



Summary of Recent Changes

Worker's Compensation Tax Rates

Worker's compensation tax rates may change each year on January 1.

See *Schedule A, line 35* for current and previous rates.

Low-income Housing Credit

This credit may be claimed on returns for tax years 2016 - 2028. See *Tax Detail, Line 5* for details.

Occupational Health and Safety Donations Credit

For tax years 2020 and before, this credit is for up to 0.1 percent of the calculated taxable premium. For tax years 2021 and later, this credit is for up to 0.2 percent of the calculated taxable premium.

See *Tax Detail, Line 2*.

General Instructions

Who Must File

All licensed insurance companies must file an annual Insurance Premium Tax Return, regardless of the amount or exempt nature of their premiums.

Companies required to file a Utah insurance premium tax return are exempt from filing Utah corporate income tax returns.

How to File

You must file insurance premium tax returns electronically on Taxpayer Access Point (TAP).

Register and file at tap.utah.gov.

Fixed-length File Layout

For fixed-length file instructions, see the addendum that begins on page 7.

Filing Instructions

To File a Return

1. Sign in to your TAP account.
2. Click on the "File Now" link on the Account Panel, or click the "File, view or amend returns" link for previous periods.
3. Complete the return:
 - If your software created a fixed length file (.txt):
 - a. Click the "Import Fixed Length File" link.
 - b. Select the prepared fixed length file (.txt) to upload the return.
 - If you do not have a fixed length file of the return, manually enter the amounts.
4. Review the return to make sure it is complete and accurate.
5. Click "Yes" for the disclaimer in the *Review and Submit*.
6. Click the "Submit" button.
7. Print or record your confirmation number.

Amended Returns

To amend a return, follow the steps in *To File a Return*, above, but in step 2:

- Click the "File, view, or amend returns" link.
- Click the period you are amending.
- Click the "File, view, or amend a return" link.
- Click "Amend".

Note: An amended return replaces the return that was originally filed. File a complete return with corrected amounts. Do not use net amounts.

You do not need to resubmit an originally-filed attachment unless information in the attachment has changed. See *Attachments* in the *Line-by-Line Instructions*.

Finishing a Saved Draft

To finish a draft of a return you previously saved to finish later, follow the steps in *To File a Return*, above, but in step 2 the "File Now" link is replaced by a "Finish your return" link.

Attachments

See *Attachments* in the *Line-by-Line Instructions*.



Rounding and Negative Amounts

Round all amounts to whole numbers.

Put a minus sign (-) in front of negative amounts.

Due Dates

The insurance premium tax return is due on or before March 31.

Extensions

Utah law provides no extension for filing premium tax returns. File returns by the due date.

If you are a non-Utah based filer and retaliatory computations are not available, file your return by the due date and attach a statement indicating the date the retaliatory computations will be submitted. When retaliatory computations are available, if additional tax is due, file an amended return to add the retaliatory tax amount. Retaliatory taxes must meet prepayment requirements. Any additional amount due after the due date must include interest and may be subject to penalty.

Estimated Quarterly Prepayments

You must make quarterly prepayments if the prior year's tax was \$10,000 or more. Prepayments may be based on 27 percent of the prior year's tax or the current year's estimated quarterly premiums.

Prepayment due dates are the last day of April, July and October. The final payment is due with the return on March 31.

Line-by Line Instructions

The *Insurance Premium Return* includes a *Tax Detail* section, *Schedule A*, and *Schedule W*.

If preparing your return using a fixed length file submission, the return is organized as:

1. Tax Detail
2. Schedule A (all parts)
3. Schedule W
4. Attachments (after uploading the fixed length file in TAP)
5. Review and Submit (after uploading the fixed length file in TAP)

If preparing your return in TAP, the return is organized as:

1. Schedule A (part 1)
2. Schedule A (part 2)
3. Schedule A (part 3)
4. Schedule W
5. Tax Detail
6. Attachments
7. Review and Submit

These instructions follow the organizational format for TAP. Skip to *Tax Detail* to start if preparing your return for a fixed length file.

How to Pay

Make a payment in one of two ways:

1. Online at Taxpayer Access Point.
 - Sign in to your TAP account. Click the "File, view or amend returns" link.
 - Select the tax year the payment is for.
 - Click "Make a payment".
 - Make quarterly estimated payments as "prepayments".
 - Make payments for the tax due on the return as "return/period payment".
2. By Mail.
 - Send check or money orders to the address on the payment coupon.
 - Get TC-49PC payment coupons for your company in TAP under the "I want to" tab and "View Letters" link.
 - You can get generic TC-49PC payment coupons at tax.utah.gov/forms-pubs.

Insurance Fees, Including Retaliatory Fees

Many insurance fees are paid to the Utah Insurance Department. Do not pay insurance fees, including retaliatory fees, to the Tax Commission.

If you have questions, contact:

Utah Insurance Department
4315 S 2700 W Suite 2300
Taylorsville, UT 84129
801-957-9200

Schedule A (Part 1)

Lines 1-3 Enter the total amounts from your annual report. Attach the Utah business page and/or Schedule T of the annual report in the *Attachments* step of the return.

Premiums Received from direct business in Utah

Report premiums as total premiums received from direct business in Utah, reduced by return premiums and premiums received for reinsurance. You will report other deductions later in the return.

"Return premiums" means amounts refunded to the insured because the policy's actual cost was less than the insured paid.

"Reinsurance" is when one insurance company insures another from catastrophic losses. Premiums on this type of insurance are not taxed.

Line 4 Enter all life insurance premiums and the first \$100,000 of variable life insurance premiums.

"Variable life insurance" means a life insurance policy whose amount or duration varies according to the investment experience of one or more accounts that are established and maintained by the insurer.



Attach a schedule of all variable life insurance premiums in the *Attachments* step of the return.

- Line 5 Enter remaining variable life insurance premiums in excess of the \$100,000 reported on Line 4.
- Line 6 Enter all annuity premiums (you will deduct annuity premiums on line 25).
- Line 7 Enter health care premiums.
- Line 8 Enter other disability premiums.
- Line 9 Enter all fire premiums received from allied lines except motor vehicles that are reported separately. These include homeowners, farm owners, aircraft, inland, marine, commercial multiple peril, etc.
- Line 10 Enter all non-fire premiums received from allied lines except motor vehicles that are reported separately.
- Line 11 Enter the total motor Vehicle liability, personal injury protection and uninsured motorist premiums from lines 19-1 to 19-4 of the annual report. Do not include physical damage reported on lines 12 and 13.
- Line 12 Enter motor vehicle physical non-fire damage premiums.
- Line 13 Enter motor vehicle physical fire damage premiums.
- Line 14 Enter all ocean marine premiums (you will deduct ocean marine premiums on line 26).
- Line 15 Enter any other premiums not included on line 4 through line 14 and identify in the space provided. Attach a schedule of other premiums in the *Attachments* step of the return.
- Line 16 Enter interest and service charges received on premiums (Schedule T, Column 8 of the Annual Report). These amounts associated with premiums written in Utah are taxable as premiums.
- Line 17 Add lines 4 through 16 and enter the total. Also enter this amount on line 23.
- Line 18 Enter all title insurance premiums for property located in Utah.

Schedule A (Part 2)

Workers' Compensation

- Line 19 Enter worker's compensation premiums for all other insurers, including premiums of Utah Public Agency Insurance Mutual.
- Line 20 Enter amounts for workers' compensation deductibles, such as reimbursement, retention or similar "deductible plans."
- Line 21 Add lines 19 and 20.
- Line 22 Add lines 17, 18 and 21.

This amount should match lines 1-3, adjusted for interest and service charges (line 16) and workers' compensation deductibles (line 20).

Attach an explanation with supporting schedule for any differences in these amounts in the *Attachments* step of the return.

Deductions

- Line 23 Enter the base premiums from line 17.
- Line 24 Enter qualifying health care premiums.
- "Qualifying health care premiums" are premiums on policies providing benefits based solely on an expense incurred basis.
- "Health care insurance" or "health insurance" means insurance providing health care benefits or payment of health care expenses. This does not include benefits for:
- income replacement,
 - short-term accident,
 - fixed indemnity,
 - credit accident and health,
 - liability supplements,
 - workers' compensation,
 - auto medical payment,
 - no-fault automobile,
 - similar self-insurance, or
 - any type of accident and health coverage that is a part of or attached to another type of policy.
- Line 25 Enter the annuity premiums from line 6.
- Line 26 Enter the ocean marine premiums from line 14.
- Line 27 Enter premiums, other than workers' compensation premiums, from public Utah institutions of higher education. See Utah Code §53B-1-102.
- Lines 28-30 Enter qualifying dividends.
- Qualifying dividends include premium reduction benefits maturing within the year paid or credited to Utah policy holders or applied as abatement or reduction of premiums due during the preceding calendar year. Qualifying dividends do not include amounts on workers' compensation premiums.
- Line 31 Add lines 24-30.
- Line 32 Subtract line 31 from line 23.

Schedule A (Part 3)

Tax Computation

- Line 33 Subtract line 5 from line 32.
- Line 34 Multiply line 33 by 0.0225
- Line 35 Multiply line 21 by the rate effective in the calendar year the premium was received:
- 2022 = 0.0125
- 2021 = 0.0125
- 2020 = 0.0275
- 2019 = 0.0300
- 2018 = 0.0400
- 2017 = 0.0400
- 2016 = 0.0410



2015 = 0.0410

2014 = 0.0400

2013 = 0.0380

2012 = 0.0380

2011 = 0.0380

2010 = 0.0430

2009 = 0.0550

Before 2009 = 0.0775

Line 36 Multiply line 5 by 0.0008

Line 37 Multiply line 11 by 0.004

Line 38 Multiply line 18 by 0.0045

Gross Tax Due

Line 39 Add lines 34-38 and enter the total.

Line 40 Enter the two character U.S. postal abbreviation for your current state of domicile.

Admitted Insurers with Utah domicile, enter 0.00 as the tax due on retaliatory basis.

Admitted Insurers with non-Utah domicile, enter the tax due on your direct business in Utah as calculated under the laws of your state of domicile. Do not include insurance fees in this calculation.

Utah does not provide a retaliatory tax form. Attach a copy of your computations of the retaliatory basis in the *Attachments* step of the return.

Schedule W (Withholding tax credit)

Total Credit

This field will show the total of all withholding credits from the table summary. Attach a copy of any 1099, TC-675R, K-1 or other documentation verifying the taxes withheld.

Table Summary

If an admitted insurer with ownership in a Utah mineral producer had Utah income taxes withheld on your gross payments, you may claim a credit for the withholdings.

Complete columns A, B, C, and E from the information on form TC-675R received from the mineral producer.

If an admitted insurer with ownership in an entity taxed as a partnership, S corporation or trust had Utah income taxes withheld on income distributed to the admitted insurer by the pass-through entity, you may claim a credit for the withholdings.

Complete columns B, D and E from the information on Utah form K-1. Enter the pass-through entity's name in the producer's field (column B).

Tax Detail

Line 1 Enter the greater of :

- Schedule A, line 39, or
- Schedule A, Line 40.

If your retaliatory tax calculation is not available by the due date of the return, file the return using the tax due on the Utah basis and amend the return when the retaliatory tax calculation is complete if the retaliatory tax basis is greater.

Line 2 Companies writing workers' compensation insurance may take a credit for donations to the Rocky Mountain Center for Occupational and Environmental Health.

The amount of the credit is the lesser of the total qualifying donations, or a percentage of the total worker's compensation premiums (Schedule A, line 19). This percentage is:

- 0.1 percent (0.001) for tax years 2020 and earlier, or
- 0.2 percent (0.002) for tax years 2021 and later.

Attach a copy of the receipt provided by the occupational health and safety center.

Line 3 Utah based companies may take a credit for examination fees paid during the taxable year. Attach a schedule of examination fees, dates and examiners to the premium tax return in order to claim this credit. You may not carry unused credits to other years.

Line 4 Enter the allowable portion of class B assessments paid to the Utah Life and Disability Insurance Guaranty Association or assessments paid to the Utah Property and Casualty Insurance Guaranty Association.

The allowable credit is 20 percent (0.20) of the amount of an assessment starting in the year following payment of the assessment and is limited to the current premium tax liability for the year.

Life and Disability Association assessment credits may be carried over. There is no carryover for Property and Casualty Association credits. Remaining allowable credits are deductible on a final return and are not transferable.

Attach a schedule of the available credit and any carryover.

Line 5 Reserved

Line 6 The Utah Housing Corporation may authorize a credit for low-income housing projects.

This credit may reduce the Utah tax liability to zero, but any excess amount will not be refunded. See line 8, below.

Any amount not used this year may be carried back to the prior three years or forward to the next year for five years from the year the credit was authorized. Claim a credit carried to another year on Line 6 of that year's return. To carry a credit back to an already-filed year, you must amend the return for that year.

Attach a copy of the TC-40TCAC, TC-40LI and/or TC40LIS or K-1 distributing the credit to you, and a schedule of the amounts used in each year. If carrying the credit to other tax years, attach form TC-40LIC showing how you are carrying the credit back or forward.

Line 7 Add lines 5 and 6.

Line 8 Enter the amount from line 7, but no more than the amount on line 1.



If line 7 is greater than line 1, your allowable credit is equal to line 1.

Attach a schedule showing which credits you used this year, what credit amounts were lost, and what credit amounts are still available that you can carry to other years.

Line 9 Subtract line 8 from line 1. Not less than zero.

Line 10 If an association assessment paid in a prior year was refunded this year, enter the amount of any credit claimed on line 4 of the prior year's return that was based on the assessment. If no credit was claimed on the assessment in a prior year, enter zero. Attach an explanation of the assessment refund and the year(s) the credit(s) was originally claimed.

Line 11 Add lines 9 and 10.

Prepayments

Line 12 Enter last year's refund if it was applied as a prepayment to this year.

Line 13 Enter the total of your quarterly prepayments.

Line 14 Add lines 12 and 13.

Line 15 Amended returns only. Enter the net amount of:

- any prior refunds for this year, and
- any payments for this year other than prepayments on lines 12 and 13 (e.g., tax payment with the original return and other payments made between filing the original return and now).

If the prior refunds are more than the prior payments, enter the net amount as negative amount.

Line 16 Add lines 14 and 15.

Attachments

Click the *Add Attachment* button to add attachments.

Begin the file name for the file to be attached with the tax year the attachment is for (e.g., "2021 Annual Report"). Attachments may be in Microsoft Office, TXT, PDF or JPG formats.

Required attachments:

All returns

- Utah business page and/or Schedule T of the Annual Report.

Amended Returns

- An explanation of why the return is being amended.
- Attachments included in the original filing ONLY IF information in the attachment has changed. Give an amended attachment the same name as originally filed, but add the word "Amended" to the front of the file name (e.g., "Amended 2021 Annual Report").

Tax Detail

- Lines 2-8 – Supporting documentation and explanations for credits claimed on lines 2-8, including any carry-forward or back calculations.
- Line 10 – Explanations of any guaranty association assessments refunds.

Schedule A

- Line 5 – Schedule of variable life insurance greater than \$100,000.
- Line 15 – Explanation of any premiums reported on Line 15 as "other premiums."
- Line 20 – Explanation of any worker's compensation deduction variations.
- Line 40 – Retaliatory tax calculations, or explanation of when the calculations will be submitted if they are not available by the due date of the return.

Schedule W

- Copies of any 1099, TC-675R, K-1 or other documents supporting amounts claimed for Utah income taxes withheld.

Review and Submit

Summary

Line 17 Subtract from line 11 both line 16 and Schedule W total credits. Not less than zero. This is the amount of tax you owe.

For an original return, pay this amount on or before the due date. For an amended return, pay this amount plus any interest on or before the date you file the return.

Penalties may result for underpayment of tax and any interest due.

Line 18 Add line 16 and Schedule W total credits, then subtract line 11. Not less than zero. This is your tax refund.

Refund Applied Forward

If line 18 is greater than zero and you want the refund applied as a prepayment for the next year, select "Yes".

Disclaimer

Select "Yes" after you have read the perjury disclaimer.

Submit

Click the "Submit" button at the bottom of the return if you are ready to submit the return. Enter your TAP password.

If you are not ready to submit the return you can click:

- "Previous" to scroll back to earlier parts of the return.
- "Save Draft" to save but not submit the return so you can finish it later.
- "Cancel" to cancel any changes you have made to the return.



References/Resources

Returns and Schedules

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

Information Updates

Contact the Tax Commission immediately if account information changes. To register a new business or change ownership with the Tax Commission, click the *Apply for tax account(s) TC-69* link.

Taxpayer Resources

The Tax Commission offers online workshops to help taxpayers understand Utah taxes. See **tax.utah.gov/training** for a list of all training resources.

For more information, online services, forms and publications, see **tax.utah.gov**.

Contact or visit the Tax Commission:

210 North 1950 West
Salt Lake City, UT 84134-0400

801-297-2200
1-800-662-4335
taxmaster@utah.gov

If you need an accommodation under the Americans with Disabilities Act, email **taxada@utah.gov**, or call 801-297-3811 or TDD 801- 297-2020.
Please allow three working days for a response.



Addendum — Fixed-length File 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.
Line 5	88 – 102	Reserved	15	For tax years 2021 and later: Right-justify and zero-fill. For tax years 2016-2020: The Nonrefundable Small Business Jobs Credit amount shown on the tax credit certificate you received from the Governor's Office of Economic Development. 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 #	Position	Name	Length	Comments
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.
Line 15	178 – 192	Amended Returns Only	15	Enter the following only if you are amending this re- turn: Tax paid amount from the original return and pay- ments 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	If: (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. Then: 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	If: (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). Then: 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 #	Position	Name	Length	Comments
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.
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. Right-justify and zero-fill. Don't enter decimal points.
Line 20	497 – 511	Deductibles	15	Include as premium amounts representing de- ductibles such as reim- bursement, 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.
Col. A	7 – 15	Producer FEIN	9	Only required if Column D is not entered for the record.
Col. B	16 – 50	Producer Name	35	Only required if Column D is not entered for the record. Left-justify and leave blanks.
Col. 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.
Col. D	65 – 73	Pass Through Entity EIN	9	Only required if columns A, B, and C are not entered for the record.
Col. 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.