



Notice 3-16-2026

TO: ALL DELAWARE CAPTIVE MANAGERS, ALL MEMBERS OF THE DELAWARE CAPTIVE INSURANCE ASSOCIATION, AND ALL SELF-MANAGED DELAWARE CAPTIVE INSURANCE COMPANIES

**FROM: STEPHEN C. TAYLOR, DIRECTOR
BUREAU OF CAPTIVE & FINANCIAL INSURANCE PRODUCTS**

**RE: AVAILABILITY OF OPTINS FOR PAYMENT OF CAPTIVE PREMIUM
TAXES AND RENEWAL FEES**

DATE: MARCH 16, 2026

The purpose of this Notice is to inform the captive insurance industry that effective March 16, 2026, Delaware licensed captive insurance companies will have an additional option to pay premium tax and license renewal fees through OPTins, an online payment system. OPTins is a product of the National Association of Insurance Commissioners (“NAIC”) developed to facilitate the filing and payment of insurance premium tax forms. The Department of Insurance (“Department”) currently uses OPTins for non-captive insurance companies.

Beginning with the payment of 2025 premium tax and 2026 license renewal fees, due April 15, 2026, OPTins will be available to Delaware captive insurance companies. The Department is making this new payment option available to captives to streamline the payment of captive insurance premium tax and renewal fees.

About OPTins

OPTins is an online application that allows users to securely transmit premium tax reports and payments to the Department and enables the Department to receive those reports immediately.

Users log in, upload the required forms within OPTins, and submit payment online using either ACH credit or ACH debit. To register for an OPTins account and obtain filing details, please visit www.optins.org, or contact OPTins Support at (816) 783-8500. The NAIC charges a fee of \$17.50 per OPTins transaction. Please keep in mind, that if you have not yet registered your company, please contact optinsmktg@naic.org or call (816) 783-8787 to set up your OPTins account. Setting up a new account takes seven to ten business days.

Use of OPTins

The use of OPTins for the payment of 2025 premium tax and 2026 license renewal fees is voluntary. However, the Department strongly encourages captives to utilize OPTins for the payment of 2025 premium tax and 2026 license renewal fees, as well as future premium tax, and license renewal fees. In the event a captive decides not to use OPTins for its 2025 premium tax and 2026 license renewal fee payments, the captive may utilize the current procedures for filing and paying premium tax and renewal fees, which remain unchanged.

Delaware captives are encouraged to submit premium tax payments and license renewal fees in a single transaction to avoid multiple fees.

Questions regarding this Notice should be directed to the Premium Tax Section of the Department of Insurance, attention: Paulette Morris, Fiscal Analyst, at paulette.morris@delaware.gov, or (302) 674-7383. Questions regarding captive insurance in general may be directed to: captive@delaware.gov, or (302) 577-5280.