

Iowa Insurance Division  
Calendar Year 2025 filing instructions and tax forms

**ELECTRONIC FILING IS REQUIRED IN 2026 FOR TAX YEAR 2025**

Beginning on January 1, 2019 for filings made for tax year 2018 and beyond all tax and application documents and payments will be made electronically. The Division will no longer accept paper filings.

The Iowa Insurance Division, in conjunction with OPTins, has implemented a new online premium tax and renewal application for insurers to prepare and submit their premium tax returns and payments electronically. Required documents are easily attached to the electronic filing. The Iowa e-filing program may be accessed at the above link. OPTins charges a flat fee of \$17.50 per filing. For all technical questions regarding e-filing system, please contact OPTins Product Assistance Help Desk @ [optinshelp@naic.org](mailto:optinshelp@naic.org) or call 816-783-8500.

Any paper documents and checks received will be shredded. The company will be subject to late fees if the electronic submission is then not completed timely.

Below is a list of the forms to be submitted for calendar year 2026

1. Premium Tax Return Calendar Year Ended December 31, 2025
2. Application for Renewal of June 1, 2026 Certificate of Authority
3. Ocean Marine Profit Tax (property and casualty companies only)
4. Premium Tax Prepayment Statement due June 1, 2026
5. Premium Tax Prepayment Statement due August 15, 2026
6. Annual Statement Filing Instructions Checklist
7. MCO Premium Tax Return Year Ended December 31, 2025
8. MCO Premium Tax Prepayment Statement due June 1, 2026
9. MCO Premium Tax Prepayment Statement due August 15, 2026

All licensed insurance companies must file documents 1 & 2 by **March 1, 2026**. Document 3 will only be filed by Companies that wrote Ocean Marine premium in Iowa in any year from 2020 – 2025. Documents 4 & 5, prepayment forms only need to be submitted by companies that had a premium tax liability of \$1,000 or more on the 2025 year-end premium tax return. HMOs contracted with the Department of Health and Human Services to administer the medical assistance program under Iowa Code 249A will also fill out forms 7, 8, and 9. Each company will need to determine whether or not they need to submit the prepayment forms. Document 6 Annual Statement Filing Instructions checklists have guidance for all other filing requirements. Please note that requirements are different for Domestic and Foreign Insurers. Submission of the checklist will only be required for **Domestic Insurers** with their hard copy filings.

Any Insurer including a State Tax credit on their annual return or prepayment (line 41b of the Life Companies return, line 22b of the Other than Life Companies return) will be required to attach a copy of their Tax Credit Certificate and IA 148 Tax Credit Schedule to their filing. The current revision of the 2025 IA 148 instructions and the 2025 IA 148 form are available at the following:

The 2025 IA 148 form: <https://revenue.iowa.gov/media/4412/download?inline>

The 2025 IA 148 instructions: <https://revenue.iowa.gov/media/4420/download?inline>

Foreign insurers will be required to attach a PDF copy of their signed annual Jurat page with their electronic premium tax return. 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> quarter jurat pages must be filed electronically in a PDF format at [electronic.filing@iid.iowa.gov](mailto:electronic.filing@iid.iowa.gov)

Domestic Insurers will submit hard copies of Annual and Quarterly statements and all required filings to:  
Iowa Insurance Division  
1963 Bell Avenue, Suite 100  
Des Moines, IA 50315

Any questions or concerns regarding premium tax returns or amended filings should be directed to the Insurance Division address or be electronically submitted to [premium.tax@iid.iowa.gov](mailto:premium.tax@iid.iowa.gov) or call 515-654-6529.