

## INSTRUCTIONS FOR COMPLETING AND FILING ESTIMATED PREPAYMENT OF ANNUAL PREMIUM TAXES

### IMPORTANT CHANGES FOR 2026 FILINGS:

- Idaho has implemented a **\$8** filing fee for **ALL COMPANIES**. Filing Fee payment is **due by June 15**.
- One combined filing for all three filing periods – **due June 15**.
- Payments can be made **quarterly** by appropriate deadline **OR one lump sum** payment by June 15.

### Step 1: Read First

- Read these instructions before you start.
- If you have questions, call (208) 334-4281 or email [premiumtax@doi.idaho.gov](mailto:premiumtax@doi.idaho.gov)

### Step 2: Who Needs to File

- All licensed insurance companies must file a tax statement by June 15. Formally authorized companies with “orphan premiums” must also file.
- Licensed insurance companies must file even if they didn’t write any business in Idaho.

### Step 3: Know the Deadline

- Your combined Estimated Prepayment of Annual Premium Taxes statement must be submitted electronically by June 15.
- June 15, September 15, and December 15 payment amounts are due by these deadlines **OR** entire lump sum payment must be received by June 15.
- If you don’t file or pay by then, your company may lose its right to do business in Idaho *See Idaho Code §41-402(5)*,

### Step 4: Avoid Penalties

- If you file or pay late, you will be charged \$25 per day starting the day after the deadline *See Idaho Code §41-404*
- You may be fined for:
  - Filing late
  - Incomplete or misspelled company name – **DO NOT ABBREVIATE**
  - Incomplete form
  - Not paying or underpaying
  - **EFT payment not arriving on time or sent to the wrong bank account**
- If mailing a check:
  - Only a U.S. Postal Service postmark counts as proof of mailing
- If using a delivery service, the pick-up date is considered the postmark

## Step 5: File Online Only

- You must file your tax statement electronically.
- Use one of these options:
  - Premium Pro / Stratus software, or
  - [TriTech website](#):
- On the TriTech website, choose: **IDAHO, 2026, Estimated Premium Tax**

## Step 6: Complete the Form

- Fill out every blue section on **PAGE ONE** of the form
- Incomplete forms will be rejected

## Step 7: Complete the Payment Voucher **if paying by check**

- Only complete the Payment Voucher if paying by check.
- Choose the Filing Period you are paying for: **This is a drop-down list**. You can choose to pay in one lump sum **OR** make the quarterly payments according to the scheduled due dates.
- Print the Payment Voucher and send it with your check.

## Step 7: Make a Payment

- You can pay by:
  - **Check** - with a payment Voucher – The Voucher is now on **PAGE TWO** of this form.
  - **Electronic Fund Transfer (EFT)** – You must sign up first
- Idaho accepts ACH Credit and Wire Transfers
- **Idaho does not accept ACH Debit or OPTins**
- **You cannot pay through TriTech**
- To sign up for EFT:
  - Fill out the [EFT Enrollment Form](#)
  - Email it to [premiumtax@doi.idaho.gov](mailto:premiumtax@doi.idaho.gov)
  - You cannot enroll between Feb 14 and July 1
- Payments over \$100,000 must be made electronically See *Idaho Code §67-2026*
- A \$20 fee applies to returned checks
- **Payments that can't be identified will be sent back**

## ➤ Company Information

- Enter your company's NAIC Number in the box - REQUIRED
- **NEW -- Enter your company's FEIN** – This is required. Forms are incomplete and subject to penalties without it.
- Fill in the **COMPLETE** company name, address, and domicile state. **DO NOT ABBREVIATE**
- Add an ATTN line if applicable.
- This is where refunds and correspondence will be sent.

## ➤ Contact Information

- Include the name, **DIRECT** phone number (**with extension**), and email address of the person we can actually contact
- This person will get any messages or correspondence.
- **DO NOT** use a generic phone number for the company

- If the contact person changes, let the Premium Tax section know

### ➤ **Calculation of Estimated 2026 Tax Payment Due**

- **LINE 1** - Enter **NET** Taxable Premiums from the 2025 Statement of Taxes and Fees
  - Risk Retention Groups use Schedule B, Column A, Line 1
  - Title Companies use Schedule E, Column A, Line 1
  - All other insurers use Schedule E, Column A, Lines 1+2
- **LINE 2** - Enter TOTAL Dental Contracts from the 2025 Statement of Taxes and Fees
  - This applies to Life, Health, and Property/Casualty companies only.
  - Use TOTAL Contracts from Schedule D
- Line 1B Estimated Premium Tax and Line 2B Estimated Dental Tax are automatically calculated
- **2026 Total Estimated Premium Tax Obligation** – auto-calculated Line 1B + Line 2B This is the total estimated premium tax obligation for the year.

### ➤ **Estimated Tax Payments**

- Payments can be made quarterly by the due date **OR** in one lump sum by June 15.
- **Filing Fee is due by June 15.**
- Payment amounts are automatically calculated based on the amount required by statute See *Idaho Code §41-402 (2)*.
- Total Estimated Premium Tax Due is 95% of Estimated Tax Obligation plus Filing Fee.

### ➤ **Printed Name of Officer**

- Print the name of the officer authorized to create and submit the tax statement
- Enter Officer's title
- Enter the date