



Summary of Recent Changes

Standard Premiums for Each Job Class Code

The standard premium tax rate for each job code may change each year.

See form TC-420C for a list of common job classifications and their rate for the year. You can find TC-420C for prior years at tax.utah.gov/forms under "Prior Years Forms & Publications".

The National Council on Compensation Insurance (NCCI) sets the standard premium tax rates. See NCCI.com for more information, including classifications that may not be listed on TC-420C.

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* for details.

General Instructions

Who Must File

Employers authorized by the Utah Labor Commission to provide their own Worker's Compensation insurance must file this return.

Note: Generally this is limited to certain government agencies and very large companies. If you are not sure if you have authorization from the Utah Labor Commission contact them or the Tax Commission before filing this return.

How to File

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

Register and file at tap.utah.gov.

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 you have prepared an Excel template from the downloads section of TAP:
 - a. Click the "Import your TC-420 Self-Insurer's Tax Return" link.
 - b. Select the prepared Excel template to upload the return.
 - If you do not have an Excel template 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 on 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 Date

The Self-Insurer tax return is due on or before March 31.

Extensions

Utah law provides no extension for filing Self-Insurer returns. File returns by the due date.

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.

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-420PC payment coupons for your company in TAP under the "I want to" tab and "View Letters" link.
 - You can get generic TC-420PC payment coupons at tax.utah.gov/forms-pubs.

Line-By-Line Instructions

Schedule A

Records

Create a record (row) for each separate job classification.

For each record:

A. Class Number

If entering the return in TAP, select the class number for the job classification from the drop-down list (NCCI may have additional job classifications not included in the drop-down list). If the class number is not available in the drop-down list, leave blank and manually enter the number in the field below. See form TC-420C for common job classification numbers.

If entering the return in the Excel upload template, enter the class number for the job classification. For class numbers, see form TC-420C at tax.utah.gov/forms-pubs.

B. Name Classification

This field populates automatically from Class Number. Leave blank or as unknown. If you manually entered a classification number, enter the name of the classification.

C. Total Payroll

Enter the total payroll for all wages in this classification.

Note: Executives, sole proprietors, partners, LLC members and certain job classifications may have minimum and maximum allowed payroll amounts, regardless of actual pay. See NCCI for flat, minimum or maximum payroll amounts.

D. Excluded Payroll

Enter the excluded payroll.

Payroll of up to five designated directors or officers may be excluded if declared to the Labor Commission. Unless otherwise stated, the schedule (listing individual officers, their title and excluded amount) supporting the deduction in the current return is the basis for the following year's declaration of excluded officers. See Utah Code §34A-2-104.

E. Net Payroll

This field auto calculates as Total Payroll (C) minus Excluded Payroll (D).

F. Rate

This field auto populates if you selected a class from the drop-down list in column A. If you manually entered a classification number, enter the rate for that classification to four digits.

G. Standard Premium

This field auto populates.



Schedule A Summary

Line 1 This line auto populates.

Line 2 Enter your experience modifier.

Your *Worker's Compensation Experience Rating Certification* is from the NCCI. Enter 2.00 if you have not received your certification by the due date of the return.

Line 3 This line auto populates.

Line 4 **If entering the return in TAP**, this line auto populates.

If entering the return in the Excel upload template, enter the amount based on your experience modifier (line 2).

- Enter 0.56 if the experience modifier is less than or equal to 0.90
- Enter 0.78 if the experience modifier is greater than 0.90 but less than or equal to 1.00
- Enter 1.00 if the experience modifier is greater than 1.00 but less than or equal to 1.10
- Enter 1.22 if the experience modifier is greater than 1.10 but less than or equal to 1.20
- Enter 1.44 if the experience modifier is greater than 1.20

Line 5 This line auto populates.

Tax Detail

Line 1 This line auto populates.

Line 2 Qualified donations to the Rocky Mountain Center for Occupational & Environmental Health may be used as credit against your taxes up to a maximum of:

- For tax years 2020 and before – 0.1% (0.001) of your taxable premiums (Schedule A summary line 5).
- For tax years 2021 and later – 0.2% (0.002) of your taxable premiums (Schedule A summary line 5).

See Utah Code §34A-2-202.5 for the definition of “qualifying donations.” Attach a copy of the receipt(s) in the Attachments step of the return.

Line 3 This line auto populates.

Line 4 Enter last year's refund if it was applied as prepayment to this year.

Line 5 Enter the total of your quarterly prepayments.

Line 6 This line auto populates.

Line 7 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 payments 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 8 This line auto populates.

Line 9 This line auto populates.

Line 10 This line auto populates.

Refund Carry Forward

If you want your refund applied as a prepayment for next year, toggle the button so it shows a check mark.

Attachments

Click the *Add Attachment* button to add attachments.

You must attach your *Worker's Compensation Experience Rating Certification*.

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:

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”).

Excluded Payroll

- If you have excluded payroll in Column D of Schedule A, attach the schedule of the officers' names, titles and payroll.

Experience Modifier Certification

- Attach a copy of your *Experience Modifier Certification* for the year.

Rocky Mountain Center for Occupational & Environmental Health donation credit

- If you claim this credit, attach a copy of your receipt for the donation(s).

Review and Submit

Summary

The summary auto populates with the tax due or refund for the return.

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, or
- “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 *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.