

This premium tax return is required to be completed and filed by all DC domestic risk retention groups licensed as captives.

All domestic captives are required to file a DC Premium Tax Return and payment on or before March 2nd of each year.

MANDATORY USE OF NAIC OPTins (On-line Premium Tax system)

Please note: Effective January 1, 2026, it will be mandatory to use the National Association of Insurance Commissioners (“NAIC”) OPTins system (Online Premium Tax for Insurance) for all premium tax return filings and payments.

OPTins is an online system developed and maintained by the NAIC that allows for electronic reporting and payment. It provides insurers with required state-specific electronic forms (or an option to upload the required forms) and a secure payment platform. To file using OPTins, insurers must establish an OPTins account with the NAIC. Once registered, users can submit filings and payments for DC and for other participating jurisdictions. The NAIC charges an OPTins fee of \$17.50 per transaction. DC captives and domestic RRGs are encouraged to pay premium tax and COA renewals at the same time, in one transaction, to avoid multiple fees. **The OPTins system is user-friendly. The diagram below illustrates the required selections and filing options (Entity Type) for creating a filing. The Filing Period Type and Filing Period will automatically populate once a Entity Type is selected.**

Create Filing ?

Filing Year: 2025

State: District of Columbia

Type of Filing: Captive

Filing Entity: 1-2-1 Claims, Inc.

Entity Type: Please Select

Filing Period Type: Please Select
Captive and Domestic RRG COA Fee only
Domestic RRG Premium tax + COA Fee
Domestic RRG Premium tax only
Non-RRG Captive Premium tax + COA Fee
Non-RRG Captive Premium tax only

Filing Period: ?

To register for an OPTins account, and filing details, visit www.optins.org or contact OPTins Support at (816) 783-8500.

The premium tax return below is embedded in the OPTins system and must be completed by going to the OPTins system. The below form is provided for informational purposes only so that companies can calculate premium tax due prior to going to the OPTins system. Filing Instructions for accessing the OPTins system can be accessed through the DISB website at <https://disb.dc.gov/captiveins>

****NOTE**** In accordance with the captive law of the District of Columbia, companies shall report as premiums and pay applicable premium tax on total net direct premiums. Total net direct premiums shall include all amounts charged to policyholders, including amounts that some companies may charge separately to policyholders such as amounts for premium taxes, risk management fees, etc. Total net direct premiums shall be reported on the premium tax return and should agree with the Schedule T for companies filing the NAIC yellow blank and should agree to tab 5 (“Premium Schedule”) for companies filing the DC Blank.

Each PCC and each IC shall file separate premium tax returns. ICs are subject to the minimum tax (\$7,500). One or more PCs shall file a consolidated premium tax return with the PCC. Each PC is not subject to the minimum tax.

Fiscal year filers shall file a DC Premium Tax Return on or before March 2nd of each year, reporting premiums written for the most recently completed fiscal year.

For questions or clarification on premium taxes, please email captive.filings@dc.gov and copy Sean O’Donnell at sean.odonnell@dc.gov



DISTRICT OF COLUMBIA
DEPARTMENT OF INSURANCE, SECURITIES AND BANKING
1050 First St., N.E., Suite 801
Washington, D.C. 20002

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Tax Year: 2025

Name of RRG:	FEIN No:	NAIC No:	RRG Id:
Contact Person:	Phone No.:	Fax No:	E-Mail:
Mailing Address:		Date Licensed in D.C.	

Pursuant to Section 13 of the Captive Insurance Company Act of 2004, all DC chartered Risk Retention Groups shall file a premium tax return by March 2 of each year. Amounts of direct written premiums and assumed reinsurance premiums should agree with Schedule T of the annual report. Risk Retention groups shall report as premiums and pay applicable premium tax on total net direct premiums. Total net direct premiums shall include all amounts charged to policyholders, including all amounts charged separately to policyholders such as premium taxes, risk management fees, and any other amounts charged separately.

Line	Direct Written Premiums			
1.	Total Direct Written Premiums		Tax Rate	Premium Tax
2.	First \$20,000,000		x 0.380%	
3.	Second \$20,000,000		x 0.250%	
4.	Over \$40,000,000		x 0.180%	
5.	Direct Written Premium Tax			
	Assumed Reinsurance Premiums			
6.	Total Assumed Reinsurance Premiums		Tax Rate	Premium Tax
7.	First \$25,000,000		x 0.225%	
8.	Second \$25,000,000		x 0.150%	
9.	Over \$50,000,000		x 0.025%	
10.	Assumed Reinsurance Premium Tax			
11.	Grand Total Premium Tax (Line 5 + Line 10)			
12.	Minimum Premium Tax (Domestic RRG Minimum \$15,000)			
13.	Premium Tax Due (maximum \$100,000)			
14.	Annual Certificate of Authority Renewal (\$300)		Optional	
15.	Total Payment			

Certification

By putting an X in the box below, the authorized tax officer of the company certifies, under penalties provided by the laws of the District of Columbia, that this premium tax return has been examined and is to the best of the authorized tax officer's knowledge, information, and belief, a true, correct and complete premium tax return, made in good faith for the taxable period indicated.

Agree to Certification

Authorized Company Representative

Title

Date