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MEMORANDUM 2025-15C

DATE: December 31, 2025

TO: All Hawaii Authorized Captive Insurers

FROM: Andrew J. Kurata, Deputy Commissioner and Captive Insurance Administrator

RE: OPTins

The Hawaii Insurance Division Captive Insurance Branch (CIB) is implementing OPT*ins* (Online Premium Tax for Insurance) for authorized captive insurers to electronically file their state premium tax statement (Form CAP-001) and make electronic payments. OPT*ins*, a product of the National Association of Insurance Commissioners (NAIC), has been developed to facilitate state specific forms and payments. Effective February 2, 2026, OPTins will be available to accept Form CAP-001 and payments for premium taxes, annual license renewal, certificates, applications, examinations and other fees.

The steps to submit your tax filing are simple and require no formal training. Easy to follow instructions are available at: www.optins.org. Once registered and set up, you will be able to log in, upload your filing form and submit your payment online. No more paper checks – everything is electronic and tax forms along with the payment are received at the CIB immediately upon submission by the company. A nominal fee of \$17.50 is due with each electronic filing and/or payment.

OPT*ins* saves time and ensures that the State receives the electronic form and payment together and on time. Please visit www.optins.org and scroll down to Implementation Forms to download the implementation paperwork. Once it is completed, submit the forms to optinsmktg@naic.org and a product specialist will work with you through your implementation. Once registered and set up, you will be able to log in, upload your filing forms and submit your payment online. Setup of a new account takes 7-10 business days. If you already use OPT*ins*, you do not have to contact OPT*ins* Marketing.

The CIB highly encourages authorized captive insurers to utilize OPTins for its CAP-001 submission and to make payments going forward. It is also recommended to periodically check the CIB's website at https://cca.hawaii.gov/ins/captive/ for information, updates and other relevant material.

Questions or comments applicable to this memo should be directed to:

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