

TC-49, Utah Insurance Premium Tax Return Instructions

General Information

These layout instructions are for software developers to use when creating fixed-length files to submit in Taxpayer Access Point (TAP) for the following return and schedules:

- TC-49, Utah Premium Tax Return
- TC-49A, Annual Report
- TC-49W, Mineral Production Withholding Tax Credit

The references/resources section below has additional information.

Step by Step Instructions

1. Complete and save your file.
2. Sign in to Taxpayer Access Point (TAP).
3. From your INP account, click File Now.
4. Click Import Fixed File Length link and upload your file.
5. Click Next to navigate through you return.
6. Be sure to add any attachments before you submit your return.
7. Review your information and click Submit.

Reminders

- You can add three attachments to your return in TAP. If you have more than three, please combine them before attaching.
- Round all amounts to whole numbers.
- Add a minus sign in front of negative amounts (where accepted).

Data Record Descriptions

TC-49 return and schedule(s) is a block of records that must include a ZR code and can optionally include multiple ZW codes. The following pages have a brief description of the data records and layout instructions. Each file must be complete because we process the entire file.

TC-49 and Schedule A Record – Code ZR (required)

Code ZR identifies the TC-49 return and Schedule A data. It must be first in the file. Each file may only contain one ZR code.

TC-49 Schedule W Record – Code ZW (optional)

Code ZW identifies Schedule TC-49W if applicable. You may repeat this line as much as you need.

Note: Record length must be 88 bytes.

References/Resources

Forms & Publications

- [Publication 58, Utah Interest and Penalties](#)

Returns and Schedules

You may be penalized if you do not file the correct forms and schedules. See tax.utah.gov/billing/penalties-interest for details.

Taxpayer Resources

The Tax Commission offers online workshops to help taxpayers understand Utah taxes. Visit tax.utah.gov/training for a list of all training resources. If you need more information or access to online services, forms or publications, visit the Tax Commission's site at tax.utah.gov.

You may also write or visit the Utah State Tax Commission at 210 North 1950 West, Salt Lake City, UT 84134-0400, or phone 801-297-2200 or 800-662-4335. You can email questions to taxmaster@utah.gov.

Accommodations

For accommodations under the Americans with Disabilities Act, contact the Tax Commission at 801-297-3811 or TDD 801-297-2020. Allow three working days for a response.

Layout Instructions

TC-49				
Line #	Position	Name	Length	Comments
	1 – 2	Record type	2	Default value = ZR. Must be first in file.
	3 – 5	Seq Number	3	Required. Sequence number of ZR record will always be 001.
	6 – 19	Account Number	14	Required. Enter your 14-character Utah tax ID number without dashes or spaces (i.e., 12345678002INP).
	20 – 27	Tax Period	8	Required. Default value = 99999999. Enter the end of the tax period (must be year end, i.e., 12312020).
Line 1	28 – 42	Gross Tax Due	15	Enter the Gross Tax Due from Schedule A. This should be the greater of Utah basis (positions 602 minus 242 multiplied by .0225 plus 497 multiplied by the rate plus 242 multiplied by .0008 plus 362 multiplied by .0001 plus 452 multiplied by .0045 minus 617). Right-justify and zero-fill. Don't enter decimal points. Negative not allowed.
Line 2	43 – 57	Rocky Mountain Center for Occupational and Environmental Health (RMCOEH) Credit	15	Lesser of total donation or .001 of position 482. Attach a copy of the receipt provided by this health and safety center. Right-justify and zero-fill. Don't enter decimal points. Negative not allowed.
Line 3	58 – 72	Exam Fees (UT based companies only)	15	You must attach a schedule of examination fees, dates and examiners to the premium tax return in order to claim this credit There is no carryover to other years of unused examination fee credits. Right-justify and zero-fill. Don't enter decimal points. Negative not allowed.
Line 4	73 – 87	Guaranty Assoc. Credit	15	20 percent of the assessment amount starting the year after the assessment payment. Limited to the current premium tax liability for the year Attach a Schedule of the available credit and any carryover. Right-justify and zero-fill. Don't enter decimal points. Negative not allowed.

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Line #	Position	Name	Length	Comments
Line 5	88 – 102	Nonrefundable Small Business Jobs Credit	15	The Nonrefundable Small Business Jobs Credit amount shown on the tax credit certificate you received from the Governor’s Office of Economic Development. (Starting with tax year 2016). Right-justify and zero-fill. Don’t enter decimal points. Negative not allowed.
Line 6	103 – 117	Low Income Housing Credit	15	Right-justify and zero-fill. Don’t enter decimal points. Negative not allowed.
Line 7		Total Credits		Total position 43 through 103. Right-justify and zero-fill. Don’t enter decimal points. Negative not allowed.
Line 8		Allowable Credits		Lesser of position 28 or sum of 43, 58, 73, 88 & 103. Right-justify and zero-fill. Don’t enter decimal points. Negative not allowed.
Line 9		Net Tax Due	15	Position 28 minus lesser of 28 or sum of 43, 58, 73, 88 & 103. Right-justify and zero-fill. Don’t enter decimal points. Negative not allowed.
Line 10	118 – 132	Previous Guaranty Assoc. Credit Refunds	15	Any Guaranty Association refunds received in the taxable year. Attach an explanation if the refund is not reported. Right-justify and zero-fill. Don’t enter decimal points. Negative not allowed.
Line 11	133 – 147	Total Tax Due	15	Sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total. Right-justify and zero-fill. Don’t enter decimal points. Negative not allowed.
Line 12	148 – 162	Refund Applied From Prior Years	15	Total refunds applied from prior years. Right-justify and zero-fill. Don’t enter decimal points. Negative not allowed.
Line 13	163 – 177	Quarterly Prepayments	15	Total of quarterly prepayments made during the year. Right-justify and zero-fill. Don’t enter decimal points. Negative not allowed.
Line 14		Total Prepayments		Sum of positions 148 and 163. Right-justify and zero-fill. Don’t enter decimal points.

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Line #	Position	Name	Length	Comments				
Line 15	178 – 192	Amended Returns Only	15	Enter the following <i>only if you are amending this return</i> : Tax paid amount from the original return and payments made before the amended return minus previous refunds. Right-justify and zero-fill. Don't enter decimal points.				
Line 16		Total Credits		Sum of positions 148 and 163 plus or minus 178.				
Line 17	193 – 207	Tax Due with Return	15	<table border="0"> <tr> <td style="text-align: center;">If</td> <td style="text-align: center;">Then</td> </tr> <tr> <td>(Sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total) is greater than (sum of 148 and 163) plus or minus 178.</td> <td>Subtract (sum of 133 and 148 plus or minus 163) from (sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total). Right-justify and zero fill. Don't enter decimal points.</td> </tr> </table>	If	Then	(Sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total) is greater than (sum of 148 and 163) plus or minus 178.	Subtract (sum of 133 and 148 plus or minus 163) from (sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total). Right-justify and zero fill. Don't enter decimal points.
If	Then							
(Sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total) is greater than (sum of 148 and 163) plus or minus 178.	Subtract (sum of 133 and 148 plus or minus 163) from (sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total). Right-justify and zero fill. Don't enter decimal points.							
Line 18	208 – 222	Refund	15	<table border="0"> <tr> <td style="text-align: center;">If</td> <td style="text-align: center;">Then</td> </tr> <tr> <td>(Sum of 148 and 163 plus or minus 178) is greater than (Sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total).</td> <td>Subtract (sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total) from (sum of 148 and 163) plus or minus 178. Right-justify and zero-fill. Don't enter decimal points.</td> </tr> </table>	If	Then	(Sum of 148 and 163 plus or minus 178) is greater than (Sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total).	Subtract (sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total) from (sum of 148 and 163) plus or minus 178. Right-justify and zero-fill. Don't enter decimal points.
If	Then							
(Sum of 148 and 163 plus or minus 178) is greater than (Sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total).	Subtract (sum of position 28 minus the lesser of 28 or sum of 43, 58, 73, 88 & 103. Add position 133 to the total) from (sum of 148 and 163) plus or minus 178. Right-justify and zero-fill. Don't enter decimal points.							
	223 – 223	Amended Flag	1	Default value = 0 0 = NO, 1 = YES				
	224 – 224	Refund Applied to Next Year	1	Default value = 0 0 = NO, 1 = YES				
	225 – 226	Filler	2	Default value = ZA. Begins Schedule A information.				

Schedule A				
Line #	Position	Name	Length	Comments
Line 1	227 – 241	Life Insurance Comp.	15	Right-justify and zero-fill. Don't enter decimal points. Attach the Utah business page or schedule T of the annual report.
Line 2	242 – 256	Property & Casualty Insurance Comp.	15	Right-justify and zero-fill. Don't enter decimal points. Attach the Utah business page or schedule T of the annual report.
Line 3	257 – 271	Other Insurance Comp.	15	Right-justify and zero-fill. Don't enter decimal points. Attach the Utah business page or schedule T of the annual report.
Line 4	272 – 286	Life/variable Life Ins.	15	All life insurance including only the first 100,000 of Utah variable life insurance premiums. Right-justify and zero-fill. Don't enter decimal points.
Line 5	287 – 301	Remaining Variable Life Ins.	15	Utah variable life insurance over 100,000. Attach schedule of all variable life insurance premiums. Right-justify and zero-fill. Don't enter decimal points.
Line 6	302 – 316	Annuity	15	Right-justify and zero-fill. Don't enter decimal points.
Line 7	317 – 331	Health Care	15	Right-justify and zero-fill. Don't enter decimal points.
Line 8	332 – 346	Other Disability	15	Right-justify and zero-fill. Don't enter decimal points.
Line 9	347 – 361	Fire	15	Include premiums received from all allied lines except motor vehicle that are reported separately. Right-justify and zero-fill. Don't enter decimal points.
Line 10	362 – 376	Other Than Fire	15	Include premiums received from all allied lines except motor vehicle that are reported separately. Right-justify and zero-fill. Don't enter decimal points.
Line 11	377 – 391	MV liability, personal injury, uninsured motorist	15	Don't include physical damage reported in positions 362 and 377. Right-justify and zero-fill. Don't enter decimal points.
Line 12	392 – 406	MV Physical Damage	15	Right-justify and zero-fill. Don't enter decimal points.
Line 13	407 – 421	MV Damage	15	Right-justify and zero-fill. Don't enter decimal points.
Line 14	422 – 436	Ocean Marine	15	Right-justify and zero-fill. Don't enter decimal points.
Line 15	437 – 451	Other	15	Right-justify and zero-fill. Don't enter decimal points.
Line 16	452 – 466	Interest and Service Charges	15	Right-justify and zero-fill. Don't enter decimal points.

Schedule A				
Line #	Position	Name	Length	Comments
Line 18	467 – 481	Title Ins	15	Right-justify and zero-fill. Don't enter decimal points.
Line 19	482 – 496	All Agencies	15	Include premiums of Utah Public Agency Insurance Mutual received after June 30, 2002. Right-justify and zero-fill. Don't enter decimal points.
Line 20	497 – 511	Deductibles	15	Include as premium amounts representing deductibles such as reimbursement, retention or similar deductible plans. Right-justify and zero-fill. Don't enter decimal points.
Line 21	512 – 526	All Agencies Plus Deductibles	15	Sum of positions 482 and 497. Right-justify and zero-fill. Don't enter decimal points.
Line 22	527 – 541	Total Premiums	15	Sum of positions 272, 287, 302, 317, 332, 347, 362, 377, 392, 407, 422, 437, & 452. Right-justify and zero-fill. Don't enter decimal points.
Line 24	542 – 556	Qualifying Health Care Prem	15	Right-justify and zero-fill. Don't enter decimal points.
Line 27	557 – 571	Prem from UT Inst of Higher Learning	15	Exclude worker's comp premiums. Right-justify and zero-fill. Don't enter decimal points.
Line 28	572 – 586	Qualifying Dividends on Life Ins	15	Right-justify and zero-fill. Don't enter decimal points.
Line 29	587 – 601	Qualifying Dividends on Fire and Allied Lines	15	Right-justify and zero-fill. Don't enter decimal points.
Line 30	602 – 616	Qualifying Dividends on Premium other than Life and Fire	15	Right-justify and zero-fill. Don't enter decimal points.
Line 32	617 – 631	Net Taxable Prem	15	Sum of positions (272, 287, 302, 317, 332, 347, 362, 377, 392, 407, 422, 437 & 452). Right-justify and zero fill. Don't enter decimal points.
Line 40	632 – 646	Tax Due on Retaliatory Basis	15	Right-justify and zero-fill. Don't enter decimal points.
Line 40	647 – 648	State of Domicile	2	Use 2-letter abbreviation.

ZW Record(s)				
Line #	Position	Name	Length	Comments
	1 – 2	Record Type	2	Default Value = ZW. Must follow the ZR record. Repeat as much as needed.
	3 – 6	Line Number	4	Sequence number of ZW records belonging to the current ZR record. Ascending numeric sequence number for each ZW record in this batch. Start with the value '001' and increment with each record. Right-justify and zero-fill. Don't enter decimal points.
Column A	7 – 15	Producer FEIN	9	Only required if Column D is not entered for the record.
Column B	16 – 50	Producer Name	35	Only required if Column D is not entered for the record. Left-justify and leave blanks.
Column C	51 – 64	Producer UT Withholding Number	14	Only required if Column D is not entered for the record. Enter 14 character Utah tax ID number without dashes or spaces. (i.e., 12345678002WMP). Left-justify and leave blanks.
Column D	65 – 73	Pass Through Entity EIN	9	Only required if columns A, B, and C are not entered for the record.
Column E	74 – 88	UT Mineral Withholding	15	The position is required for all ZW records. Right-justify and zero-fill. Don't enter decimal points.