn blue and the Upload box will appear.
6. Click on the **Browse...** button to browse for the location of the completed form on your network.

7. Choose the appropriate form from its location on your network and select “Open” to upload the form into the filing.

8. You will notice the completed form has been uploaded next to the state-specific form. If you need to “Remove” or “Replace” the form, select the appropriate link.

9. If you have any additional forms needed to support your tax filing, upload those documents under the “Supporting Documents” section. Follow the same process to upload.

10. Use the “Provide Additional Information” field to write a note to the state. This is optional.

11. Once all forms have been uploaded, click “Next.” You will be transferred to the Remit Payment screen.

12. Enter the applicable taxes or fees due to the state in the correct field. If there are no fees due, check the “No State Payment Required” box. OPTins will automatically add the applicable OPTins Transaction Fee and generate an EFT transaction in the amount specified in the “Total” field.

**NOTE: Both filer roles can add the fees into the applicable fields, but only users with the “Schedule/Submit Filings” role can actually submit the filing. “Create Draft Filing Only” users will only be able to “Save as Draft.”**
13. At this point, you have three options: save the filing as a draft, schedule the filing to be submitted at a later date, or submit the filing on the current date.

14. If you want to save the filing as a draft, simply click on the **Save as Draft** button. Your filing will be saved so that you or another user with the “Schedule/Submit” role can submit the filing at a later time.

**NOTE – If you attempt to submit the filing and don’t have the proper role, you will see an error message as indicated below:**

15. If you have the “Schedule/Submit” role and are prepared to submit the filing on the current date, simply click on the **Submit** button. OPTins automatically inserts the current date in the “Process Date” field.
16. If you have the “Schedule/Submit” role and wish to Schedule the filing to be submitted at a later date, choose the “Process Date” from the calendar picker tool, then click on the **Submit** button. **OPTins** will schedule your filing to be submitted on the specified date.

17. Once you click “Submit,” a Windows Confirmation box will appear. Read the message and confirm that the amount to be transmitted is correct, as well as the scheduled submission date. If everything is correct, click “OK.” **Note that there will be a $10.00 OPTins transaction fee charged via EFT, in addition to the fees transmitted to the state.**

18. You will receive confirmation of your filing submission on the OPTins Workspace. You can run an EFT report at any time to confirm the amount of the fees submitted.

→ **Edit and Submit Draft Filings**

Users have the option of saving the filing as a Draft, either to submit themselves at a later date, or so that another user with “Schedule/Submit” authority can submit the filing at a later date. You can find the filing from the Search tool on the Filings tab.

1. Choose “Draft” from the OPTins Status dropdown menu on the right side of the screen.
2. A list of all filings in Draft mode will appear under “Search Results.” You can confirm that the filing is in Draft mode as the “Draft” message will appear under “Date Submitted.”
3. Hover the mouse over the filing to select and open the Draft filing to begin editing.
**NOTE – If you've decided that you do not want to submit the filing and want to delete it, click the **Delete** button.

4. Click on the **Edit** button. OPTins will return you to the Submission Steps screen. If the forms have already been uploaded, click “Next.” Otherwise, upload your forms as previously noted.

5. If the fees have not already been entered, enter the Premium Tax or other fees due in the applicable fields. OPTins will automatically include the transaction fee, so this amount does not need to be added to the total amount due.

6. If you are prepared to submit the filing on the current date, simply click on the **Submit** button.

7. If you wish to Schedule the filing to be submitted at a later date, choose the “Process Date” from the calendar picker tool, then click on the **Submit** button. OPTins will schedule your filing to be submitted on the specified date. **NOTE: Pay careful attention to state deadlines when scheduling a filing and allow ample time for the funds to be transferred to the state by the due date. OPTins is not responsible for late submissions.

8. Once you click “Submit,” a Windows Confirmation box will appear. Read the message and confirm that the amount to be transmitted is correct, as well as the submission date. If everything is correct, click “OK.”
EFT and OPTins Transaction Fees

Once you click “OK,” your filing, as well as taxes or fees due, has been submitted to the state. The OPTins transaction fee of $10.00 has been submitted to the NAIC. Each of the fees has been submitted via EFT as two separate transactions.

Funds are transferred from the company bank account to the state bank account one or two business days after the filing submission. Confirmation of the payment, including amount, date issued, and transaction number, will display on the filing under “Original Payment.” The OPTins transaction fee will not display on the filing. An EFT report will list all taxes and fees submitted, as well as all OPTins transaction fees. (See EFT Reports.)

Create Filing for Additional Filing Periods

An ease of use feature built into OPTins is the ability to create a filing for the same company, to the same state, but for a separate filing period without starting over from the “Create Filing” link.

From within a previously submitted filing, scroll through to view the other available Filing Periods. For example, if you’ve previously submitted a filing to West Virginia for Quarter 1 and now you want to submit for Quarter 2, scroll down until you see each of the available Filing Period headers. You’ll see a Create This Filing button next to each available Filing Period.
1. Click on the `Create This Filing` button next to the desired Filing Period.
2. OPTins will generate a new filing, completing the Filing Year, State, Filing Entity, and Filing Period fields. Choose the correct Company Type.
3. Complete and submit the balance of the filing as reviewed in previous instructions.
Create (Schedule/Submit) a Surplus Lines Filing

The steps to create a surplus lines filing are the same as a premium tax or state-specific filing. There are a few minor differences which will be addressed in this section:

1. Click on the “Create Filing” link on the Filings tab to initiate the process.
2. The Filing Year is displayed. Please note the fiscal year changes each April. You may change the Filing Year if necessary by highlighting and deleting the current year and typing in the Filing Year for which you are submitting.
3. Select the State to which you are submitting your filing. Pay careful attention to the different filing types accepted by the state, and be sure to choose the Surplus Lines filing type.
4. Select the Filing Entity for which you are filing.
5. Select the state-specific Company Type.
6. Select the Filing Period Type. OPTins will only populate Filing Period Types accepted by the state, and that have not been previously submitted.
7. Click the button.

From that point, you will be transferred to the State Instructions and Submission Steps screen. The states will provide instructions regarding required information to be included with your filing. They will also provide their state-specific forms and make them available as an interactive Adobe PDF. Some states may choose to provide their form in a format other than Adobe PDF, such as Microsoft Excel.
1. Review the State Instructions for Submission as well as any Additional Instructions provided by the state.

2. Under Submission Steps, you’ll see the state-specific forms available for download.

**NOTE – The green “check mark” icon ☑️ will indicate that the form is required. If the form is not marked as required, reference the State Instructions to confirm whether or not to submit the form. Please use the state form(s) provided in OPTins. Do not use forms from state websites or scan forms into OPTins.**

3. To download and complete the form, click on the “paperclip” icon 📄 next to the form name.

4. The form will open, allowing you to fill it out and save it to your network.

5. Once you’ve filled out the form and saved it to your network, click on the “Upload” link next to the form name. The screen will turn blue and the upload box will appear.
6. Click on the **Browse...** button to browse for the location of the updated form on your network.

7. Choose the appropriate form from its location on your network and select “Open” to upload the form into the filing.

8. You will notice the completed form has been uploaded next to the state-specific form. If you need to “Remove” or “Replace” the form, select the appropriate link.

9. If you have any additional forms to support your tax filing, upload those documents under the “Supporting Documents” section. Follow the same process to upload.

10. Use the open “Provide Additional Information” field to write a note to the state. This is optional.

11. Once all forms have been uploaded, click “Next.” You will be transferred to the Remit Payment screen.

12. Enter the applicable taxes or fees due to the state in the correct field. If there are no fees due, check the “No State Payment Required” box. OPTins will automatically add the applicable OPTins Transaction Fee and generate an ACH transaction in the amount specified in the “Total” field. **NOTE: Both filer roles can add the fees into the applicable fields, but only users with the “Schedule/Submit Filings” role can actually submit the filing. “Create Draft Filing Only” users will only be able to “Save as Draft.”

13. At this point, you have three options: save the filing as a draft, schedule your filing to be submitted at a later date, or submit your filing on the current date.

14. If you want to save the filing as a draft, simply click on the **Save as Draft** button. Your filing will be saved so that you or another user with the “Schedule/Submit” role can submit the filing at a later time. **NOTE: If you attempt to submit the filing and don’t have the proper role, you will see an error message as indicated below:**

![Error Message]

You do not have permission to submit a filing that includes an EFT payment to the state. The filing can be saved as a draft until an authorized user logs in and completes the submission. For additional assistance, please contact the OPTins help desk at (816) 783-9990 or optins.help@naic.org.

15. If you have the “Schedule/Submit” role and are prepared to submit the filing on the current date, simply click on the **Submit** button. OPTins automatically inserts the current date in the “Process Date” field.

16. If you have the “Schedule/Submit” role and wish to Schedule the filing to be submitted at a later date, choose the “Process Date” from the calendar picker tool, then click on the **Submit** button. OPTins will schedule your filing to be submitted on the specified date.
17. Once you click “Submit,” a Windows Confirmation box will appear. Read the message and confirm that the amount to be transmitted is correct, as well as the submission date. If everything is correct, click “OK.” **Note that there will be a transaction fee of 5% of the payment amount owed, not to exceed $10.00. A minimum transaction fee of $1.00 will be automatically assessed, even if there are no taxes due.**

18. You will receive confirmation of your filing submission on the OPTins Workspace. You can run an EFT report at any time to confirm the amount of the fees submitted.

**Edit and Submit a Draft Filing**

Users have the option of saving the filing as a Draft, either to submit themselves at a later date, or so that another user with “Schedule/Submit” authority can submit the filing at a later date. You can find the filing from the Search tool on the Filings tab.

1. Choose “Draft” from the OPTins Status dropdown menu on the right side of the screen.
2. A list of all filings in Draft mode will appear under “Search Results.” You can confirm that the filing is in Draft mode as the “Draft” message will appear under “Date Submitted.”
3. Hover the mouse over the filing to select and open the Draft filing to begin editing.
**NOTE – If you’ve decided that you do not want to submit the filing and want to delete it, click the **Delete** button.

4. Click on the **Edit** button. OPTins will return you to the Submission Steps screen. If the forms have already been uploaded, click “Next.” Otherwise, upload your forms as previously noted.

5. If the fees have not already been entered, enter the Premium Tax or other fees due in the applicable fields. OPTins will automatically include the $10.00 transaction fee, so this amount does not need to be added to the total amount due.

6. If you are prepared to submit the filing on the current date, simply click on the **Submit** button.

7. If you wish to Schedule the filing to be submitted at a later date, choose the “Process Date” from the calendar picker tool, then click on the **Submit** button. OPTins will schedule your filing to be submitted on the specified date.

8. Once you click “Submit,” a Windows Confirmation box will appear. Read the message and confirm that the amount to be transmitted is correct, as well as the submission date. If everything is correct, click “OK.”
EFT and OPTins Transaction Fees

Once you click “OK,” your filing, as well as taxes or fees due, has been submitted to the state. The OPTins transaction fee of 5% of the payment amount owed, not to exceed $10.00 has been submitted to the NAIC. A minimum transaction fee of $1.00 will be automatically assessed, even if there are no taxes due. Each of the fees has been submitted via EFT as two separate transactions.

Funds are transferred from the company bank account to the state bank account one or two business days after the filing submission. Confirmation of the payment, including amount, date issued, and transaction number, will display on the filing under “Original Payment.” The OPTins transaction fee will not display on the filing. An EFT report will list all taxes and fees submitted, as well as all OPTins transaction fees. (See EFT Reports.)

Create Filing for Additional Filing Periods

An ease of use feature built into OPTins is the ability to create a filing for the same company, to the same state, but for a separate filing period without starting over from the “Create Filing” link.

From within a previously submitted filing, scroll through to view the other available Filing Periods. For example, if you’ve previously submitted a filing to West Virginia for Quarter 1 and now you want to submit for Quarter 2, scroll down until you see each of the available Filing Period headers. You’ll see a button next to each available Filing Period.
1. Click on the **Create This Filing** button next to the desired Filing Period.
2. **OPTins** will generate a new filing, completing the Filing Year, State, Filing Entity, and Filing Period fields. Choose the correct Company Type.
3. Complete and submit the balance of the filing as reviewed in previous instructions.
Lesson 4

This lesson will review the Search functionality, filing details, and EFT Reports available in OPTins.

This lesson covers the following topics:

- Search
- Filing Details
  - OPTins Status
  - State Status
  - Payment Information
  - Filing Summary
- EFT Reports

Search

OPTins offers users the ability to search for filings that were previously submitted based on several criteria. You can search on any of the criteria individually, or a combination of the criteria. The more criteria used in your search, the narrower the results provided by OPTins.

Once you have entered the search criteria, click on the **Search** button. Each filing that matches the search criteria will list in Search Results.

OPTins will display twenty (20) filings at a time in the Search results. Users can page through the results by clicking on the “Next” link or “Last” link found at the top or bottom of the Search results.
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OPTins will list a summary of each filing, including the State, Entity Name (company/individual) submitted on behalf of, NAIC Company Code, FEIN, National Producer Number, State ID Number, Fiscal Year, Period, Date Submitted, and Payment Amount. To view the Filing, move your mouse over the Filing on the Search Result field. The field will turn a light shade of grey. You can choose to view the entire Filing Record, or specific Filing Period. Click to select the Filing.

**NOTE: The Date Submitted search will search for filings based on their original submission date, unless a filing amendment was submitted to the state. If a filing amendment was submitted, the submission date will change to the date of the filing amendment.**

**Filing Details**

While viewing the Filing, users will find a summary of each submission, including (among other information) the Filing Tracking Number, OPTins Status, State Status, the forms submitted, the Original Payment details, as well as any Additional Payments submitted to the state. If a filing has been submitted for a particular Filing Period, there will be a “+” sign next to the Filing Period indicating you can expand the field to view the Filing Details. The “-” sign will collapse the field.

Users can click the “Return to Search” link to return to the Search screen, or choose the “Previous” or “Next” link to scroll through the filings that met the original search criteria.
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⇒ OPTins Status

The OPTins Status options are:
- Draft - You’ve created the filing, but it has not yet been submitted.
- Submitted – You’ve submitted the filing to the state.
- Scheduled - You’ve scheduled the filing to be submitted at a later date.
- Payment Failure - The Scheduled Filing and payment did not submit.

OPTins automatically updates to indicate any of these searchable status options.

⇒ State Status

The State Status is a separate indicator from OPTins Status, but should run in conjunction with the OPTins Status.
- New - Initial submission. The State Status is automatically “New” until changed by the state.
- Under Review – The state has received and is reviewing the filing.
- Pending Industry – The state is awaiting additional information or fees.
- Complete.

The State status field is not automatically updated. The states will manually update their own status indicators:

⇒ Payment Information

Details of all payments issued and scheduled will be listed under the Payment Information header, including the type of payment, and date issued or scheduled.

If a filing has been scheduled to be submitted and paid on a later date, the amount will be filled in with a green background.

If a Scheduled Filing has a payment failure, the amount will be filled in with a red background.
(See Lesson 5 – Scheduled Filing Failure.)
Filing Summary

The Filing Summary will list all of the Original Submission information, including the name and contact information of the person who originally submitted the filing, original Submission Date and Filing Attachments. It will also list any details regarding Amendments to the filing, including who submitted the Amendment, the Submission Date, and any Filing Attachments.
**EFT Reports**

OPTins users with the Schedule/Submit Filings with EFT role can run an EFT report at any time. There is one EFT report available which can be viewed in two formats: as a Web Page or a CSV File, which can be converted to a Microsoft Excel document.

1. Select the “EFT Reports” link from the main OPTins Workspace.
2. Enter the Begin Date in mm/dd/yyyy format, or choose the date from the calendar button option.
3. Enter the End Date in mm/dd/yyyy format, or choose the date from the calendar button option.
4. Choose whether to list only payments processed, Scheduled payments, or both.
5. Choose the Report Format. The .csv format will allow you to convert to a Microsoft Excel spreadsheet and balance with your bank statement.
6. Click on the **Submit** button.
7. An EFT report is generated, providing all of the transaction details.

**NOTE: There is a separate line item for each OPTins transaction fee.**

The EFT report can be run at any time, and is based on transactions submitted on behalf of any Entities included on your Account.
Lesson 5

This lesson will review the process that occurs if a scheduled filing is unsuccessful, as well as the filing revision functionality available in OPTins.

This lesson covers the following topics:

- Scheduled Filing Failure
- Filing Revisions
  - Penalties Assessed / Taxes Due
  - Submitting Additional Fees
  - Amend Filing

Scheduled Filing Failure

As an added layer of protection, OPTins will generate an e-mail message to both the user who created the filing, as well as the back-up contact, in the event a Schedule Filing submission is unsuccessful. Users can also choose to search for these filings by choosing the “Payment Failure” option under “OPTins Status.” The Payment Information section will indicate the payment failed by highlighting the section in red.

Outside of unforeseen system issues, the only reason a Scheduled Filing would fail would be if a user made changes to the UNID assigned to the Entity after the filing was scheduled.

The system generated e-mail will be delivered the morning of the day the filing was scheduled to be submitted, allowing the user ample time to log in, correct the UNID, and re-submit the filing.

Users should contact the OPTins Help Desk immediately if they receive a system generated e-mail notifying them of a failed submission.

OPTins does not generate automated communication when there has been a change to the status, although states have the capability of submitting an e-mail to the user.

Filing Revisions

Industry users can make several revisions to a filing after submission, including paying additional fees and submitting amended forms.
Penalties Assessed / Taxes Due

If there are additional fees due, or the state has assessed a penalty to your filing, you should be notified by the state via an automated OPTins e-mail. You should then Search for and review the filing.

The amount due will be indicated in the Filing Revision box under the "Requested Funds" header. The state should enter information in the Comments field, explaining the reasoning behind the taxes and/or penalty due.

The state can update the Paid and Date Paid indicators once the fees have been submitted via EFT and received. (See Submit Additional Fees.)
Submit Additional Fees

Users have the flexibility to submit additional fees to the state after the original submission. This feature would be used if the original fee payment was short and/or if the state assessed additional fees or a penalty. **There is no additional OPTins transaction fee charged to submit additional fees to the state.**

Once you have reviewed the state’s request for additional fees or penalties:

1. Go to the “Payment Information” header and click on the **Submit Additional Fees** button.
2. The “Submit Additional EFT” fields will open under the “Filing Summary” header.
3. Enter the additional fees in the applicable field(s). If there are multiple fields, be sure you have chosen the field(s) that matches to the state’s request.
4. Click on the **Submit** button.

The additional payment information will then be displayed next to the previous payments on the filing, along with the date the payment was issued. A confirmation message will appear at the top of the page.
Once additional fees have been submitted to the state, you must either send an e-mail or call the state reviewer and notify them that the fees have been transmitted. OPTins does not automatically notify the state of updates to the filing. No additional transaction fees are incurred when submitting additional fees.

The state should then confirm receipt of the fees by entering “Yes” on the Paid indicator and the date received on the Date Paid indicator. They should also update the Status of the filing to “Complete.”

Amend Filings

OPTins allows the flexibility to submit amended forms after the original submission. There are no additional fees to submit amended forms to the state.

If the state reviewer has requested an amendment to your form(s) you should be notified of the requested changes via an automated e-mail.

You should then make the requested changes to the form, and upload the amended form to the original OPTins filing. You will need to send an e-mail to the state reviewer, notifying them that there is an amended form on the filing for their review.

1. Locate the previously submitted form on your network or hard drive.
2. Open the form and make the necessary changes.
3. Save the form with a similar name, indicating an amendment. For example: Amended-OPTins Quarterly Tax Form.pdf.
4. Click on the Amend Filing button located above the “Filing Information” header.
5. The State Instructions and Submission Steps will appear, along with the State Provided Forms and the original form submitted.
6. Click on the “Replace” link next to the original form submitted to replace this form with the amended form.
7. The Browse window will appear. Click on the Browse button to search for the amended form.
8. Once the amended form is located, select it and click “Open.”
9. The amended form will appear in the place of the originally submitted form.

10. Click on the “Next” button for the Filing Payments screen. If there are additional fees due, enter the fees in the applicable fields. If there are no fees due, and the filing amendment was simply to the form, click the box next to “No Payment Required” and click “Submit.”

At the top of the Filing Detail screen, an icon will appear, indicating an amendment - . An overview of the Current Amendment and the Original Submission will appear under the “Filing Summary” header.

Once the state receives the amended form, they should change the Filing Status to “Under Review” and then to “Complete” once they’ve completed their review.
As stated previously, OPTins will not automatically notify the state that there has been an amendment to the filing. You will need to send an e-mail to the state reviewer, notifying them of the change and the Filing Tracking Number. The state reviewer should then open up the filing, review the amended form and mark the Filing Status as “Complete.”

Amended filings will be noted on the Search screen with the same icon - 📖. 