Arizona Retaliation Guide

v. 20240116

for 2019 to 2023

NOTE: This document reflects our efforts to research laws, practices and data that other states may use when imposing taxes, fees, assessments and other obligations on Arizona insurers. It is not a legal opinion or public policy statement, and is not guaranteed to be complete or accurate.

The "Contents" page in this document identifies the states from which we are awaiting information. Each insurer is solely responsible for the completeness and accuracy of its retaliation reporting and calculation. This document will be updated as additional information is compiled or otherwise becomes available.

All insurance companies must use OPTins to report and pay insurance premium taxes.

OPTins
Online Premium Tax for Insurance
A Product of NAIC

…your electronic filing solution, facilitating premium tax, surplus lines tax, assessments, and other state-specific tax filings.

State of Arizona Department of Insurance and Financial Institutions https://difi.az.gov/

QUESTIONS? Send an e-mail to the Tax Section (taxunit@difi.az.gov)

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Arizona Department of Insurance and Financial Institutions
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Phone: (602) 364-2713
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GENERAL INFORMATION

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GENERAL INFORMATION APPLICABLE TO RETALIATION

For Tax Years 2015 and after, insurers domiciled in Hawaii, Massachusetts, Minnesota, New York, and Rhode Island are not subject to retaliation in Arizona (and Arizona-domiciled insurers are not subject to retaliation in those states). ARS § 20-230 was revised (Laws 2015, Ch. 184, Sec. 1) to exempt from retaliation insurers "... domiciled in another state or foreign country that does not impose retaliatory taxes, or whose laws, on a reciprocal basis, exempt from retaliatory taxes similar insurers domiciled in this state doing business, or that might seek to do business in the other state or foreign country."

Arizona Revised Statutes (ARS) § 20-230 is Arizona's retaliation law, accessible from the following web address: http://www.azleg.gov/arstitle/. It requires you to compare the total amount of taxes (net of credits), fees, assessments and other obligations that Arizona levied on you (a foreign/alien insurer) to the total amount of taxes (net of credits), fees, assessments and other obligations that your domicile would have levied on an Arizona-domiciled insurer based on the business you transacted in Arizona.

Retaliation EXCLUDES ►*ad valorem* taxes on real or personal property (such as sales tax and property tax); ►personal income taxes (but includes corporate income tax, franchise tax, etc.); ►policyholder surcharges, even when insurers are required to collect and remit them; and, ►assessments levied on insurers to pay insolvent insurer policyholder claims (guaranty fund assessments). We assume that pursuant to federal law, all states exempt from taxation Medicare and Medicaid supplement policies, employer-sponsored plans for governmental employees, and federally reinsured crop insurance. States exempt fraternal benefit societies from taxes, fees and assessments except where noted.

TAXES, FEES, ASSESSMENTS AND OTHER OBLIGATIONS YOUR DOMICILE IMPOSES ON AN ARIZONA INSURER

Find pages within this document that provide retaliation information for your domicile. Make sure you perform calculations based on the business you transacted in Arizona (rather than the business you may have conducted in your domicile). The following are common categories of retaliation items:

1. **Fixed fees and fixed assessments** are fixed amounts that a state charges each insurer, such as a $300 annual statement filing fee or a $1,050 anti-fraud assessment.
2. **Variable taxes and assessments** are often written premium times a tax rate. However, taxes are usually more complicated than that. Some states impose a minimum tax. Some allow certain types of premium to be excluded from taxation, and some allow insurers to claim tax credits. Therefore, your retaliation report must show how your domicile would calculate your tax liability based on your Arizona business as if you were an Arizona-domiciled insurer doing business in your domicile.
3. **Step-variable assessments** are fees or assessments that are determined based on prescribed ranges. *For example, "For insurers with admitted assets are between $1 million and $5 million, the assessment is $250."*
4. **Proportion-of-business assessments** are assessments calculated by taking (A) the total assessment amount, multiplying it by (B) the amount of the assessed insurer's business and dividing it by (C) the total amount of business by all assessed insurers. To calculate this type of assessment, you need to calculate (A) divided by (C), and multiply the result by the business you conducted in Arizona. So, if a state levied a $2,000,000 assessment and all insurers had $200,000,000 of business, you would multiply your business in Arizona times 1% ($2,000,000 /$200,000,000)

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ALABAMA

TAXES IMPOSED BY ALABAMA. *Complete and attach tax reports that Alabama would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using Alabama forms, and substituting Arizona for Alabama. *EXCLUDE taxes that you believe you would have paid to municipalities within Alabama, which is addressed in the ADDITIONS TO THE RATE OF TAX section of Form E-RT.* Some Alabama tax forms are available at http://www.aldoi.gov/Companies/Forms.aspx.

Life Insurance Premium Tax

- For individual policies with a face amount equal to or less than $5,000: **0.5%**
- For individual policies with a face amount greater than $5,000 up to and including $25,000: **1.0%**
- For policies with a face amount greater than $25,000: **2.3%**

Health Insurance Premium Tax

- For health benefits policies on groups with fewer than 50 participants: **0.5%**
- Medicare supplement, Medicaid and governmental employee plans: **0.0% (exempt)**
- For all other health insurance policies: **1.6**

Property and Casualty Premium Tax

- Property and multi-peril insurance written in fire protection classes 9 and 10: **1.0%**
- Mobile home and low-value dwelling policies with a face value of $40,000 or less: **1.0%**
- Medical malpractice policies: **1.6%**
- All other property and casualty premiums: **3.6%**

Premium Tax on Risk Retention Groups**: 3.6%**

CREDIT: Alabama Insurance Offices Facilities Credit (Ala. Code § 27-4A-3(A)(3).d.1): For each office owned or leased by the insurer in Arizona and used for insurance operations, the insurer shall be entitled to tax credits that, in the aggregate, do not exceed 1% of Arizona taxable premiums, as follows:

Full-Time Employees in Office	Credit as a % of Taxable Premiums
1-3	**0.0025%**
4-10	**0.0050%**
11-50	**0.0075%**
51 or more	**0.0100%**

Insurer will need to provide an exhibit showing the address (including suite number) of each office, and a list of the names of the full time employees in each office

CREDIT: Alabama Real Property Investment Credit (Ala. Code § 27-4A-3(A)(3).d.2): For each $1,000,000 of the insurer's real property investments and capital improvements (valuated as cost minus principal amounts of funds borrowed) in Arizona, up to a maximum credit of 1% of Arizona taxable premiums. Insurer cannot take the credit for property for which the insurer also claims the Insurance Offices Facilities Credit. Insurer will need to provide an exhibit showing the address and square footage of each property, the dollar amount invested, a description of the investment (what was paid with the dollars invested), and the amount of the investment that was financed.

CREDIT: Job Act Investment Credit §§ 40-18-370 to 40-18-383: The incentivized company is allowed an Investment Credit in an annual amount equal to 1.5 percent of the capital investment incurred as of the beginning of the incentive period of 10 years, to be used to offset the insurance premium tax levied by Section 27-4A-3(a). If the credit exceeds the amount of taxes that are allowed to be offset by the project agreement, the unused credit can be carried forward for up to five years. The credit is available for qualifying projects for which project agreements are executed on or prior to July 31, 2028. At no time prior to December 31, 2021, shall the annualized balance of the outstanding jobs act incentives exceed $350 million. This amount will increase to $375 million for 2023; $400 million for 2024; $425 million for 2025; $450 million for 2026; and $475 million for 2027. Of that amount, $20 million must go to qualifying projects located in targeted or jumpstart counties. Only taxpayers that have been approved by the Alabama Department of Commerce for qualifying projects are eligible to claim the credit as provided in the executed State Project Agreement.

CREDIT: Growing Alabama Tax Credit §§ 40-18-417.4 to 40-18-417.7: Alabama taxpayers who make cash contributions to local economic development organizations for approved qualifying projects receive a Growing Alabama tax credit that can offset up to 50% of the insurance premium tax levied by Section 27-4A-3(a). All Growing Alabama Credit funding allocations must be approved on or prior to July 31, 2023, by the Renewal of Alabama Commission, which is available for online applications. Taxpayers donating to economic development organizations receive a credit equal to their donation and may carry the credit forward for up to five years. Cumulative amount of funding approved shall not exceed $20 million prior to January 1, 2024. Amount shall increase to $23 million for the calendar year ending December 31, 2024; $26 million for 2025; $29 million for 2026; $32 million for 2027; and $35 million for 2028.

CREDIT: Innovating Alabama Tax Credits §§ 41-10-840 to 41-10-847: A taxpayer is allowed an Innovating Alabama tax credit to be applied to offset the insurance premium tax by making cash contributions to certain economic development organizations using an online system created by the Alabama Department of Revenue. In no event shall the tax credit cause a taxpayer's tax liability to be reduced by more than 50%. Unused credits may be carried forward for no more than 5 years.

State Privilege Tax (Ala. Code §§ 40-14a-21 to 40-14a-29 and 27-4A-3). 60% of the privilege tax is deductible from insurance premium tax. **Minimum of $100 or the result of the following calculation:** For retaliation purposes, multiply the insurer's new worth in Arizona times the following:

If taxpayer's taxable income is…	The tax rate on Arizona net worth is…
Less than $1	**$0.25 per $1,000**
At least $1 but less than $200,000	**$1.00 per $1,000**
At least $200,000 but less than $500,000	**$1.25 per $1,000**
At least $500,000 but less than $2,500,000	**$1.50 per $1,000**

At least $2,500,000	**$1.75 per $1,000**

Addition to the Rate of Tax. Pursuant to Arizona Administrative Code (AAC) R20-6-205.F and Arizona Revised Statutes (ARS) § 20-230, each foreign or alien insurer must include in its retaliation calculation the total premiums that would be taxed under the laws of its domicile multiplied times the addition to the rate of tax calculated by the Arizona Department of Insurance and Financial Institutions and Financial Institutions ("ADOI"). The AAC and ARS require one rate to be calculated and applicable to insurers authorized to transact life insurance and a separate rate to be calculated and applicable to other insurers. The formula used to calculate each addition to the rate of tax is:

Total local and regional taxes that Arizona insurers reported they paid in the state during the year (regardless of the period for which the payment was made) divided by

Total premiums of Arizona insurers that were taxed by the state for the year.

	2023	2022	2021	2020	2019
Life insurer	**0.184512%**	**0.157429%**	**0.163639%**	**0.233840%**	**0.183212%**
Other insurer	**1.455176%**	**0.828838%**	**1.161261%**	**0.924383%**	**0.953681%**

ASSESSMENTS LEVIED BY ALABAMA. *Attach a document showing your calculations:*

Fraud Unit Assessment (Ala. Code § 27-12A-41(a)): **$240.00**

Workers' Compensation Administrative Trust Fund (if authorized to transact workers' compensation insurance in Arizona; based on Ala. Code § 25-5-316).

- The state has established a trust fund for administrative expenses. Insurers shall be assessed $250, plus a proportional amount based on total compensation and medical payments made, to provide a total assessment of $5,000,000 per year. Insurers and self insured plans must file a report by Mar. 1 showing claims for prior year.

FEES CHARGED BY ALABAMA

Application and Admission Fees

- Fees for admission *(if issued an Arizona certificate of authority during the tax year)*: **$500.00**
- Issuance of original Certificate of Authority *(if issued an Arizona certificate of authority during the tax year)*: **$500.00**

Authority Renewal Fee: **$500.00**

Annual Statement Filing Fee (excludes annual statement examination fees): **$25.00**

Producer Appointment Fees (Ala. Code § 24-4-2(a)(6). *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- For Tax Year 2016 and after:
  - Appointment: **$40.00**
  - Continuation (annual): **$25.00**

Other Filing Fees

- Filing of amendment to Articles of Incorporation: **$25.00** (if you filed amended articles with Arizona during the tax year)
- Filing other charter documents or bylaws: **$25.00** (if you filed other charter documents or bylaws with Arizona during the tax year)

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**ALASKA**

TAXES IMPOSED BY ALASKA. *Complete and attach tax reports that Alaska would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using Alaska forms, and substituting Arizona for Alaska. Some Alaska tax forms are available at:

https://www.commerce.alaska.gov/web/ins/insurers/annualfilingpremiumtaxforms

Individual Life Insurance Premium Tax (AS § 21.09.210):

- For policies with a policy year premium up to $100,000: **2.7%**
- For policies with a policy year premium in excess of $100,000: **0.08%** (Premiums taxed at the 0.08% rate are not subject to retaliation)

Other Premium Taxes (AS § 21.09.210):

- Hospital and medical service corporation (on gross premium less claims paid): **6.0%**
- Other insurers: **2.7%** *(does not apply to title insurers or wet marine and transportation insurance)*
- Risk retention groups: **2.7%**
- Wet marine and transportation gross underwriting profit: **0.75%**
- Insurance on public officers and employees: **0.0% (exempt)**

ASSESSMENTS LEVIED BY ALASKA. *Attach a document showing your calculations:*

Alaska Second Injury Fund (AS § 23.30.040). Multiply the compensation to which employees were entitled for temporary total disability, temporary partial disability, permanent partial disability, or permanent total disability during the tax year times the following rate for the tax year:

- For Tax Year 2023: **2**% (per Alaska Workers' Compensation Division Bulletin 22-07, dated 12/19/2022)
- For Tax Year 2022: **4**% (per Alaska Workers' Compensation Division Bulletin 21-07, dated 12/03/2021)
- For Tax Year 2021: **5**% (per Alaska Workers' Compensation Division Bulletin 21-08, dated 12/27/2021)
- For Tax Year 2020: **5**% (per Alaska Workers' Compensation Division Bulletin 18-07, dated 12/31/2018)
- For Tax Year 2019: **5**% (per Alaska Workers' Compensation Division Bulletin 17-07, dated 12/19/2017)

Alaska Comprehensive Health Insurance Association (ACHIA) Pool Assessment (AS § 21.55.220)
No Alaska-domiciled insurer was authorized to transact health insurance in Arizona during the current tax year or preceding 5 years.

Health Pool (AS § 21.55.220)
Comprehensive Health Insurance Association (ACHIA) may assess insurers to cover administrative operations and losses of the association. 50% of ACHIA assessments paid in 2022 may be offset against 2023 premium taxes.

FEES CHARGED BY ALASKA

Application and Admission Fees

- Certificate of authority fee for insurer: **$2,250.00**
- Risk retention group initial registration: **$1,000.0**

License/Authority Renewal Fees

- Certificate of authority continuation fee for insurer: **$2,250.00**
- Risk retention group continuation: **$200.00**

Annual Statement Filing Fee: **$100.00**

Producer Appointment Fees. **None.**

Other Filing Fees

- Amendment to certificate of authority: **$100.00**
- Amendment to articles of incorporation: **$100.00**
- Revised or amended bylaws: **$100.00**

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TAXES IMPOSED BY ARKANSAS. *Complete and attach tax reports that Arkansas would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using Arkansas forms, and substituting Arizona for Arkansas. Some Arkansas tax forms are available at:

https://insurance.arkansas.gov/pages/industry-regulation/accounting/

Insurance Tax Rates

- Insurance premium tax *(excludes wet marine and foreign trade insurance)*: **2.5%** (ACA § 26-57-603d)
- Wet marine and foreign trade gross underwriting profit: **0.75%** (§ 26-57-605)
- Risk retention groups: **4.0%** (ACA § 23-94-210b)
- Fire protection premium tax (for coverage of real and personal property – in addition to insurance premium tax): **0.5%** (ACA § 26-57-614(b)
- Workers' compensation insurance premiums tax (in addition to insurance premium tax): **3.0%** (ACA §§ 11-9-303, 26-57-603, 26-57-604)

Corporate Franchise Tax (in addition to the forgoing - ACA § 26-54-104)

- Life, fire, accident, surety, liability, steam boiler, tornado, health or other insurer
  - o if capital stock of less than $500,000: **$300.00**
  - o if capital stock of $500,000 or more: **$400.00**
- Legal reserve mutual insurance corporation
  - o if assets of less than $100,000,000: **$300.00**
  - o if assets of $100,000,000 or more: **$400.00**
- Mutual assessment insurance corporation: **$300.00**

Corporation Income Tax (in addition to the forgoing - ACA § 26-51-205)

- First $3,000 net taxable income: **1.0%**
- Next $3,000 net taxable income: **2.0%**
- Next $5,000 net taxable income: **3.0%**
- Next $14,000 net taxable income: **5.0%**
- Net income in excess of $25,000: **5.3%**

  For the tax year beginning January 1, 2023, net income in excess of $25,000 will be taxed at 5.1%.

ASSESSMENTS LEVIED BY ARKANSAS. *Attach documents showing your calculations:*

Company Financial Regulatory Fee (ACA § 23-61-703, Ins. Rule and Reg. 56)
Does not apply to risk retention groups.

Direct Written Premium	Fee		Direct Written Premium	Fee
$0	**$500.00**		$10,000,000 – 19,999,999	**10,000.00**
$1 – 499,999	**750.00**		20,000,000 – 29,999,999	**12,000.00**
$500,000 - 2,499,999	**1,000.00**		30,000,000 – 49,999,999	**15,000.00**
2,500,000 - 4,999,999	**2,500.00**		50,000,000 – 74,999,999	**17,500.00**
5,000,000 - 7,499,999	**5,000.00**		75,000,000 – 99,999,999	**20,000.00**
7,500,000 - 9,999,999	**7,500.00**		100,000,000 +	**25,000.00**

Criminal Investigation Division Anti Fraud Assessment (ACA § 23-100-104, Department Rule 5)
Does not apply to risk retention groups.

Direct Written Premium	Fee		Direct Written Premium	Fee
$0 – 2,499,999	**$400.00**		$20,000,000 – 29,999,999	**800.00**
2,500,000 – 4,999,999	**600.00**		30,000,000 – 49,999,999	**850.00**
5,000,000 – 7,499,999	**650.00**		50,000,000 – 74,999,999	**900.00**
7,500,000 – 9,999,999	**700.00**		75,000,000 – 99,999,999	**950.00**
10,000,000 – 19,999,999	**750.00**		100,000,000 +	**1,000.00**

Rural Risk Underwriting Association (ACA § 23-88-306). Insurers writing property insurance may be assessed up to 2% of premium to cover losses of the association. In addition, the commissioner shall make a yearly assessment, if needed, of up to $200 per insurer to cover the costs of mailing of fire department renewal notices.

- For Tax Year 2023: **$200.00 plus 0.0% of premium**
- For Tax Year 2022: **$200.00 plus 0.0% of premium**
- For Tax Year 2021: **$200.00 plus 0.0% of premium**
- For Tax Year 2020: **$200.00 plus 0.0% of premium**
- For Tax Year 2019: **$200.00 plus 0.0% of premium**

FEES CHARGED BY ARKANSAS

Application and Admission Fees

- Certificate of authority application: **$1,000.00**

- Certificate of authority issuance: **$300.00**
- Risk retention group registration: **$250.00**

[Note: Combined with $500 fee in § 23-61-401(1)(c) and the $250 fee in Rule 57, total fee due is $750.]

License/Authority Renewal Fees

- Risk retention group renewal: **$100.00**

Annual Statement Fees

Filing of annual statement, insurer: **$0.00** – included in Company Financial Regulatory Fee

Risk retention group annual statement: **$50.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (*Premium Taxes | DIFI*).*

- Appointment of nonresident individual producer: **$60.00**
- Appointment of resident individual producer: **$10.00**
- Appointment of nonresident business-entity producer: **$60.00**
- Appointment of resident business-entity producer: **$10.00**
- Annual continuation of nonresident individual appointment: **$60.00**
- Annual continuation of resident individual appointment: **$10.00**
- Annual continuation of nonresident business-entity appointment: **$60.00**
- Annual continuation of resident business-entity appointment: **$10.00**
- Managing general agent appointment or termination: **$500.00**

Other Filing Fees

- Bulk or assumption reinsurance agreement: **$500.00**
- Amend certificate of authority: **$500.00**
- Amend articles of incorporation: **$100.00**
- Independent rate filing: **$100.00**
- Policy/contract/endorsement/application/form/advertisement filing: **$50.00**
- Rate or loss ratio guarantee filing: **$50.00**
- Loss cost filing with adoption of advisory organization loss multiplier: **$50.00**

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CALIFORNIA

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http://www.insurance.ca.gov/0250-insurers/0300-insurers/0100-applications/tax-forms-instruct-and-info/

Insurance Tax Rates

- Insurance premium tax *(excludes ocean marine insurance)*: **2.35%**
- Qualified annuity: **0.50%**
- Ocean marine insurance gross underwriting profit tax: **5.00%** (Revenue § 12101)

ASSESSMENTS LEVIED BY CALIFORNIA. *Attach documents showing your calculations:*

An insurer may exclude from its retaliation calculation assessments that California law allows the insurer to recoup via policyholder surcharges (see I.C. § 1872.87).

Seismic Safety Account Assessment (I.C. § 12975.9 (amended 2013)). *For tax year 2015 and each year thereafter, multiply the insurer's Arizona commercial and residential earned property exposure by the rate applicable to the tax year. For tax year 2014 and prior, multiply the sum of insurer's Arizona direct earned premium for Annual Statement State Page Exhibit Lines 4 (homeowners) and 5.1 (commercial non-liability) times the percentage applicable to the tax year.*

- For Tax Year 2023, multiply your 2022 Arizona commercial and residential earned property exposure X **$0.15.**
- For Tax Year 2022, multiply your 2021 Arizona commercial and residential earned property exposure X **$0.15.**
- For Tax Year 2021, multiply your 2020 Arizona commercial and residential earned property exposure X **$0.15.**
- For Tax Year 2020, multiply your 2019 Arizona commercial and residential earned property exposure X **$0.15.**
- For Tax Year 2019, multiply your 2018 Arizona commercial and residential earned property exposure X **$0.15.**

Health Care Benefits Fund Assessment (10 CCR §§ 2218.61, 2218.62). *Multiply the number of Arizona lives insured with health insurance times the percentage applicable to the tax year:*

Each health insurer shall be assessed a dollar amount to be determined by the department of insurance and the department of managed care in consultation with the University of California and shall be limited to the amount necessary to fund the actual and necessary expenses of the university and its work in implementing the health and safety code. The total amount of assessment on health insurers and health care service plans when combined together shall not exceed $2,000,000 annually. The total assessment of health insurers shall not exceed 12.4% of the total annual assessment of health insurers and health care services plans combined.

Workers' Compensation Insurer Annual Rate Filing Fee (10 CCR § 2509.30 et seq.): Multiply Arizona workers' compensation insurance written premium times **1.0%**; minimum assessment of **$100.00**; maximum assessment of **$4,000.00**.

http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/upload/Workers_Comp_Filing_Instructions.pdf

Workers Occupational Safety and Health Education Fund (Labor § 6354.7): Multiply Arizona workers compensation claims for the year preceding the tax year times **0.0286%**; minimum assessment of **$100.00**.

California Prop 103 Recoupment Fee –: The insurer must calculate the recoupment fees that California would have imposed upon an Arizona-domiciled insurer. The assessment is based on the premiums an insurer writes FOR EACH of the lines of insurance subject to Proposition 103 costs.
http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/prop-103-recoup/

Lines of Business Subject to Proposition 103 Costs

1	Fire
2.1	Allied Lines
2.4	Private Crop
2.5	Private Flood
3	Farm owners' Multiple Peril
4	Home owners' Multiple Peril
5.1	Commercial Multiple Peril (Non-Liability)
5.2	Commercial Multiple Peril (Liability)
9	Inland Marine
10	Financial Guaranty
11	Medical Malpractice
12	Earthquake
17.1	Other Liability (Occurrence)
17.2	Other Liability (Claims Made)
18	Products Liability
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)
19.2	Private Passenger Auto Liability
19.3	Commercial Auto No-Fault (Personal Injury Protection)
19.4	Commercial Auto Liability
21.1	Private Passenger Auto Physical Damage
21.2	Commercial Auto Physical Damage
22	Aircraft
23	Fidelity
24	Surety

26 Burglary and Theft
27 Boiler and Machinery
28 Credit
30 Warranty
34 Aggregate Write-Ins for Other Lines

FEES CHARGED BY CALIFORNIA

California's fee schedule that became effective March 3, 2019, is accessible from:

http://www.insurance.ca.gov/0200-industry/0050-renew-license/0600-fees/upload/2018-19-Fee-Schedule-Update-3-3-19-11-28-18.pd

For **EACH** of the foregoing lines of insurance, the insurer shall determine the premiums written in Arizona and shall include the following assessments in the retaliation calculation: (Exhibit B base rate X factor number)

Premiums written	Factor	FY 2022-23 [$323]	FY 2021-22 [$322]	FY 2020-21 [$306]	FY 2019-20 [$318]	FY 2018-19 [$318]	FY 2017-18 [$326]
> $0 and <= $250,000	1	323	322	306	318	318	326
> $250,000 and <= $500,000	2	646	644	612	636	636	652
> $500,000 and <= $1,000,000	4	1,292	1,288	1,224	1,272	1,272	1,304
> $1,000,000 and <= $2,000,000	7	2261	2254	2,142	2,226	2,226	2,282
> $2,000,000 and <= $4,000,000	14	4522	4508	4,284	4,452	4,452	4,564
> $4,000,000 and <= $7,000,000	25	8075	8050	7,650	7,950	7,950	8,150
> $7,000,000 and <= $12,000,000	35	11,305	11,270	10,710	11,130	11,130	11,410
> $12,000,000 and <= $20,000,000	50	16,150	16,100	15,300	15,900	15,900	16,300
> $20,000,000 and <= $30,000,000	70	22,610	22,540	21,420	22,260	22,260	22,820
> $30,000,000 and <= $45,000,000	100	32,300	32,200	30,600	31,800	31,800	32,600
> $45,000,000 and <= $65,000,000	140	45,220	45,080	42,840	44,520	44,520	45,640
> $65,000,000 and <= $100,000,000	180	58,140	57,960	55,080	57,240	57,240	58,680
> $100,000,000 and <= $150,000,000	250	80,750	80,500	76,500	79,500	79,500	81,500
> $150,000,000 and <= $250,000,000	360	116,280	115,920	110,160	114,480	114,480	117,360
> $250,000,000	500	161,500	161,000	153,000	159,000	159,000	163,000

Historical fee information for California is as follows:

Application and Admission Fees	**FILING YEAR 2020/2023**	**3/1/2015 to 3/2/2019**
Fraternal benefit society certificate of authority	**$7,761**	**$7,055.00**
Insurer certificate of authority	**4,656.00**	**4,233.00**
Risk retention group registration	**1,316**	**1,196.00**
Stock permit to issue securities (in addition to certificate of authority fee)	**4,656.00**	**4,233.00**
License/Authority Renewal Fees	**FILING YEAR 2020/2023**	**3/1/2015 to 3/2/2019**
Fraternal benefit society	**$466.00**	**$424.00**
Insurer	**466.00**	**424.00**
Annual Statement Fees	**FILING YEAR 2020/2023**	**3/1/2015 to 3/2/2019**
Insurer	**$462.00**	**$420.00**
Hospital service corporation, per individual or family unit covered by a hospital service contract	**$0.14**	**$0.14**
Late filing fee – first month	**776.00**	**705.00**
Late filing fee – each subsequent month	**934.00**	**849.00**

Producer Appointment Fees. **None.**

Appointment fees can be paid by agency or company per NAIC guide

Policy/contract/endorsement/application/form/advertisement Filing (10 CCR § 2202). *Multiply the number of each type of filing the insurer submitted to Arizona during the tax year times the corresponding fee.*

California's fee schedule that became effective March 3, 2019, is accessible from:
http://www.insurance.ca.gov/0200-industry/0050-renew-license/0600-fees/upload/2018-19-Fee-Schedule-Update-3-3-19-11-28-18.pdf

Historical fee information for California is as follows:

Rate/form/advertising filings	**3/1/2015 to 3/2/2023**	**3/17/2014 to 2/28/2015**
Filings for health insurance, individual disability income and long-term care insurance		
• Policy	**4,900.00**	**4,420.00**
• Certificate	**2,450.00**	**2,210.00**
• Rider	**1,110.00**	**990.00**
• Application	**1,520.00**	**1,370.00**
• Enrollment form	**260.00**	**230.00**
• Rates (new issue)	**1,110.00**	**990.00**
• Small employer insurance rating plan	**1,100.00**	**1,000.00**

• Rate increase per experience group	**1,450.00**	**1,300.00**
• Medicare supplement advertisement	**590.00**	**460.00**
• Long-term care advertisement	**520.00**	**460.00**
• Other forms	**1,110.00**	**990.00**
Filings for group and blank life and non-health disability, Medicare supplement, and variable life/annuities		
• Policy	**3,180.00**	**2,510.00**
• Certificate	**1,650.00**	**1,300.00**
• Rider	**590.00**	**460.00**
• Application	**1,260.00**	**990.00**
• Enrollment form	**300.00**	**230.00**
• Med. Supp. Rates (new issue)	**1,260.00**	**990.00**
• Med. Supp. Rate increase per experience group	**1,260.00**	**990.00**
• Other forms	**590.00**	**460.00**
Filings for credit life and disability		
• Policy	**1,860.00**	**1,300.00**
• Certificate	**1,860.00**	**1,300.00**
• Rider	**880.00**	**610.00**
• Application	**1,420.00**	**990.00**
• Enrollment form	**330.00**	**230.00**
• Downward deviated rates per experience group	**350.00**	**240.00**
• Actuarially equivalent rates per experience group	**1,090.00**	**760.00**
• Upward deviated rates per experience group	**2,190.00**	**1,530.00**
• Other forms	**880.00**	**610.00**
Filings for individual life and group annuity		
• Life policy or group annuity certificate	**1,590.00**	**1,380.00**
• Rider	**230.00**	**200.00**
Filings for supplemental life		
• Policy	**460.00**	**460.00**
• Rider – accelerated benefits	**460.00**	**460.00**

• Application – assignment of life insurance benefits or waiving annuity withdrawal charges	**1,370.00**	**1,370.00**
• Documents - assignment of life insurance benefits or waiving annuity withdrawal charges	**1,520.00**	**1,520.00**
• Other forms	**460.00**	**460.00**
Filings for fraternal benefit societies		
• Policy	**$0.00**	**$0.00**
• Certificate	**4,570.00**	**3,200.00**
• Rider	**1,090.00**	**760.00**
• Application	**1,090.00**	**760.00**
• Enrollment form	**330.00**	**230.00**
• Rates	**0.00**	**0.00**
• Other forms	**1,090.00**	**760.00**
Filings for workers' compensation *(see also 10 CCR § 2509.30 et seq.)*		
• Policy	**990.00**	**990.00**
• Rates	**0.00**	**0.00**
• Other forms	**230.00**	**230.00**
Other types of insurance		
• Filings for other types	**660.00**	**460.00**

California's fee schedule that became effective March 3, 2019, is accessible from:
http://www.insurance.ca.gov/0200-industry/0050-renew-license/0600-fees/upload/2018-19-Fee-Schedule-Update-3-3-19-11-28-18.pdf

Historical fee information for California is as follows:

Other Filing Fees	3/1/2015 to 3/2/2023	3/1/2015 to 3/2/2019
Amendment to articles of incorporation	**72.00**	**72.00**
Name change	**136.00**	**136.00**
Security deposit, initial	**136.00**	**136.00**
Security deposit, change	**72.00**	**72.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**COLORADO**

TAXES IMPOSED BY COLORADO. *Complete and attach tax reports that Colorado would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using Colorado forms, and substituting Arizona for Colorado. Some Colorado tax information is available at:

http://cdn.colorado.gov/cs/Satellite/DORA-DI/CBON/DORA/1251623033973

Insurance Tax Rates

- Insurance premium tax: **2.0%** (C.R.S. § 10-3-209)
- Risk retention group premium tax: **2.0%** (Bulletin 2-87)
- Workers' compensation administrative cost surcharge on workers' compensation and employer liability insurance premiums (C.R.S. §§ 8-44-112, 8-46-102, 7 CCR 1101-3 Rule 2) in addition to insurance premium tax:
    - Tax Year 2023:
        - For 7/1/2023 through 12/31/2023 annual: **1.40%** (additional surcharge) **0.03%**
    - Tax Year 2022:
        - For 7/1/2022 through 12/31/2022: **1.34%**
        - For 1/1/2022 through 6/30/2022: **0.1%**
    - Tax Year 2021:
        - For 7/1/2021 through 12/31/2021: **1.34%**
        - For 1/1/2021 through 6/30/2021: **0.1%**
    - Tax Year 2020:
        - For 7/1/2020 through 12/31/2020: **1.35%**
        - For 1/1/2020 through 6/30/2020: **0.1%**
    - Tax Year 2019:
        - For 7/1/2019 through 12/31/2019: **1.35%**
        - For 1/1/2019 through 6/30/2019: **0.1%**

ASSESSMENTS LEVIED BY COLORADO. *Attach documents showing your calculations:*

Subsequent Injury Fund and Major Medical Insurance Fund (C.R.S. § 8-46-102(1)). For each covered injury resulting in death for which no person is dependent upon the deceased, lesser of:

Benefit limit; or **$15,000**

Insurance Fraud Fee (C.R.S. § 10-3-207.5)

- For Tax Year 2023:
    - o **$555.00** for companies whose 2023-2024 direct written premiums, gross contract funds, or charges received in Colorado were $1,000,000 or less.

- For Tax Year 2022:
  - o **$425.00** for companies whose 2022-2023 direct written premiums, gross contract funds, or charges received in Colorado were $1,000,000 or less.
  - o **$2,250.00** for companies whose 2021 direct written premiums, gross contract funds, or charges received in Colorado were greater than $1,000,000.
- For Tax Year 2021:
  - o **$425.00** for companies whose 2021-2022 direct written premiums, gross contract funds, or charges received in Colorado were $1,000,000 or less.
  - o **$2,250.00** for companies whose 2020 direct written premiums, gross contract funds, or charges received in Colorado were greater than $1,000,000.
- For Tax Year 2020:
  - o **$455.00** for companies whose 2020-2021 direct written premiums, gross contract funds, or charges received in Colorado were $1,000,000 or less.
  - o **$2,400.00** for companies whose 2019 direct written premiums, gross contract funds, or charges received in Colorado were greater than $1,000,000.
- For Tax Year 2019:
  - o **$500.00** for companies whose 2018 direct written premiums, gross contract funds, or charges received in Colorado were $1,000,000 or less.
  - o **$2,620.00** for companies whose 2018 direct written premiums, gross contract funds, or charges received in Colorado were greater than $1,000,000.

FEES CHARGED BY COLORADO

Application and Admission Fees

- Certificate of authority application: **$500.00**
- Risk retention group registration: **$0.00**

Annual Fee

- Risk retention group: **$0.00**
- Insurer with up to $1,000,000 in direct written premium (DWP) and up to $1,000,000 in taxable premium (TP): **$670.00**
- Insurer with $1,000,001 to $10,000,000 in DWP and up to $80,000 in TP: **$670.00**
- Insurer with $1,000,001 to $10,000,000 in DWP and $80,001 to $10,000,000 in TP: **$2,010.00**
- Insurer with more than $10,000,000 in DWP and up to $120,000 in TP: **$2,010.00**
- Insurer with more than $10,000,000 in DWP and more than $120,000 in TP: **$3,345.00**

Producer Appointment Fees. **None.**

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CONNECTICUT

TAXES IMPOSED BY CONNECTICUT. *Complete and attach tax reports that Connecticut would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Connecticut* forms, and substituting Arizona for *Connecticut*. Some *Connecticut* tax forms are available at: www.ct.gov/cid/

Insurance Tax Rates

- Foreign premium tax (§§ 12-202, 12-202a, 12-210):
  - For 2023: **1.50%**
  - For 2022: **1.50%**
  - For 2021: **1.50%**
  - For 2020: **1.50%**
  - For 2019: **1.50%**

Health Care Centers premium tax (§§ 12-202, 12-202a, 12-210):

  - For 2023: **1.50%**
  - For 2022: **1.50%**
  - For 2021: **1.50%**
  - For 2020: **1.50%**
  - For 2019: **1.50%**

- Risk Retention Groups: **4.0%** (§§ 38a-254, 38a-277)

ASSESSMENTS LEVIED BY CONNECTICUT. *Attach documents showing your calculations:*

Health Insurance Pool (Conn. Gen. Stat. § 38a-556). The pool assesses insurers for losses of the pool, and allocated the assessment to each insurer in proportion to each insurer's EARNED health insurance premium to health insurance EARNED by all insurers doing business in Connecticut.

- For Tax Years 2018 and 2023: **None**. All operations of the pool were suspended, effective January 1, 2018.
- For Tax Year 2017, multiply your 2016 Arizona earned health insurance premium X **0.0993%** *(based on an aggregate assessment of $4.0 million divided by aggregate earned premiums of $4.03 billion).*
- For Tax Year 2016, multiply your 2015 Arizona earned health insurance premium X **0.1260%** *(based on an aggregate assessment of $5.09 million divided by aggregate earned premiums of $4.04 billion).*
- For Tax Year 2015, multiply your 2014 Arizona earned health insurance premium X **0.1927%** *(based on an aggregate assessment of $7.9 million divided by aggregate earned premiums of $4.1 billion).*

FEES CHARGED BY CONNECTICUT

Application and Admission Fees. Connecticut charges a foreign insurer the certificate of authority and annual statement fees that the insurer's domicile charges.

- Certificate of authority issuance: **$135.00 (AZ)**
- Filing of annual statement, insurer: **$300.00 (AZ)**

Producer Appointment and Other Filing Fees. **None**

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DELAWARE

TAXES IMPOSED BY DELAWARE. *Complete and attach tax reports that Delaware would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Delaware* forms, and substituting Arizona for *Delaware*. Some *Delaware* tax forms are available at: www.delawareinsurance.gov/

Insurance Tax Rates

- Premium tax *(excludes workers' compensation, wet marine and transportation insurance and corporate and trust-owned life insurance)*: **2.0%** (1.75% per 18 Del. C. § 702, plus 0.25% per 18 Del. C. § 707; excludes workers' compensation premiums, wet marine and transportation insurance premiums and corporate and trust-owned life insurance premiums)
- Workers' compensation premium tax: **2.0%** (19 Del. C. § 2391)
- Wet marine and transportation insurance: **5.0% of underwriting profit**.
- Risk retention group: **2.0%** (18 Del. C. § 8004)
- Corporate and trust-owned life insurance (18 Del C. § 702(c)(1)):
    - o Net premiums per case up to $10,000,000: **2.0%**
    - o Net premiums per case of $10,000,001 to $24,999,999: **1.5%**
    - o Net premiums per case of $25,000,000 to $99,999,999: **1.25%**
    - o Net premiums per case of $100,000,000 or more: **1.0%**

ASSESSMENTS LEVIED BY DELAWARE. *Attach documents showing your calculations:*

Fraud Prevention Bureau Assessment (18 Del. C. § 2415 – excludes risk retention groups).

Insurers are assessed $900 [$1,050 eff. 7/27/2023] annually to provide funds for the operation of the fraud prevention bureau. Fee paid annually as part of the premium tax filing, but goes directly to fraud prevention bureau, not to state's general fund. Not considered in the retaliatory computation.

Note: A foreign insurer whose state of domicile does not have a similar policy excluding the state's fraud fee from retaliatory tax must include the fraud fee in the home state calculation section on the retaliatory tax form.

- For Tax Year 2023: **$900.00** [$1,050 eff. 7/27/2023]
- For Tax Year 2022: **$900.00**
- For Tax Year 2021: **$900.00**
- For Tax Year 2020: **$900.00**
- For Tax Year 2019: **$900.00**

Workers' Compensation Administrative Assessment (19 Del. C. § 2392). Assessment of workers' compensation insurance carriers for administrative expenses of state based on amount of compensation payments and awards. Computed annually. Not considered in the retaliatory computation.

FEES CHARGED BY DELAWARE

Application and Admission Fees

- Insurer:
  - For Tax Years 2018-2023: **$1,000.00**
  - For Tax Year 2016 and prior: **$700.00**
- Risk retention group:
  - For Tax Years 2018-2023: **$150.00**
  - For Tax Year 2016 and prior: **$100.00**
- Fraternal association:
  - For Tax Years 2018-2023: **$100.00**
  - For Tax Year 2016 and prior: **$25.00**

License/Authority Renewal Fees

- Insurer:
  - For Tax Year 2018-2023: **150.00**
  - For Tax Year 2016 and prior: **$100.00**
- Risk retention group:
  - For Tax Years 2018-2023: **$150.00**
  - For Tax Year 2016 and prior: **$50.00**
- Fraternal association:
  - For Tax Years 2018-2023: **$100.00**
  - For Tax Year 2016 and prior: **$25.00**

Annual Statement Fees

- Insurer:
  - For Tax Years 2018-2023: **$150.00**
  - For Tax Year 2016 and prior: **$100.00**
- Risk retention group: **$100.00**
- Fraternal association:
  - For Tax Years 2018-2023: **$100.00**
  - For Tax Year 2016 and prior: **$25.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (*Premium Taxes | DIFI*).*

- Producer appointment:
  - For Tax Years 2018-2023: **$50.00**
  - For Tax Year 2016 and prior: **$25.00**

- Appointment of fraternal representative each society or association:
  - For Tax Years 2018-2023: **$50.00**
  - For Tax Year 2016 and prior: **$25.00**
- Appointment renewal/termination: **None.**

Other Filing Fees

- Charter document filing (except those filed with application for certificate of authority – includes amendment to certificate of incorporation, articles of incorporation, charter, bylaws, power of attorney and other constituent document of the insurer): **$10.00**
- Form filing (for each insurance policy or annuity contract or application, rate change or deviation):
  - Each filing on or after 7/3/2017: **$150.00**
  - Each filing on 7/15/2013 to 7/2/2017: **$100.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**DISTRICT OF COLUMBIA**

TAXES IMPOSED BY DISTRICT OF COLUMBIA. *Complete and attach tax reports that District of Columbia would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *District of Columbia* forms, and substituting Arizona for *District of Columbia*. Some *District of Columbia* tax forms are available at:

http://disb.dc.gov/

Insurance Tax Rates

- Insurance premium tax: **2.0%** (DC ST §§ 31-205, 31-3403.01, 31-3514.01, 47-2608)
- Foreign risk retention groups: **2.0%** for A&H; **1.7%** all other lines (DC ST § 31-4103)
- Non A&H premium tax: **1.7%**
- A&H premium tax: **2.0%**

ASSESSMENTS LEVIED BY DISTRICT OF COLUMBIA

Insurance Regulatory Trust Fund Insurer Assessment (DC ST § 31-1203). Each insurer and each health maintenance organization shall be assessed an amount based on a percentage of its direct gross receipts for the preceding year. Minimum assessment is $1,000. The rate of assessment shall be established by the mayor annually but not to exceed 0.3%. Captive insurers are exempt from insurance regulatory trust fund assessments.

Insurance Regulatory Trust Fund HMO Assessment (DC ST § 31-3430). When a health maintenance organization in the District is declared insolvent by a court of competent jurisdiction, the commissioner may levy an assessment on health maintenance organizations doing business in the District to pay claims for uncovered expenditures for enrollees who are residents of the District and to provide continuation of coverage for enrollees not covered under § 31-3414. The commissioner may not assess in any one calendar year more than 2% of the aggregate premium written by each health maintenance organization in the District the prior calendar year.

FEES CHARGED BY DISTRICT OF COLUMBIA

Application and Admission Fees

- Insurer (other than health maintenance organization): **$200.00**
- Risk retention group: **$250.00**
- Fraternal benefit society: **$50.00**
- Health maintenance organization: **$500.00**

License/Authority Renewal Fees

- Insurer (other than health maintenance organization): **$200.00**
- Risk retention group: **$250.00**
- Fraternal benefit society: **$50.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment of producer: **$25.00**
- Appointment continuation (annual): **$25.00**

Annual Statement Filing Fees. **None.**

Other Filing Fees

- Articles of incorporation: **$300.00**

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FLORIDA

TAXES IMPOSED BY FLORIDA. *Complete and attach tax reports that Florida would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Florida* forms, and substituting Arizona for *Florida*. *EXCLUDE taxes that you believe you would have paid to municipalities within Florida, which is addressed in the ADDITIONS TO THE RATE OF TAX section of Form E-RT.* Some *Florida* tax forms are available at: http://www.floir.com/index.aspx

Insurance Tax Rates

- Insurance premium tax: **1.75%** (FS § 624.509; excludes wet marine and transportation insurance)
- Additional assessment on fire insurance policies: **1.0%** (FS § 624.515)
- Annuity gross receipts tax: **1.0%** (FS § 624.509)
- Prepaid limited health service organizations: **1.75%** (FS §§ 636.066, 624.509)
- Legal expense insurance: **1.75%** (FS §§ 642.032, 624.509)
- Risk retention groups: (FS §§ 626.932, 627.944)627.944(3); 626.932(1)
- 4.94% foreign risk retention groups and surplus lines
- Wet marine and transportation gross underwriting profits tax: **0.75%** (FS § 624.510)

Addition to the Rate of Tax. Pursuant to Arizona Administrative Code (AAC) R20-6-205.F and Arizona Revised Statutes (ARS) § 20-230, each foreign or alien insurer must include in its retaliation calculation the total premiums that would be taxed under the laws of its domicile multiplied times the addition to the rate of tax calculated by the Arizona Department of Insurance and Financial Institutions and Financial Institutions ("ADOI"). The AAC and ARS require one rate to be calculated and applicable to insurers authorized to transact life insurance and a separate rate to be calculated and applicable to other insurers. The formula used to calculate each addition to the rate of tax is:

Total local and regional taxes that Arizona insurers reported they paid in the state during the year (regardless of the period for which the payment was made) divided by

Total premiums of Arizona insurers that were taxed by the state for the year.

	2023	2022	2021	2020	2019
Life insurer	**0.010104%**	**0.010536%**	**0.012449%**	**0.014014%**	**0.015323%**
Other insurer	**0.037885%**	**0.050747%**	**0.042198%**	**0.043390%**	**0.058057%**

ASSESSMENTS LEVIED BY FLORIDA. *Attach documents showing your calculations:*

Health Maintenance Organization Health Care Trust Fund (FS § 641.58). Assess every HMO, every prepaid health clinic, and every provider service network an annual regulatory assessment, not to exceed 0.1% of gross premiums. Due April 1.

FEES CHARGED BY FLORIDA

Application and Admission Fees

- Certificate of authority issuance: **$ 1,500.00**
- Health maintenance organization and provider service network (filing or amendment): **$ 1,000.00**
- Prepaid limited health service organization: **$500.00**
- Legal expense insurance companies: **$250.00**
- Filing articles of incorporation or other charter documents, other than at time of application for original certificate of authority: **$10.00**
- Filing amendment to articles of incorporation or charter, other than at time of application for original certificate of authority: **$5.00**
- Filing bylaws, when required, or amendments thereof: **$5.00**

License/Authority Renewal Fees

- Certificate of authority renewal/continuance: **$ 1,000.00**
- Health maintenance organization and provider service network: **$ 1,000.00**
- Prepaid limited health service organization: **$500.00**
- Legal expense insurance companies: **$250.00**

Annual License Tax - of insurer, each domestic insurer, foreign insurer, and alien insurer

- Filing of annual statement, insurer: **$1,000.00**
- Fraternal benefit society insuring less than 200 members in Florida and the members of which, as a prerequisite to membership, possess a physical handicap or disability: **$25.00**
- Legal expense insurance companies: **$300.00**
- Filing application for permit to form insurer: **$25.00**

Annual Statement Fees

- Filing of insurer (except when filed as part of application for original certificate of authority): **$250.00**
- Health maintenance organization and provider service network (filing or amendment): **$150.00**
- Prepaid limited health service organization: **$200.00**
- Legal expense insurance companies: **$100.00** ($25.00 quarterly)
- Fraternal benefit society: **$250.00**
- Rating organization (domestic or foreign organization) license: **$25.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page*

(Premium Taxes | DIFI).

- Appointment (biennial term– *insurer may apply 50% of the continuation fee to the annual retaliation calculation*): **$60.00 + $6.00 for each county where non-resident agent solicits in person on insurer's behalf**
- Continuation (biennial term – *insurer may apply 50% of the continuation fee to the annual retaliation calculation*): **$60.00 + $6.00 for each county where non-resident agent solicits in person**

Tax Section
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100 North 15th Avenue, Suite 261
Phoenix, AZ 85007-2630
Phone: (602) 364-2713
https://difi.az.gov

GEORGIA

TAXES IMPOSED BY GEORGIA. *Complete and attach tax reports that Georgia would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Georgia* forms, and substituting Arizona for *Georgia*. *EXCLUDE taxes that you believe you would have paid to municipalities within Georgia, which is addressed in the ADDITIONS TO THE RATE OF TAX section of Form E-RT.* Some *Georgia* tax forms are available at www.oci.ga.gov, and on the web site for the GA Firefighters' Pension Fund at www.gfpf.org

Insurance Tax Rates

- Insurance premium tax: **2.25%** (O.C.G.A. § 33-8-4)
- Risk Retention groups: **4.0%** (O.C.G.A. § 33-40-5)
- Firefighters' Pension Fund tax (in addition to premium tax): **1.0%** (O.C.G.A. § 47-7-61).
- *Use the following amounts from your annual statement to determine fire insurance premiums that are subject to this tax:*
  - *Fire insurance: 100%*
  - *Allied lines: 50%*
  - *Homeowners' multiple peril: 65%*
  - *Commercial multiple peril: 100%*
  - *Inland marine: 30%*
  - *Automobile (private-passenger and commercial) physical damage: 12%*

Addition to the Rate of Tax. Pursuant to Arizona Administrative Code (AAC) R20-6-205.F and Arizona Revised Statutes (ARS) § 20-230, each foreign or alien insurer must include in its retaliation calculation the total premiums that would be taxed under the laws of its domicile multiplied times the addition to the rate of tax calculated by the Arizona Department of Insurance and Financial Institutions and Financial Institutions ("ADOI"). The AAC and ARS require one rate to be calculated and applicable to insurers authorized to transact life insurance and a separate rate to be calculated and applicable to other insurers. The formula used to calculate each addition to the rate of tax is:

Total local and regional taxes that Arizona insurers reported they paid in the state during the year (regardless of the period for which the payment was made) divided by

Total premiums of Arizona insurers that were taxed by the state for the year.

	2023	2022	2021	2020	2019
Life insurer	**0.000000%**	**0.000000%**	**0.000000%**	**0.000000%**	**0.000000%**
Disability-only insurers and HMOs)	**0.000000%**	**0.000000%**	**0.000000%**	**0.000000%**	**0.000000%**
Other insurer	**1.805912%**	**1.405584%**	**1.853677%**	**1.904075%**	**2.327083%**

ASSESSMENTS LEVIED BY GEORGIA. *Attach documents showing your calculations:*

Workers' Compensation Board Assessment (O.C.G.A. § 34-9-63) on EARNED premium:

- Tax Year 2024 – on premiums earned between July 1, 2023, and June 30, 2024: **0.665%**
- Tax Year 2023 – on premiums earned between July 1, 2022, and June 30, 2023: **0.745%**
- Tax Year 2022 – on premiums earned between July 1, 2021, and June 30, 2022: **0.692%**
- Tax Year 2021 – on premiums earned between July 1, 2020, and June 30, 2021: **0.759%**
- Tax Year 2020 – on premiums earned between July 1, 2019, and June 30, 2020: **0.731%**
- Tax Year 2019 – on premiums earned between July 1, 2018, and June 30, 2019: **0.791%**

Subsequent Injury Fund (O.C.G.A. §§ 34-9-358; 34-9-368) on workers' compensation losses paid during the preceding year:

- Tax Year 2023 – on losses paid during Calendar Year 2022: **0.00%**
- Tax Year 2022 – on losses paid during Calendar Year 2021: **0.00%**
- Tax Year 2021 – on losses paid during Calendar Year 2020: **0.00%**
- Tax Year 2020 – on losses paid during Calendar Year 2019: **0.00%**
- Tax Year 2019 – on losses paid during Calendar Year 2018: **0.06297395%**

Special Insurance Fraud Fund (§ 33-1-17, Reg. ch. 120-2-72-.05, Bulletin 97-EX-1): Insurers doing business in the state may be assessed for a special fraud fund. Legislature will set an appropriation and each insurer will be assessed a share based on premium volume:

Written Premium	Share of Appropriation
Less than $1 million including zero or less than zero	Regulation contains computation
Greater than or equal to $1 million but less than $40 million	Regulation contains computation
Greater than or equal to $40 million but less than $100 million	0.0035 x appropriation
Greater than or equal to $100 million but less than $500 million	0.0045 x appropriation
Greater than or equal to $500 million but less than $1 billion	0.0055 x appropriation
Greater than or equal to $1 billion	0.0065 x appropriation
Each captive insurer	$100 fixed amount

Special Insurance Fraud Fund Supplemental Assessment (§ 33-1-17, Reg. ch. 120-2-72-.05, Bulletin 97-EX-1): (cont.)

The 2023 appropriation is $7,129,010. Payment is due Sept. 1 of year of assessment. In the event of a supplemental appropriation, payment will be due 30 days after the assessment. Any assessment not remitted by the due date is subject to a penalty of 10% of the amount owed plus interest of 1% per month or portion of a month from the due date until paid.

FEES CHARGED BY GEORGIA

Application and Admission Fees

- Farmers' mutual fire insurance company: **$500.00**
- Other insurer: **$600.00**
- Risk retention group: **$100.00**

License/Authority Renewal Fees

- Farmers' mutual fire insurance company: **$25.00**
- Other insurer: **$500.00**
- Risk retention group: **$100.00**

Annual Statement Fees

- Insurer (includes four quarterly filings): **$200.00**

Producer Appointment Fees *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment: **$10.00** (O.C.G.A. §§ 33-8-1, 33-23-26)
- Renewal: **$10.00** (O.C.G.A. §§ 33-8-1, 33-23-26)

Other Filing Fees

- Amendment of bylaws or other chartering document: **$25.00**
- Rating or advisory organization license: **$100.00**
- Insurance policy form filing: **$25.00**
- Insurance rate filing: **$75.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**HAWAII**

Insurers domiciled in Hawaii are not subject to the retaliation requirements set forth in ARS § 20-230(A) and should not complete Form E-RT.

NOTE: For Tax Years 2015 and after, insurers domiciled in Hawaii, Massachusetts, Minnesota, New York, and Rhode Island are not subject to retaliation in Arizona (and Arizona-domiciled insurers are not subject to retaliation in those states). ARS § 20-230 was revised (Laws 2015, Ch. 184, Sec. 1) to exempt from retaliation insurers "... domiciled in another state or foreign country that does not impose retaliatory taxes, or whose laws, on a reciprocal basis, exempt from retaliatory taxes similar insurers domiciled in this state doing business, or that might seek to do business in the other state or foreign country."

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 216 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**IDAHO**

TAXES IMPOSED BY IDAHO *Complete and attach tax reports that Idaho would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Idaho.* Essentially, this means using *Idaho* forms, and substituting Arizona for *Idaho*. Some Idaho tax forms are available at:

http://www.doi.idaho.gov/Company/PremiumTax/

Insurance Tax Rates

- Insurer premium tax (excluding hospital and medical service corporations): **1.5%**
- Hospital and medical service corporations tax, per subscriber contract per month: **$0.04**
  - (I.C. § 41-3427)
- Risk retention group: **1.5%** (I.C. § 41-4805)
- Workers compensation (I.C. § 72-523; in addition to insurer premium tax; *the amount shown is half of the actual tax rate because insurers may take a credit against the insurance premium tax for 50% of the workers' compensation tax*): **1.00%**
- Flood insurance under the National Flood Insurance Program: **0.0% (exempt)**

ASSESSMENTS LEVIED BY IDAHO. *Attach documents showing your calculations:*

Industrial Special Indemnity Fund (I.C. § 72-327)

Companies transacting workers' compensation insurance are required to pay an assessment each year for deposit to the industrial special indemnity fund. The assessment is based on the expenses of the fund and apportioned pro rata based upon the proportionate share of the gross amount of indemnity benefits paid on Idaho workers' compensation claims. In no case will the assessment on an insurer be less than $200 semiannually and $400 per year, paid to the Idaho Industrial Commission.

FEES CHARGED BY IDAHO

Application and Admission Fees

- Insurer with surplus less than $10 million: **$1,000.00**
- Insurer with surplus of at least $10 million and up to $100 million: **$2,500.00**
- Insurer with surplus exceeding $100 million: **$4,500.00**

Authority Annual Renewal/Continuation Fees

- Insurer with surplus less than $10 million: **$1,000.00**
- Insurer with surplus of at least $10 million and up to $100 million: **$2,500.00**
- Insurer with surplus exceeding $100 million: **$4,500.00**

Filing Fees

- Small employer health insurer annual filing: **$300.00**
- Certificate of Deposit: **$20.00**
- Certificate of Valuation: **$50.00**

Producer Appointment Fees: **None.**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**ILLINOIS**

TAXES IMPOSED BY ILLINOIS. *Complete and attach tax reports that Illinois would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Illinois* forms, and substituting Arizona for *Illinois*. *EXCLUDE taxes that you believe you would have paid to municipalities within Illinois, which is addressed in the ADDITIONS TO THE RATE OF TAX section of Form E-RT.* Some *Illinois* tax forms are available at:

https://www2.illinois.gov/rev/businesses/Pages/File-a-Return.aspx

Insurance Tax Rates

- Privilege tax (215 ILCS 5/409; Reg. 2510.10 to 2510.120)
  - o **0.40%** of health premiums
  - o **0.50%** of non-health premiums
- Risk retention group: **0.50%** (215 ILCS 5/123B-4)
- Income tax and personal property replacement tax on apportioned income (35 ILCS 5/201 and 5/304).
- *Enter information concerning your Arizona business on Illinois tax rates and forms* (Form IL-1120, etc.). Insurer may be able to deduct income tax from privilege tax if income tax exceeds 1.5% of insurer's premiums written for the same calendar year. **(Insurer will report income & replacement tax as a deduction on their retaliation report in this case. Insurer will upload form IL-1120 to show the calculation.)**
  - o Replacement tax (of net income): **2.5%**
  - o Income tax: **7.0%.**
- Fire Marshal tax (in addition to other taxes; 425 ILCS 25/12; Reg. 2520.10 to 2020.90; on fire insurance and fire portions of insurance covering sprinkler leakage, riot, civil commotion, explosion and motor vehicle): **1.00%**

ASSESSMENTS LEVIED BY ILLINOIS

Comprehensive Health Insurance Pool Assessment (215 ILCS 105/12)

Insurers may be assessed to cover the expenses of the plan. Each insurers' share of the deficit is based on its share of the total direct premiums. NOT included in the retaliatory calculation.

FEES CHARGED BY ILLINOIS

Incorporation, Application and Admission Fees

- Insurer (includes application and certificate of authority): **$5,400.00**
- Fraternal benefit society (includes incorporation, application and certificate of authority): **$1,200.00**

License/Authority Renewal Fees

- Insurer: $**400.00**
- Fraternal benefit society: **$200.00**

Annual Statement Fees. **None.**

Financial Regulation Fee (215 ILCS 5/408(7)*)*

Based upon Arizona direct premium income and nationwide reinsurance assumed premium income. *Not applicable to fraternal benefit society.*

Direct Premium Written	Assumed Premium	Fee
Less than $500,000	$0	**$150.00**
At least $500,000 but less than $5 million	$0	**$750.00**
Less than $5 million	Less than $10 million	**$750.00**
Less than $5 million	At least $10 million	**$3,750.00**
At least $5 million but less than $10 million	Any	**$7,500.00**
At least $10 million but less than $25 million	Any	**$18,000.00**
At least $25 million but less than $50 million	Any	**$22,500.00**
At least $50 million but less than $100 million	Any	**$30,000.00**
At least $100 million	Any	**$37,500.00**

Cost Containment Annual Fee (IL Admv. Code 4201.20). Applies to property and casualty insurance. *Determine the fee based on your Arizona direct premiums written for the year preceding the tax year as set forth on the Annual Statement Exhibit of Premiums and Losses lines 5.2, 11, 17, 18, 19.1, 19.2, 19.3, 19.4, 21.1 and 21.2. For example, for Tax Year 2019, determine the fee based on your 2018 premium volume.*

Premium Volume	Fee
Less than $1 million	**$288.00**
At least $1 million but less than $5 million	**$1,150.00**
At least $5 million but less than $25 million	**$5,750.00**
At least $25 million but less than $50 million	**$8,625.00**
At least $50 million	**$11,500.00**

Form Filing Fees

- Policy form, each: **$50.00** (up to $1,500.00 per policy filing)

Other Filing Fees

- Bylaws – initial or amended: **$50.00**
- Amended articles of incorporation (except fraternal benefit society): **$200.00**

Producer Appointment Fees: **None.**

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INDIANA

TAXES IMPOSED BY INDIANA. *Complete and attach tax reports that Indiana would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Indiana.* Essentially, this means using *Indiana* forms, and substituting Arizona for *Indiana*. Some Indiana tax forms are available at:

http://www.in.gov/idoi/2390.htm

Insurance Tax Rates

- Insurer: **1.3%** (IC § 27-1-18-2)
- Risk retention group: **1.3%** (IC § 27-7-10-15)

ASSESSMENTS LEVIED BY INDIANA

InSafe Bureau of Safety Education and Training Assessment (IC §§ 22-8-1.1-45 to 22-8-1.1-47). Assessed as a percentage of workers' compensation benefits paid.

- There was no assessment in 2023.
- Tax Year 2022: **0.75%**
- Tax Years 2016-2021: **0.0%**

Residual Asbestos Injury Fund (IC §§ 22-3-11-2). Assessed as a percentage of workers' compensation and occupational disease benefits paid. **No assessment was levied during the current year or preceding five years. No future assessment are expected.**

Comprehensive Health Insurance Association (IC §§ 27-8-10-2.1; 27-8-10-14). For the purpose of this assessment, "assessable health insurance premiums" EXCLUDES ►Accident only, credit, dental, vision, Medicare supplement, long term care, or disability income insurance; ►Coverage issued as a supplement to liability insurance; ►Automobile medical payment insurance; ►A specified disease policy or limited benefit health insurance policy issued as an individual policy; ►A non-renewable short-term insurance plan with a duration not to exceed 6 months; ►A policy that provides a stipulated periodic payment to an insured during hospital confinement, without regard to the actual hospital costs; ►Workers' compensation or similar insurance; ►A student health insurance policy; ►Medicaid, Medicare Risk, Medicare Part D and federal health insurance benefit plan coverage.

- For Tax Years 2016-2020: **NONE**

FEES CHARGED BY INDIANA

Incorporation, Application and Admission Fees *(includes fees for certificate of authority, annual statement, articles of incorporation, bylaws and service of process agent appointment, as applicable)*

- Insurer: **$535.00**
- HMO: **$350.00**

Certificate of Authority Renewal/Continuation Fees

- Insurer: **$50.00**
- HMO: **$50.00**
- Fraternal benefit society: **$25.00**

Annual Statement Filing Fees

- Insurer: **$100.00**
- HMO: **$50.00**
- Fraternal benefit society: **$25.00**
- Risk retention group: **$100.00**

Annual Internal Audit Fee

- Insurer: **$1,000.00**
- HMO: **$1,000.00**
- Fraternal benefit society: **$250.00**

Rate and Form Filing Fees

- Maximum of $1,000.00 for each product filing
- Each policy, rider and endorsement: **$35.00**
- Each rate filing: **$35.00**
- Each rule filing: **$35.00**
- Each commercial property and casualty product filing: **$35.00**

Other Filing Fees

- Articles of incorporation: **$10.00**
- Assumed name (or “dba”): **$25.00**
- Bylaws: **$25.00**
- Certificate of deposit: **$10.00**
- Certificate of compliance or valuation: **$10.00**
- Change of control: **$25.00**
- Name change: **$45.00**

Producer Appointment Fees: **None.**

Tax Section
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IOWA

TAXES IMPOSED BY IOWA *Complete and attach tax reports that Iowa would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Iowa.* Essentially, this means using *Iowa* forms, and substituting Arizona for *Iowa*. *EXCLUDE taxes that you believe you would have paid to municipalities within Iowa which is addressed in the ADDITIONS TO THE RATE OF TAX section of Form E-RT.* Some Iowa tax forms are available at:

https://iid.iowa.gov/premtax

Insurance Tax Rates

- Insurer (except ocean marine insurance and new HMOs*): **1.0%** (IA Code 432A.1)
- HMO within first 5 years of formation: **0.0%** (IA Code 514B.31)
- Ocean marine 3-year average underwriting profits tax: **6.5%** (IA Code 432A.1, 432A.6)
- Risk retention group: **1.0%** (IA Code 432.5; 515E.4)

ASSESSMENTS LEVIED BY IOWA

Second Injury Fund (IA Code § 85.65)
For each case of a compensable injury causing death under workers' compensation insurance:

- If dependents: **$12,000.00**
- If no dependent: **$45,000.00**

FEES CHARGED BY IOWA

Application and Admission Fees (includes fraternal benefit society)

- Application for certificate of authority (including filing of financial statements): **$50.00**
- Certificate of authority (new or renewal): **$50.00**

Renewal/Continuation Fees

- Annual continuation (includes annual statement filing): **$50.00**

Producer Appointment Fees:

The fee for an appointment or the renewal of an appointment is $5 for each producer appointed to a domestic company.

Paid by individual or company.

Other Filing Fees

- Amended articles of incorporation: **$50.00**
- Amended certificate of authority: **$25.00**

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KANSAS

TAXES IMPOSED BY KANSAS *Complete and attach tax reports that Kansas would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Kansas.* Essentially, this means using *Kansas* forms, and substituting Arizona for *Kansas*. Some Kansas tax forms are available at

http://www.ksinsurance.org/company/sample-tax-forms.php

Insurance Tax Rates

- Insurer: **2.0%**
- Nonprofit hospital, medical, dental, optometric and pharmacy service corporations: **2.0%**
- Health maintenance (health care services) organizations:
  - 2023: **5.77%**
  - 2022: **5.77%**
  - 2021: **5.77%**
  - 2020: **5.77%**
  - 2019: **5.77%**
- Risk retention groups (foreign): **6.0%**

ASSESSMENTS LEVIED BY KANSAS

Health Care Access Improvement Fund (K.S.A. §§ 65-6211; -6213, -6214). Assessment on non-Medicare premiums collected by health maintenance (health care services) organizations that have a Medicaid managed care contract.

- For Tax Years 2016-2023: **5.9%** *(of 2018 non-Medicare premiums)*

Workers' Compensation Second-Injury Fund (K.S.A. § 44-566a). Assessment on insurer's prior-year workers compensation paid losses.

- For Tax Years 2016-2023: **0.75%** *(of 2018 workers' compensation paid losses)*

Workers' Compensation Administration Fund (K.S.A. § 74-712). Assessment on insurer's prior-year workers compensation paid losses. 74-712; 74-713 Workers' Compensation Administration Fund (Administered by the Kansas Department of Labor)
Assess insurers writing compensation insurance for expenses of administration of the Kansas Department of Labor. The maximum assessment is 3% of the benefits paid during the preceding calendar year. For calendar year 2023, the assessment was 2.75% of the company's prior year paid losses. **(2024 assessment will be determined in March of 2024)**

- For Tax Year 2019: **0.0%** (of 2018 workers' compensation paid losses)
- For Tax Years 2015-2018: **2.79%** *(of 2017 workers' compensation paid losses)*

FEES CHARGED BY KANSAS

Application and Admission Fees

- Examination of charter and other documents**: $500.00**
- Certificate of authority, insurer: **$10.00**
- Annual statement filing: **$100.00**
- HMO application for certificate of authority: **$150.00**

Annual Fees

- Annual statement filing, except HMO: **$100.00**
- HMO annual report filing: **$50.00**
- Certificate of authority continuation: **$10.00**

Producer Appointment Fees *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Per resident agent: **$5.00** *(applies to the Arizona-resident insurance producers that the insurer employed, contracted with or otherwise utilized during the tax year)*

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KENTUCKY

TAXES IMPOSED BY KENTUCKY. *Complete and attach tax reports that Kentucky would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Kentucky.* Essentially, this means using *Kentucky* forms, and substituting Arizona for *Kentucky*. *EXCLUDE taxes that you believe you would have paid to municipalities within Kentucky which is addressed in the ADDITIONS TO THE RATE OF TAX section of Form E-RT.* Some Kentucky tax forms are available at

http://revenue.ky.gov/Business/Insurance-Premiums-Tax-Surcharge/Pages/default.aspx

Insurance Tax Rates

- Life and accident/health insurance: **1.5%** (excluding contracts covering state employees and excluding premiums written by hospital, medical or dental service corporations - KRS 136.395).
- Other than life insurance: **2.0%**
- Fire insurance additional tax: **0.75%** of premiums allocated with the percentages shown on Kentucky Insurance Premium Tax Return Form 74A100 (KRS § 136.360)
- Risk retention groups (foreign): **Same as insurers** (KRS § 304.45-080)

Addition to the Rate of Tax. Pursuant to Arizona Administrative Code (AAC) R20-6-205.F and Arizona Revised Statutes (ARS) § 20-230, each foreign or alien insurer must include in its retaliation calculation the total premiums that would be taxed under the laws of its domicile multiplied times the addition to the rate of tax calculated by the Arizona Department of Insurance and Financial Institutions and Financial Institutions ("ADOI"). The AAC and ARS require one rate to be calculated and applicable to insurers authorized to transact life insurance and a separate rate to be calculated and applicable to other insurers. The formula used to calculate each addition to the rate of tax is:

Total local and regional taxes that Arizona insurers reported they paid in the state during the year (regardless of the period for which the payment was made) divided by

Total premiums of Arizona insurers that were taxed by the state for the year.

	2023	2022	2021	2020	2019
Life insurer	**0.404857%**	**0.787250%**	**0.731182%**	**1.340333%**	**1.102044%**
Other insurer	**7.078607%**	**5.875412%**	**5.307593%**	**5.644825%**	**5.635431%**

ASSESSMENTS LEVIED BY KENTUCKY

Operation of the Department of Insurance (KRS § 304.2-440). Assessment based on net direct written premium to provide Department of Insurance operations funding. Does not apply to risk retention groups.

- There was no assessment for 2023.
- For Tax Years 2016-2021: **0.0%**

Nonprofit Hospital Corporation Administration Assessment (806 KAR 4:010). **$0.10 per member in force** (excluding contracts of health insurance for state employees) as of December 31.

Kentucky Access Fund Assessment (KRS § 304.17B-021).
Insurers may be assessed to cover the expenses of the pool. Assessments will be made yearly on Mar. 31 to cover the prior year's losses.

FEES CHARGED BY KENTUCKY

Application and Admission Fees

- Certificate of authority
    - Original issuance: $500.00
    - Add line of authority to existing: $50.00

Annual Fees

- Certificate of authority renewal: **$100.00**
- Annual statement filing: **$100.00**
- Audit statement filing fee: **$100.00**

Appointment Fees. Includes insurers, fraternal benefit societies, and health maintenance organizations. Fee applies to each group of authority held by each insurance agent. Groups of insurance are ►life, variable life/annuities and accident/health as one group; ► property, casualty and personal lines as one group; ► all other insurance as one group. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Nonresident individual agent, biennially, per group: **$50.00**
- Nonresident business entity, biennially, per group: **$120.00**
- Life insurers, health insurers, health maintenance organizations and fraternal benefit societies renew appointments in odd-numbered years.
- All other insurers renew appointments in even-numbered years.

Other Filing Fees

- Charter document filing
    - Original: **$100.00**
    - Amended: **$50.00**
- Rate and form filings
- Rate-level revision filing subject to prior approval by the director or credit life or health insurance filing requiring review: **$100.00**
- Other rate and form filings: **$5.00**

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LOUISIANA

TAXES IMPOSED BY LOUISIANA. *Complete and attach tax reports that Louisiana would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Louisiana* forms, and substituting Arizona for *Louisiana. EXCLUDE taxes that you believe you would have paid to municipalities within Louisiana, which is addressed in the ADDITIONS TO THE RATE OF TAX section of Form E-RT.* Some *Louisiana* tax forms are available at: www.ldi.state.la.us.

Income Tax (LRS §§ 47:221 – 47:227)

Insurer must report the greater of Louisiana's income tax calculation on the insurer's Arizona business, or Louisiana's insurance tax (excluding the additional fire insurance premium tax) on the insurer's Arizona business. Insurer must include documents showing its calculations of both the insurance tax and the income tax.

Insurance Tax Rates

- Life, accident and health, or service insurance (LRS § 22:842):
  - For first $7,000 in premium: **$140.00**
  - For each additional $10,000 in premium or fraction thereof: **$225.00**
- Health maintenance organizations (LRS § 22:842): **5.5%**
- All other insurance, including risk retention group (LRS §§ 22:831; 22:484)
  - For first $6,000 in premium: **$185.00**
  - For each additional $10,000 in premium or fraction thereof: **$300.00**
- Fire insurance premium taxes (in addition to "all other insurance" premium tax or income tax): **3.5%**
  - (LRS § 22:345; 22:835; 22:837)

Addition to the Rate of Tax. Pursuant to Arizona Administrative Code (AAC) R20-6-205.F and Arizona Revised Statutes (ARS) § 20-230, each foreign or alien insurer must include in its retaliation calculation the total premiums that would be taxed under the laws of its domicile multiplied times the addition to the rate of tax calculated by the Arizona Department of Insurance and Financial Institutions and Financial Institutions ("ADOI"). The AAC and ARS require one rate to be calculated and applicable to insurers authorized to transact life insurance and a separate rate to be calculated and applicable to other insurers. The formula used to calculate each addition to the rate of tax is:

Total local and regional taxes that Arizona insurers reported they paid in the state during the year (regardless of the period for which the payment was made) divided by

Total premiums of Arizona insurers that were taxed by the state for the year.

	2023	2022	2021	2020	2019
Life insurer	**0.466419%**	**0.587192%**	**0.548716%**	**0.568237%**	**0.591499%**
Other insurer	**1.515368%**	**1.026081%**	**0.991474%**	**0.971350%**	**1.221909%**

ASSESSMENTS LEVIED BY LOUISIANA

Rating Commission Assessment and Other Special Funds (LRS § 22:1476).

May assess all insurers writing property and casualty insurance no more than 0.7% premium. Of this, 0.7% shall be credited to the police retirement system, the sheriff's pension and relief fund, and the firemen's retirement system.

Insurance Department Administrative Fund HIPAA Assessment (LRS § 22:1071):

Health insurers are subject to an assessment of no more than 0.05% of premium for the costs of administering health insurance laws. The actual assessment is based on cost of administration. Payable July 30 of each year.

No assessment was levied during the current year or preceding four years.

Insurance Fraud Assessment (LRS § 40:1428; LAC 37: 2301 through 37:2311): Calculated on 100% of premiums for insurance covering fire, property and casualty lines; 50% of accident and health insurance premiums; and excluding premiums/considerations for life insurance, annuities, credit insurance and reinsurance.

- For Tax Years 2017-2023: **0.0375%**

Workers Compensation Administration Fund Assessment §§ 23:1291.1,:

Assess for administrative expenses based on actual workers' compensation benefits paid.

Second Injury Fund Assessment (LRS § 23:1377):

Assess compensation insurers amount set by board to a maximum of 125% of disbursements for prior year. Assessments will be suspended if the fund balance exceeds an amount specified.

FEES CHARGED BY LOUISIANA

Application and Admission Fees

- Insurer: **$2,500.00**
- Risk retention group: **$1,000.00**

License/Authority Renewal Fees

- Insurer Annual Financial Regulation Fee (excludes risk retention groups): **$1,000.00**

Annual Statement Fees: **None.**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Producer appointment: **$30.00**
- Producer appointment renewal (annual): **$20.00**
- Managing general agent appointment: **$300.00**
- Managing general agent appointment renewal (annual): **$300.00**

Rate/Form Filing Fees

- Form filing, per product: **$100.00**
- Property and casualty policy endorsement, amendment or rider: **$25.00**
- Medicare supplement advertising, per submission: **$100.00**
- Medicare supplement premium rate, per type of standard plan: **$100.00**

Other Filing Fees

- Charter document filing, per page: **$25.00**
- For each company filing of property and casualty insurance policy endorsements, amendments, or riders: **$25.00**

Tax Section
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MAINE

TAXES IMPOSED BY MAINE. *Complete and attach tax reports that Maine would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Maine* forms, and substituting Arizona for *Maine.* Some Maine tax forms are available at:

http://www.maine.gov/revenue/incomeestate/insurance_premium/insurance_premium.htm.

Insurance Tax Rates

- Insurance premium tax: **2.00%**
- Long-term care insurance: **1.00%**
- Group disability income policies: **1.00%**
- Disability income policies written by large domestic insurers (assets of $5 billion+): **2.55%**
- Workers' compensation premium tax in lieu of regular premium tax: **2.00%**
- Risk retention group taxed same as authorized insurers
- Nonadmitted Insurance **3%**

ASSESSMENTS LEVIED BY MAINE. *Attach documents showing your calculations:*
Fire Prevention and Fire Protection Fund (25 M.R.S. § 2399). Assessment of gross direct premiums for fire risks in addition to premium tax.

- For Tax Years 2019-2023: **1.4%**

Insurance Bureau Assessment (24-A M.R.S. § 237). Assess all insurers doing business in the state for expenses of the bureau. Due August 10. **No assessment was levied during the previous five years.**

Workers' Compensation Board Administrative Fund (39-A M.R.S. § 154).

Insurers authorized to write workers' compensation insurance shall pay an assessment on gross direct written premiums. Effective until June 29, 2023, the assessment, which is partially paid by self-insureds, may not be designed to produce more than $10,800,000 beginning in the 2010-2011 fiscal year, more than $11,200,000 beginning in the 2011-2012 fiscal year or more than $13,000,000 beginning in the 2017-2018 fiscal year. Effective June 29, 2023, the assessments levied under this section may not be designed to produce more than $14,700,000 beginning in the 2023–24 fiscal year. Assessments collected that exceed the applicable limit by a margin of more than 10% must be used to reduce the assessment that is paid by the insured employers.

Employment Rehabilitation Fund (39-A M.R.S. §§ 355, 356). Assessment on June 1 and potentially supplementary assessments on actual paid workers' compensation losses during the previous calendar year. *Exclude from retaliation. Assessment may be recouped, per 39-A M.R.S. § 356, 1, E.*

FEES CHARGED BY MAINE

Application and Admission Fees

- Certificate of authority issuance: **$1,000.00**
- Risk retention group registration: **$0.00**

License/Authority Renewal Fees

- Certificate of authority renewal/continuance: **$100.00**
- Risk retention group renewal: **$0.00**

Annual Statement Fees

- Filing of annual statement, insurer: **$100.00**
- Risk retention group annual statement: **$0.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment of producer: **$30.00**
- Appointment continuation: **$30.00**

Other Filing Fees

- Rate and form filings: **$20.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**MARYLAND**

TAXES IMPOSED BY MARYLAND. *Complete and attach tax reports that Maryland would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Maryland* forms, and substituting Arizona for *Maryland.* Some *Maryland* tax forms are available at:

http://insurance.maryland.gov/Pages/premium-tax/index.aspx

Insurance Tax Rates

- Insurers: **2.0%** (Ann. C. of MD, Ins §§ 6-102 through -104)
- Risk retention group taxed same as foreign admitted insurer**: 2.0%** (Ann. C. of MD, Ins § 25-103)
- Nonprofit hospital service corporation: **0.0% - exempt**

ASSESSMENTS LEVIED BY MARYLAND

Insurance Fraud Prevention Fee (Ann. C. of MD, Ins § 6-203). Assessed on each insurer (including HMO, fraternal benefit society, service corporation) with more than $75,000 in premium.

- Tax Years 2019-2023: **$1,000**

Insurance Regulation Fund Assessment (Ann. C. of MD, Ins §§ 2-501, -507). Assessment on prior-year gross premium written. *Minimum assessment of* **$300.00**.

- For Tax Year 2023:
  - Health insurer: please contact Maryland for detailed rate information.
  - Life insurer: please contact Maryland for detailed rate information.
  - Property and casualty insurer: please contact Maryland for detailed rate information.
- For Tax Year 2022:
  - Health insurer: please contact Maryland for detailed rate information.
  - Life insurer: please contact Maryland for detailed rate information.
  - Property and casualty insurer: please contact Maryland for detailed rate information.
- For Tax Year 2021:
  - Health insurer: please contact Maryland for detailed rate information.
  - Life insurer: please contact Maryland for detailed rate information.
  - Property and casualty insurer: please contact Maryland for detailed rate information.
- For Tax Year 2020:
  - Health insurer: please contact Maryland for detailed rate information.
  - Life insurer: please contact Maryland for detailed rate information.
  - Property and casualty insurer: please contact Maryland for detailed rate information.
- For Tax Year 2019:

- Health insurer: please contact Maryland for detailed rate information.
- Life insurer: please contact Maryland for detailed rate information.
- Property and casualty insurer: please contact Maryland for detailed rate inform

Health Care Regulatory Fund Assessment (Ann. C. of MD, Ins §§ 2-112.2).

The commissioner will collect an assessment from every insurer offering health insurance (other than long-term care or disability) a nonprofit health service plan, an HMO, or a dental plan organization. The assessment is based on a share of the total costs and the company will be billed. Stand-alone dental plan or stand-alone vision plan carriers are exempt according to House Bill 413 (2022).

Workers Compensation Commission Maintenance Tax (Ann. C. of MD, Lab. & Empl. § 9-316):

Insurers are assessed based on administrative needs of commission and insured payroll for previous year.

Subsequent Injury Fund Assessments (Ann. C. of MD, Lab. & Empl. § 9-806): **5.5%** of each award for permanent disability or death, including disfigurement and mutilation.

Uninsured Employers Fund Assessment on Awards and Settlements (Ann. C. of MD, Lab. & Empl. § 9-1008):May assess **$300** for failure to comply and up to **2%** of awards and settlements. Can assess up to 10% of amount abated due to death or lack of a dependent including awards for disfigurement or mutilation.

Job Creation Tax Credit Econ. Dev. §§ 6-301 to 6-309: An insurer may take a credit against its premium tax for establishing or expanding a business facility that results in the creation of new jobs as specified, or (effective July 1, 2021) a small business shall hire at least one qualified veteran employee for a full-time position in the State. The credit may be carried forward up to five years.

Housing and Community Development Article§§ 6-404: Insurers may take a credit against the premium tax for **50%** of approved contributions to the program. The credit for one insurer may not exceed the lesser of $250,000 or the total premium tax. The credit may be carried forward for five tax years.

FEES CHARGED BY MARYLAND

Application and Admission Fees

- Insurer: **$1,200.00** (includes $1,000 application and $200 certificate)

License/Authority Renewal Fees

- Insurer: **$500.00**

Annual Statement Fees: **None.**

Producer Appointment Fees. **None.**

Rate/Form Filing Fees

- Form and rate filing: **$125.00**

Other Filing Fees

- Amended bylaws or articles: **$10.00**

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Insurers domiciled in Massachusetts are not subject to the retaliation requirements set forth in ARS § 20-230(A) and should not complete Form E-RT.

NOTE: For Tax Years 2015 and after, insurers domiciled in Hawaii, Massachusetts, Minnesota, New York, and Rhode Island are not subject to retaliation in Arizona (and Arizona-domiciled insurers are not subject to retaliation in those states). ARS § 20-230 was revised (Laws 2015, Ch. 184, Sec. 1) to exempt from retaliation insurers "... domiciled in another state or foreign country that does not impose retaliatory taxes, or whose laws, on a reciprocal basis, exempt from retaliatory taxes similar insurers domiciled in this state doing business, or that might seek to do business in the other state or foreign country."

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MICHIGAN

TAXES IMPOSED BY MICHIGAN. *Complete and attach tax reports that Michigan would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Michigan* forms, and substituting Arizona for *Michigan*. Some *Michigan* tax forms are available at:

http://michigan.gov/taxes/

Insurance Tax Rates

- Michigan Business Tax (MCL § 208.1235) or Corporate Income Tax (whichever is greater) on gross direct written premiums: **1.25%** (MCL § 206.635)
    - The first $190-million of disability insurance premiums other than credit or disability insurance are exempt from tax except that the *exemption* is reduced by $2 for each $1 by which gross direct premiums exceed $280-million.
- Credit for examination fees: Up to 50% of examination fees, not to exceed 65% of insurer's tax liability after claiming other credits. (MCL § 208.1239)

ASSESSMENTS LEVIED BY MICHIGAN

Insurer Regulatory Fee (MCL § 500.224).

Each June 30, insurers shall be assessed a regulatory fee calculated according to a formula contained in the statute. The minimum fee for an insurer is $250.

Special Funds (MCL § 418.501).

May assess carriers writing worker's compensation for second injury fund and silicosis, dust disease, and logging industry compensation fund. These assessments may be included in the retaliatory tax computations.

Safety, Education and Training Fund (MCL § 408.1055).

Assess worker's compensation insurers 50% based on losses paid, excluding medical payments, not to exceed 3/4 of 1% of the total of the compensation benefits paid by all carriers and self insured employers during the immediately preceding calendar year. This assessment may be included in the retaliatory tax computations.

Catastrophic Claims Association (MCL § 500.3104). Assessment on total written car years of insurance. *Insurer may exclude from retaliation if assessment is recouped via policyholder surcharges.*

- For Tax Year 2023: **$122.00** per insured vehicle
- For Tax Year 2022: **$ 86.00** per insured vehicle
- For Tax Year 2021: **$100.00** per insured vehicle
- For Tax Year 2020: **$100.00** per insured vehicle
- For Tax Year 2019: **$220.00** per insured vehicle

FEES CHARGED BY MICHIGAN

Application and Admission Fees

- Certificate of authority application: **$500.00**
- Certificate of authority fee: **$25.00**

License/Authority Renewal Fees. **None.**

Annual Statement Fees

- Filing of annual statement: **$25.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (*Premium Taxes | DIFI*).*

- Appointment of producer (in lieu of filing an appointment, report each insurance producer that the insurer employed, contracted with or otherwise began to utilize during the year): **$5.00**
- Continuation of appointment: **$5.00**

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Insurers domiciled in Minnesota are not subject to the retaliation requirements set forth in ARS § 20-230(A) and should not complete Form E-RT.

NOTE: For Tax Years 2015 and after, **insurers domiciled in Hawaii, Massachusetts, Minnesota, New York, and Rhode Island are not subject to retaliation in Arizona** (and Arizona-domiciled insurers are not subject to retaliation in those states). ARS § 20-230 was revised (Laws 2015, Ch. 184, Sec. 1) to exempt from retaliation insurers "... domiciled in another state or foreign country that does not impose retaliatory taxes, or whose laws, on a reciprocal basis, exempt from retaliatory taxes similar insurers domiciled in this state doing business, or that might seek to do business in the other state or foreign country."

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MISSISSIPPI

TAXES IMPOSED BY MISSISSIPPI. *Complete and attach tax reports that Mississippi would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Mississippi* forms, and substituting Arizona for *Mississippi*. *EXCLUDE taxes that you believe you would have paid to municipalities within Mississippi, which is addressed in the ADDITIONS TO THE RATE OF TAX section of Form E-RT.* Some *Mississippi* tax forms are available at:

http://www.dor.ms.gov/Business/Pages/Insurance-Premium.aspx

Insurance Tax Rates

- Insurance premium tax: **3.00%** on gross premiums received (Miss. Code Ann. § 27-15-103)
- Risk retention group taxed same as foreign admitted insurer (Miss. Code Ann. § 83-55-7)
- Privilege Tax Each insurer writing: (Miss. Code Ann. § 27-15-83)
  - One line **$200.00**
  - Combination of classifications pay **$350.00**
- Additional tax on fire insurance: **1.0%** (0.5% for the state fire academy fund, and 0.5% for the municipal fire protection fund and the county volunteer fire department fund; Miss. Code Ann. § 45-11-5).
- Do not report the tax for Municipal Employee's Retirement (Fire and Police Employees) on fire and lightning insurance written in Jackson, MS. This is included as part of the "addition to the rate of tax" calculation (below).
- Do not report income tax calculated on MS basis because MS allows this to be credited against premium tax.
- Travel Insurer: **3.00%** (Miss. Code Ann. § 83-83-6)

Addition to the Rate of Tax. Pursuant to Arizona Administrative Code (AAC) R20-6-205.F and Arizona Revised Statutes (ARS) § 20-230, each foreign or alien insurer must include in its retaliation calculation the total premiums that would be taxed under the laws of its domicile multiplied times the addition to the rate of tax calculated by the Arizona Department of Insurance and Financial Institutions and Financial Institutions ("ADOI"). The AAC and ARS require one rate to be calculated and applicable to insurers authorized to transact life insurance and a separate rate to be calculated and applicable to other insurers. The formula used to calculate each addition to the rate of tax is:

Total local and regional taxes that Arizona insurers reported they paid in the state during the year (regardless of the period for which the payment was made) divided by

Total premiums of Arizona insurers that were taxed by the state for the year.

	2023	2022	2021	2020	2019
Life insurer	**0.000000%**	**0.000000%**	**0.000000%**	**0.000000%**	**0.000000%**
Other insurer	**0.003851%**	**0.007325%**	**0.008311%**	**0.002337%**	**0.007431%**

ASSESSMENTS LEVIED BY MISSISSIPPI

Insurance Department Fund – Life, Health & Accident, Health Maintenance Organization (Miss. Code Ann. §§ 83-5-72).

All insurers and health maintenance organizations shall be required to pay an amount each year for the expenses of the department, including actuarial assistance. The total to be collected shall not exceed $750,000 per year. The minimum annual assessment per company is $100.

Insurance Department Fund – Property and Casualty (Miss. Code Ann. § 83-2-33).

All property and casualty insurers shall be required to pay an amount each year for the expenses of the department, including actuarial assistance. The total to be collected shall not exceed $750,000 per year. The minimum annual assessment per company is $100.

Workers' Compensation Fund Administration (Miss. Code Ann. § 71-3-99).

Shall assess each carrier writing workers' compensation insurance and self-insurers $250 for administrative expenses of workers' compensation fund, plus an amount prorated among carriers writing compensation insurance and self-insurance.

Second Injury Fund (Miss. Code Ann. § 71-3-73). Compensation insurers shall pay **$300.00**, or **$500.00** when there is no dependent, to the fund in every case of compensable death.

Rating Bureau Expenses Assessment (Miss. Code Ann. § 83-3-9).

Rating bureau expenses not covered by user fees shall be assessed annually to companies writing fire insurance.

FEES CHARGED BY MISSISSIPPI

Application and Admission Fees

- Insurer: **$1,000.00**
- Health maintenance organization: **$5,000.00**

License/Authority Renewal Fees

- Insurer: **$350.00**
- Health maintenance organization: **$500.00**

Annual Statement Fees

- Filing of annual statement, insurer/HMO: **$500.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment of producer: **$25.00**
- Appointment continuation: **$25.00**

Other Filing Fees

- Amend certificate of authority; amend articles of incorporation or other organizing documents: **$50.00**
- Policy/contract/endorsement/application/form/advertisement filing: **$15.00**
- Amendment for information only: **$25.00**

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MISSOURI

TAXES IMPOSED BY MISSOURI. *Complete and attach tax reports that Missouri would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Missouri* forms, and substituting Arizona for *Missouri*. Some *Missouri* tax forms are available at http://insurance.mo.gov/industry/forms/

Insurance Tax Rates

- Insurer (exclusions noted below): **2.0%** (RSMO §§ 148.320; 148.340; 148.370)
- Workers' compensation administrative tax: Pay not more than 2% tax on workers' compensation premiums in lieu of regular premium tax to administer workers' compensation program. The tax rate for 2023 was 1.5%. (RSMO § 287.690)
- Group health insurance for members of employer and union groups: **0.0% (exempt)** (RSMO § 148.390)
- Health service corporation membership dues, fees and other income: **0.0% (exempt)** (RSMO§ 354.130)
- Risk retention group: **2.0%** (RSMO § 375.1085)

ASSESSMENTS LEVIED BY MISSOURI: None.

FEES CHARGED BY MISSOURI

Application and Admission Fees

- Certificate of authority fee, insurer or HMO: **$1000.00**
- Certificate of authority fee, prepaid dental: **$200.00**

License/Authority Renewal Fees

- Certificate of authority renewal, insurer or HMO: **$2000.00**
- Certificate of authority renewal, prepaid dental: **$50.00**

Annual Statement Fees: **None.**

Producer Appointment Fees**. None.**

Rate, Form or Rule Filing: **$150.00** per filing

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MONTANA

TAXES IMPOSED BY MONTANA. *Complete and attach tax reports that Montana would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Montana* forms, and substituting Arizona for *Montana.* Some Montana tax forms are available at: www.csi.mt.gov.

Insurance Tax Rates

- Insurance premium tax: **2.75%**
- Risk retention groups: **2.75%**
- Additional tax on fire insurance premiums: **2.50%** (Mont. Code Ann. § 50-3-109)

ASSESSMENTS LEVIED BY MONTANA *Attach documents showing your calculations:*
Genetics Program (Mont. Code Ann. § 33-2-712): **$1.00** for each Montana resident insured under any individual or group disability or health insurance policy (in addition to premium tax).

Industrial Accident Rehabilitation Account (Mont. Code Ann. § 39-71-1004). Assessment by Department of Labor and Industry, based on compensation paid to insured employees during the preceding calendar year.

No assessment was levied during the current tax year or preceding five years.

FEES CHARGED BY MONTANA

Application and Admission Fees

- Certificate of authority issuance: **$1,900.00**

License/Authority Renewal Fees

- Certificate of authority renewal/continuance: **$1,900.00**

Annual Statement Fees**: None.**

Producer Appointment Fees: **None.**

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NEBRASKA

TAXES IMPOSED BY NEBRASKA. *Complete and attach tax reports that Nebraska would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Nebraska* forms, and substituting Arizona for *Nebraska*. Some *Nebraska* tax forms are available at:

http://www.doi.nebraska.gov

Insurance Tax Rates

- Group accident and health premium tax: **0.5%** (Neb. Rev. Stat. § 77-908)
- Other premium tax: **1.0%** (Neb. Rev. Stat. § 77-908)
- Risk retention groups subject to taxation at the same rate as a foreign admitted insurer. (Neb. Rev. Stat. § 44-4406)
- Fire insurance tax fund – additional tax on fire insurance business: **0.75%** (Neb. Rev. Stat. § 81-523)
- Corporate income tax (Neb. Rev. Stat. §§ 77-2701.01; 77-2734.02, 77-2734.03) - *provide an exhibit showing the following*:
    - First $100,000 of taxable income X **5.58%**
    - Taxable income exceeding $100,000 X **7.25%**
    - Subtract premium tax (but not fire insurance tax fund tax)
    - If corporate income tax plus premium tax exceeds "Total Arizona Taxes" as reported on the Arizona Retaliation Report, use Total Arizona Taxes; otherwise, use corporate income tax plus premium tax.

ASSESSMENTS LEVIED BY NEBRASKA

Insurance Fraud Assessment (Neb. Rev. Stat. § 44-6606): **$100.00**

Compensation Court Cash Fund (Neb. Rev. Stat. §§ 48-1,113 to 48-1,117). Assessment on gross workers compensation insurance premiums written: **1.00%**

FEES CHARGED BY NEBRASKA

Application and Admission Fees

- Admission review: **$1,000.00**
- Certificate of authority issuance: **$300.00**

License/Authority Renewal Fees

- Certificate of authority renewal/continuance: **$100.00**
- Fraternal benefit society: **$50.00**

Annual Statement Fees

- Filing of annual statement, insurer: **$200.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium*

Taxes | DIFI).

- Appointment of producer: **$8.00**
- Appointment continuation: **$5.00**
- Appointment termination: **$3.00**

Other Filing Fees

- Amend certificate of authority: **$100.00**
- Amend/restate articles of incorporation: **$20.00**

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NEVADA

TAXES IMPOSED BY NEVADA. *Complete and attach tax reports that Nevada would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Nevada* forms, and substituting Arizona for *Nevada*. Some *Nevada* tax forms are available at:

http://tax.state.nv.us/

Insurance Tax Rates

- Insurer, including annuity considerations: **3.5%** (NRS § 680B.027)
- Risk retention group: **2.0%** (NRS § 695E.170)

  Ad valorem tax credit: **Credit of up to 80% of premium tax** (NRS § 680B.050; 680B.055). Insurer must provide certified copies of the billing by local authorities in Arizona for the ad valorem taxes in addition to a receipt for proof of payment.

ASSESSMENTS LEVIED BY NEVADA

Fraudulent Insurance Investigation Fund (NRS § 679B.700). *Not applicable to insurers that only transact workers' compensation insurance.*

Total Premiums	2023 Assessment	2022 Assessment	2021 Assessment	2020 Assessment	2019 Assessment
Less than $100,000	**$1,000.00**	**$1,000.00**	**$1,000.00**	**$1,000.00**	**$500.00**
$100,000 or more, but less than $1 million	**$1,500.00**	**$1,500.00**	**$1,500.00**	**$1,500.00**	**$750.00**
$1 million or more, but less than $10 million	**$2,000.00**	**$1,000.00**	**$1,000.00**	**$1,000.00**	**$1,000.00**
$10 million or more, but less than $50 million	**$3,000.00**	**$3,000.00**	**$3,000.00**	**$3,000.00**	**$1,500.00**
$50 million or more	**$4,000.00**	**$4,000.00**	**$4,000.00**	**$4,000.00**	**$2,000.00**

Fund for Insurance Administration and Enforcement (NRS § 680C.110, eff. 6/3/2009)

Type of Entity	2023 Assessment	2022 Assessment	2021 Assessment	2020 Assessment	2019 Assessment
Insurer	**$1,300.00**	**$1,300.00**	**$1,300.00**	**$1,300.00**	**$1,300.00**
Fraternal benefit society	**$1,000.00**	**$1,000.00**	**$1,000.00**	**$1,000.00**	**$1,000.00**
Risk retention group	**$250.00**	**$250.00**	**$250.00**	**$250.00**	**$250.00**

National Association of Insurance Commissioners (NAIC) Expenses (NRS § 680B.070).

- Tax Years 2019-2023: **0.00**

Cost Stabilization Assessment (NRS § 679B.450). Assessment on property and casualty insurers.

- Tax Years 2019-2023: **$0.00**

Department of Industrial Relations (NRS § 232.680(2)).
The Department of Industrial Relations may assess insurers based on the expected annual expenditure for workers' compensation claims to cover the expenses of the Department.

Health Insurance Cost Containment Program (NRS § 449.465).
Director may impose a fee on health insurers admitted in the state necessary to carry out cost containment program, plus $50 yearly fee for support of legislative committee on health care.

FEES CHARGED BY NEVADA

Application and Admission Fees

- Application fee, insurer: **$2,450.00**
- Certificate of authority issuance, insurer:
    - o One kind of insurance: **$283.00**
    - o Two or more kinds of insurance: **$578.00**
- Certificate of authority issuance, fraternal benefit society: **$250.00**
- Registration, risk retention group: **$250.00**

License/Authority Renewal Fees

- Certificate of authority renewal/continuance: **$2,450.00**
- Fraternal benefit society:
    - 600 or fewer outstanding benefit contracts in state: **$250.00**
    - 601 to 1,199 outstanding benefit contracts in state: **$500.00**
    - 1,200 or more outstanding benefit contracts in state: **$2,450.00**
- Risk retention group: **$250.00**

Annual Statement Fees

- Filing of annual statement/report: **$25.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment of producer: **$15.00**
- Appointment continuation: **$15.00**

Filing Fees

- Rate/form filing: **$25.00**
- Rider/endorsement filing: **$10.00**
- Amend certificate of authority: **$10.00**
- File/amend charter document: **$10.00**
- Amend/restate articles of incorporation: **$10.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**NEW HAMPSHIRE**

TAXES IMPOSED BY NEW HAMPSHIRE. *Complete and attach tax reports that New Hampshire would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *New Hampshire* forms, and substituting Arizona for *New Hampshire*. Some *New Hampshire* tax forms are available at:

http://www.nh.gov/insurance/companies/premiumtax/index.htm

Insurance Tax Rates

- Premium tax rate 1.25% for premiums written during calendar year 2023
- Minimum premium tax: **$200.00** (RSA § 400-A:32,I(b))
- Accident and health insurance premium tax: **2.0%** (RSA §400-A:32,I(a)(4))
- Other insurance: **1.25%** (RSA §400-A:32,I(a))
- Risk retention group premium tax: same as foreign admitted insurer (RSA §405-A:3)

Business Profits Tax (RSA § 77-A)

Tax based on federal taxable income with adjustments and taxed at a rate of 7.5%. No credit against premium tax liability. Premium tax is a credit against New Hampshire business profits tax.

Premium tax is credit against business profits tax. *Insurer must complete and submit New Hampshire Business Profits Tax forms (including NH-1120, NH-80) reflecting the business the insurer's conducted in Arizona.* Rate applied to federal taxable income with adjustments:

- Tax Year 2021: **7.6%**
- Tax Years 2020 and 2021: **7.7%**
- Tax Year 2018 and 2019: **8.2%**

Business Enterprise Tax (RSA § 77-E)

This chapter defines a business enterprise and tells how to calculate the tax due. This tax is a credit against premium tax liability.

Business enterprise tax is a credit against insurance premium tax (which, in turn, is a credit against business profits tax). If business enterprise tax exceeds insurance premium tax liability, remainder is a credit against the business profits tax. Insurer must complete and submit New Hampshire Business Enterprise Tax forms (including form BET and BET-80) reflecting the business the insurer conducted in Arizona. **ASSESSMENTS LEVIED BY NEW HAMPSHIRE**

Administrative Expenses of Insurance Department (RSA § 400-A:39).

Assess share of costs of administering insurance department to all insurers. Assessments are based on the insurer's premium as a proportion of total premium written. Minimum assessment $100.

Workers' Compensation Administration Fund (RSA § 281-A:59).

Assessment for administration of workers' compensation program. Based on claims paid. No assessment shall be

less than $100.

Small Employer Health Reinsurance Pool (RSA § 420-K:6).
Assessment on health insurers based on the number of covered lives as of the previous December 31st. **No assessment levied during the current tax year or five preceding years.**

New Hampshire Health Plan Pool (RSA § 404-G:5). Assessment on health insurers based on the number of covered lives as of the previous December 31st.

- Tax Year 2023: **$2.24** per covered life per month
- Tax Year 2022: **$2.32** per covered life per month
- Tax Year 2021: **$2.43** per covered life per month
- Tax Year 2020: **$2.96** per covered life per month
- Tax Year 2019: **$1.75** per covered life per month

FEES CHARGED BY NEW HAMPSHIRE

Application and Admission Fees

- Admission application: **$1,000.00**
- Hospital and medical service corporation certificate of authority issuance: **$200.00**
- Insurer certificate of authority issuance: **$100.00**
- Variable products application: **$100.00**

License/Authority Renewal Fees

- Hospital and medical service corporation certificate of authority: **$200.00**
- Insurer certificate of authority: **$100.00**
- Variable products renewal: **$100.00**

Annual Statement Fees

- Insurer: **$100.00**
- Hospital and medical service corporation: **$100.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment of producer: **$25.00**
- Appointment termination: **$25.00**

Other Filing Fees

- Amend certificate of authority: **$25.00**
- Amend/restate articles of incorporation: **$35.00**

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TAXES IMPOSED BY NEW JERSEY. *Complete and attach tax reports that New Jersey would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *New Jersey forms*, and substituting Arizona for *New Jersey*. Some New Jersey tax forms are available at:

www.state.nj.us/treasury/taxation or, http://www.state.nj.us/treasury/taxation/prntins.shtml

Insurance Tax Rates (N.J.S. §§ 54:18A-2; 54:18A-3)

- Property and casualty including inland marine but excluding ocean marine: **2.10%**
- Life insurers and all others: **2.10%**
- Group accident and health insurance premiums excluding health service corporations: **1.05%**
- Ocean marine risks: **5.25%** of three-year average of underwriting profits(N.J.S. §§ 56:16-8)
- Additional tax on workers' compensation and employers' liability insurance premiums: **0.25%** (N.J.S.§ 34:15-93)
- Risk retention groups – same as insurers (N.J.S. § 17:47A-5)

ASSESSMENTS LEVIED BY NEW JERSEY *Attach documents showing your calculations:*

Insurance Fraud Assessment (N.J.S. § 17:33A-8).
Bureau of Fraud Deterrence expenses are assessed to all insurers, including hospital and medical service plans, dental service plans, risk retention groups, purchasing groups, surplus lines, fraternals, and others based on net direct written premiums. Due date would be 30 days from the invoice date.

Insurance Department Funding (N.J.S. §§ 17:1C-19 through-45; Bulletin 95-17).
Insurers are assessed based on net written premium in Sept. to fund the department's financial regulatory responsibilities. The amount of the assessment is a pro rata share of the department's actual expenses for the prior fiscal year. Insurers, HMOs and others that pay the assessment are exempt from paying other service and filing fees. (Domestic insurers will still pay examination fees.) Fees associated with becoming licensed are still charged. Licensed insurers without written premium will pay licensing fees. In determining the apportionment amount, the net written premiums received by a company, other than a domestic insurer that sells life insurance, including annuities, shall not exceed $100,000,000 on any one contract of insurance. For the purpose of calculating the special purpose apportionment, any such premium excluded from the reporting of "net written premiums received" by virtue of the preceding sentence shall be allocated among domestic insurers that sell life insurance to be included with the "net written premiums received" reported by those companies. Such excluded premium shall be allocated among domestic insurers that sell life insurance, on a pro rata basis based on the proportion that the net written premiums received by each of them for insurance written or renewed on risks in this state during the calendar year immediately preceding bears to the sum total of all such net written premiums received by domestic insurers that sell life insurance within the state during that calendar year.

Motor Vehicle Security-Responsibility Law Administration Expense Assessment (N.J.S. §§ 39:6-58; -59).
Motor vehicle security responsibility law administrative expenses apportioned to insurers writing motor vehicle liability insurance on basis of net premiums written. Due date would be 30 days from the invoice date.

Health Maintenance Organizations (N.J.S. § 26:2J-47).

For the fiscal year 2006, the commissioner shall issue a special interim assessment of 1%, in fiscal year 2007 through 2019 the amount of 2%, in fiscal year 2020 the amount of 3%, in fiscal year 2021 and each fiscal year thereafter, an annual assessment in the amount of 5% on the net written premiums received by each (HMO) granted a certificate of authority to operate in the state.

FEES CHARGED BY NEW JERSEY

Application/Admission Fees

- Life and health insurer - issuance: **$5,000.00**
- Fraternal Benefit Society: **$5,000.00**
- Property and casualty insurer: **$3,500.00**
- Dental service corporation: **$6,000.00** (includes $1,000 application processing fees)
- Medical service corporation, hospital service corporation, or health service corporation: **$5,000.00**
- Prepaid legal insurer: **$500.00**
- Risk retention group: **$3,500.00**

Annual Statement Fee:

- All insurers: **$100.00**
- Risk retention group: **$100.00**

Producer Appointment Fees. **None**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**NEW MEXICO**

TAXES IMPOSED BY NEW MEXICO. *Complete and attach tax reports that New Mexico would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *New Mexico* forms, and substituting Arizona for *New Mexico*. Some *New Mexico* tax forms are available at:

http://www.nmprc.state.nm.us

Insurance Tax Rates (§ 7-40-3; NMSA 1978, § 59A-6-2)

- Insurance premium tax: **3.003%**
- Risk retention group: **3.003%**
- Surtax on gross health insurance premiums, membership and policy fees: **3.75%** (NMSA 1978, § 59A-6-2)

ASSESSMENTS LEVIED BY NEW MEXICO - NONE

FEES CHARGED BY NEW MEXICO

Application and Admission Fees

- Insurer/HMO: **$1,000.00**
- Risk retention group: **$500.00**
- Fraternal benefit society: **$50.00 to $100.00** depending on membership

License/Authority Renewal Fees

- Insurer: **$200.00** per kind of insurance
- Risk retention group: **$200.00**
- Fraternal benefit society: **$100.00**

Annual Statement Fees

- Insurer/HMO: **$200.00**
- Fraternal benefit society: **$100.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment of producer: **$20.00** each insurer, per kind of insurance
- Appointment continuation: **$20.00**

Rate/Form Filing Fees

- **Property and casualty rate and form filing annual fee** subject to a minimum of $100 and a maximum of $1,500 determined by multiplying insurer's prior-year direct written premium times 0.3% for each of the following:
    - Private passenger automobile, liability and physical damage, homeowners' and farmowners' workers' compensation, other casualty, including surety and fidelity, and other property
    - Rate filing for other than property or casualty: **$50.00**
    - Form filing for other than property or casualty, substantive: **$30.00**
    - Form filing for other than property or casualty, incidental/informational: **$15.00**

Other Filing Fees

- Amend certificate of authority: **$200.00**
- Amend charter document: **$10.00**

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Insurers domiciled in New York are not subject to the retaliation requirements set forth in ARS § 20-230(A) and should not complete Form E-RT.

NOTE: For Tax Years 2015 and after, insurers domiciled in Hawaii, Massachusetts, Minnesota, New York, and Rhode Island are not subject to retaliation in Arizona (and Arizona-domiciled insurers are not subject to retaliation in those states). ARS § 20-230 was revised (Laws 2015, Ch. 184, Sec. 1) to exempt from retaliation insurers "... domiciled in another state or foreign country that does not impose retaliatory taxes, or whose laws, on a reciprocal basis, exempt from retaliatory taxes similar insurers domiciled in this state doing business, or that might seek to do business in the other state or foreign country."

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NORTH CAROLINA

TAXES IMPOSED BY NORTH CAROLINA. *Complete and attach tax reports that North Carolina would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *North Carolina* forms, and substituting Arizona for *North Carolina*. Some *North Carolina* tax forms are available at:

http://www.dor.state.nc.us/taxes/insurance/

Insurance Tax Rates**.** Insurer may not reflect negative tax liability for returned premiums (G.S. § 105-228.5)**.**

- Workers' compensation: **2.50%** (G.S. § 105-228.5)
- HMOs: **1.90%** (G.S. § 105-228.5)
- Other: **1.90%** (G.S. § 105-228.5)
- Property coverage contracts tax, applicable to 10% of automobile physical damage coverage gross premiums and 100% of other property coverage: **0.74%** (G.S. § 105-228.5)
- Risk retention group: **5.0%** (G.S. § 58-22-20)
- **1.9%** Prepaid Health Plans (effective 8/1/2020)

ASSESSMENTS LEVIED BY NORTH CAROLINA

Insurance Regulatory Charge. Multiplied times an insurer's or HMO's premium tax liability excluding credits and retaliation. (G.S. § 58-6-25)

- Tax years 2024 & 2025 **2%**
- Tax Year 2023 **6.5%**
- Tax Years 2020 & 2021: **6.5%**

(G.S. § 97-40.1) **Second Injury Fund**.
To provide money for this fund, the industrial commission may assess insurers based on losses paid out.

FEES CHARGED BY NORTH CAROLINA

Application Fees

- Prepaid Health Plan application: **$2,000**
- Insurer: **$1,000.00**
- HMO: **$500.00**
- Service corporation: **$250.00**
- Prepaid Health Plan continuation fee: **$5,000**
- Risk retention group: **$500.00**
- Fraternal benefit society: **$500.00**

License/Authority Renewal Fees

- Insurer: **$2,500.00**
- HMO: **$2,000.00**
- Service corporation – full service: **$2,500.00**
- Service corporation – single service: **$1,500.00**
- Fraternal benefit society: **$500.00**

Annual Statement Fees. **None.**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment of producer: **$11.00**
- Appointment cancellation: **$10.00**

	Insurance Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**NORTH DAKOTA**

TAXES IMPOSED BY NORTH DAKOTA. *Complete and attach tax reports that North Dakota would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *North Dakota* forms, and substituting Arizona for *North Dakota*. Some *North Dakota* tax forms are available at:

http://www.nd.gov/ndins/forms/

Insurance Tax Rates (NDCC § 26.1-03-17)**. Minimum of $200.00**

- Life insurance: **2.0%**
- Health insurance and all other lines of insurance: **1.75%**
- Risk retention group: **same rate as foreign admitted insurer except for risk retention groups with less than 26 resident members or insureds.**

ASSESSMENTS LEVIED BY NORTH DAKOTA

Comprehensive Health Association Assessment (NDDC § 26.1-08-09).

Members may be assessed for deficiencies in the pool.

FEES CHARGED BY NORTH DAKOTA

Application and Admission Fees

- Insurer (application and certificate): **$600.00**
- County mutual or fraternal benefit society (application and certificate): **$200.00**
- File articles of incorporation: **$25.00**
- File bylaws or amendments: **$10.00**
- Fraternal benefit society: **$25.00**

License/Authority Renewal Fees

- Certificate of authority renewal/continuance: **$100.00**

Annual Statement Fees

- Insurer: **$25.00**
- Fraternal benefit society: **$100.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment of producer: **$10.00**
- Annual appointment continuation: **$10.00**

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OHIO

TAXES IMPOSED BY OHIO. *Complete and attach tax reports that Ohio would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Ohio* forms, and substituting Arizona for *Ohio*. Some *Ohio* tax forms are available at:

http://insurance.ohio.gov

Insurance Tax Rates**. Each insurer must pay $250 minimum tax** (R.C. § 5729.03(C))**.**

- Insurer, health insuring corporation: **1.0%** (R.C. § 5729.03(A)(1))
- Insurer, not health insuring corporation: **1.4%** (R.C. § 5729.03(A)(2))
- Risk retention group: **5.0%** (R.C. § 3960.03)
- Fire Marshal Fund (additional tax on fire premiums): **0.75%** (R.C. § 3737.71)
- Insurer may be entitled to subtract tax credit when computing retaliation if insurer and all affiliated companies write less than $75-million in direct premiums everywhere. Insurer must provide INS7140 and all required attachments. (R.C. § 5729.031)

ASSESSMENTS LEVIED BY OHIO -NONE

FEES CHARGED BY OHIO

Application and Admission Fees

- Certificate of authority issuance, health insuring corporation: **$1,500.00**
- Certificate of authority issuance, non-fraternal: **$5.00**
- File articles of incorporation: **$250.00**
- Fraternal benefit society: **$25.00**

License/Authority Renewal Fees

- Certificate of authority renewal/continuance, non-fraternal: **$175.00**

Annual Statement Fees

- Filing for non-Health Insuring Companies: **$175.00**
- Filing for Health Insuring Companies: **$25.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment/continuation of producer:
    - 7/1/2023 and after: **$15.00**
    - Prior to 6/30/2023: **$10.00**
- Appointment cancellation: **$0.00**

Rate/Form Filing Fees:

- Evidence of coverage, rates, advertising, or other rate or form: **$50.00**

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OKLAHOMA

TAXES IMPOSED BY OKLAHOMA. *Complete and attach tax reports that Oklahoma would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Oklahoma* forms, and substituting Arizona for *Oklahoma*. Some *Oklahoma* tax forms are available at:

http://www.ok.gov/oid/Regulated_Entities/Financial/Forms.html

Insurance Tax Rates**.** No deduction for dividends to policyholders.

- Insurer: **2.25%** (OS § 36-624)
- Risk retention group: the same as a foreign admitted insurer
- Additional tax of fire insurance: **0.3125%** (OS § 68-50001)
- Additional tax on workers' compensation insurance: **1.0%** (OS § 85-407)

ASSESSMENTS LEVIED BY OKLAHOMA

Insurance Department Antifraud Revolving Fund and Annual Fee (OS 36 §§ 307.5; 362). *Applies to all types of insurers, fraternal benefit societies, etc., except risk retention groups*: **$750.00**

Multiple Injury Trust Fund (OS § 85-403). Assessment on gross direct written premiums.

For Tax Year 2023

- For October 15, 2023 due date, multiply workers' compensation insurance premiums written July through September 2023 X **7.00%**.
- For July 15, 2023 due date, multiply workers' compensation insurance premiums written April through June 2023 X **7.00%**.
- For April 15, 2023 due date, multiply workers' compensation insurance premiums written January through March 2023 X **7.00%.**
- For January 15, 2023 due date, multiply workers' compensation insurance premiums written October through December 2022 X **7.00%**.

· For Tax Year 2022

- For October 15, 2022 due date, multiply workers' compensation insurance premiums written July through September 20222 X **7.00%**.
- For July 15, 2022 due date, multiply workers' compensation insurance premiums written April through June 2022 X **7.00%**.
- For April 15, 2022 due date, multiply workers' compensation insurance premiums written January through March 2022 X **7.00%.**
- For January 15, 2022 due date, multiply workers' compensation insurance premiums written October through December 2021 X **7.00%**.

· For Tax Year 2021

- For October 15, 2021 due date, multiply workers' compensation insurance premiums written July

through September 2021 X **7.00%**.

- For July 15, 2021 due date, multiply workers' compensation insurance premiums written April through June 2021 X **7.00%**.
- For April 15, 2021 due date, multiply workers' compensation insurance premiums written January through March 2021 X **7.00%.**
- For January 15, 2021 due date, multiply workers' compensation insurance premiums written October through December 2020 X **7.00%**.

· For Tax Year 2020

- For October 15, 2020 due date, multiply workers' compensation insurance premiums written July through September 2020 X **6.00%**.
- For July 15, 2020 due date, multiply workers' compensation insurance premiums written April through June 2020 X **6.00%**.
- For April 15, 2020 due date, multiply workers' compensation insurance premiums written January through March 2020 X **6.00%.**
- For January 15, 2020 due date, multiply workers' compensation insurance premiums written October through December 2019 X **6.00%**.

· For Tax Year 2019

- For October 15, 2019 due date, multiply workers' compensation insurance premiums written July through September 2019 X **6.00%**.
- For July 15, 2019 due date, multiply workers' compensation insurance premiums written April through June 2019 X **6.00%**.
- For April 15, 2019 due date, multiply workers' compensation insurance premiums written January through March 2019 X **6.00%.**
- For January 15, 2019 due date, multiply workers' compensation insurance premiums written October through December 2018 X **6.00%**.

<u>Special Occupational Health and Safety Fund (OS § 40-418).</u> Assessment on workers' compensation losses (excluding medical payments and temporary total disability compensation).

- For Tax Year 2023
  - o For October 15, 2023 due date, multiply losses paid July through September 2023 X **0.75%.**
  - o For July 15, 2023 due date, multiply losses paid April through June 2023 X **0.75%**.
  - o For April 15, 2023 due date, multiply losses paid January through March 2023 X **0.75%.**
  - o For January 15, 2023 due date, multiply losses paid October through December 2022 X **0.75%**.
- For Tax Year 2022
  - o For October 15, 2022 due date, multiply losses paid July through September 2022 X **0.75%.**
  - o For July 15, 2022 due date, multiply losses paid April through June 2022 X **0.75%**.
  - o For April 15, 2022 due date, multiply losses paid January through March 2022 X **0.75%.**
  - o For January 15, 2022 due date, multiply losses paid October through December 2021 X **0.75%**.
- For Tax Year 2021
  - o For October 15, 2021 due date, multiply losses paid July through September 2021 X **0.75%.**

o For July 15, 2021 due date, multiply losses paid April through June 2021 X **0.75%**

- For April 15, 2021 due date, multiply losses paid January through March 2021 X **0.75%.**
- For January 15, 2021 due date, multiply losses paid October through December 2020 X **0.75%**.

- For Tax Year 2020
  - For October 15, 2020 due date, multiply losses paid July through September 2020 X **0.75%.**
  - For July 15, 2020 due date, multiply losses paid April through June 2020 X **0.75%**.
  - For April 15, 2020 due date, multiply losses paid January through March 2020 X **0.75%.**
  - For January 15, 2020 due date, multiply losses paid October through December 2019 X **0.75%**.
- For Tax Year 2019
  - For October 15, 2019 due date, multiply losses paid July through September 2019 X **0.75%**.
  - For July 15, 2019 due date, multiply losses paid April through June 2019 X **0.75%**.
  - For April 15, 2019 due date, multiply losses paid January through March 2019 X **0.75%**.
  - For January 15, 2019 due date, multiply losses paid October through December 2018 X **0.75%**.

FEES CHARGED BY OKLAHOMA

Application and Admission Fees

- Certificate of authority, insurer: **$150.00**
- Certificate of authority, fraternal benefit society: **$150.00**

License/Authority Renewal Fees

- Certificate of authority, insurer: **$150.00**
- Certificate of authority, fraternal benefit society: **$150.00**

Annual Statement Fees

- Filing of annual statement: **$500.00**

Producer Appointment Fees. *You MUST complete and submit asf part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment of producer: **$30.00**
- Appointment continuation: **$30.00**

Filing Fees:

- Charter documents, articles of incorporation, bylaws: **$50.00**
- Form filing, variable life: **$200.00**
- Advertising or rider for life, accident and health or HMO policy: **$25.00**
- Policy filing, life, accident and health: **$50.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**OREGON**

TAXES IMPOSED BY OREGON *Complete and attach tax reports that Oregon would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Oregon.* Essentially, this means using *Oregon* forms, and substituting Arizona for *Oregon*. Some Oregon tax forms are available at:

http://www.cbs.state.or.us/external/ins/insurer/financial_regulation/instructions_filings.html

Insurance Tax Rates.

- Corporate excise tax on net income (ORS §§ 317.061; 317.070; 317.090; 317.267; 317.655; 317.665; 317.710; 317.715), as follows:
  - First $1 million of taxable income: **6.6%**
  - Taxable income exceeding $1 million: **7.6%**
  - Minimum excise tax based on sales:

Sales	Minimum tax
Less than $500,000	**$150.00**
At least $500,000 but less than $1 million	**500.00**
At least $1 million but less than $2 million	**1,000.00**
At least $2 million but less than $3 million	**1,500.00**
At least $3 million but less than $5 million	**2,000.00**
At least $5 million but less than $7 million	**4,000.00**
At least $7 million but less than $10 million	**7,500.00**
At least $10 million but less than $25 million	**15,000.00**
At least $25 million but less than $50 million	**30,000.00**
At least $50 million but less than $75 million	**50,000.00**
At least $75 million but less than $100 million	**75,000.00**
At least $100 million	**100,000.00**

- Additional tax on fire insurance premiums (ORS § 731.820): **1.15%**
  Of the following portions of premiums reported on the insurer's annual statement:
  - 100% of fire
  - 65% of homeowners' multiple peril and farmowners' multiple peril
  - 50% of commercial multiple peril
  - 20% of inland marine

- 8% of automobile physical damage
- 8% of aircraft physical damage

- Wet marine and transportation insurer underwriting profits tax (ORS § 731.824; 731.828): **5%** on average underwriting profit of last 3 years. Due June 15
- Risk retention groups: **Same tax as insurer.**

ASSESSMENTS

Assessment to Fund Operations of the Oregon Insurance Division (ORS § 731.804, Reg. 836-009-0011).
Multiply prior-year gross premium times the appropriate percentage(s). Enter $0.00 if less than $25.00:

Tax Year	Premium Year	Property and Casualty Insurance	Life Insurance and Annuities	Health Insurance	Finance Charges
2022	2021	**0.0539%**	**0.0418%**	**0.0563%**	**0.0418%**
2021	2020	**0.0539%**	**0.0418%**	**0.0563%**	**0.0418%**
2020	2019	**0.0539%**	**0.0418%**	**0.0563%**	**0.0418%**
2019	2018	**0.0392%**	**0.0375%**	**0.0625%**	**0.0375%**
2018	2017	**0.0263%**	**0.0310%**	**0.0518%**	**0.0263%**

Workers' Compensation Assessment (ORS § 656.612).
Assessment of all workers' compensation insurers for expenses of workers' compensation division, based on direct earned premium. Included in retaliatory tax calculation on the insurance tax return.

Application and Admission Fees

- Certificate of authority issuance**: $2,500.00**
- Risk retention group registration**: $350.00**
- Prepaid legal organization/insurer registration: **$350.00**
- Reinstatement of a certificate of authority**: $ 100.00**

License/Authority Renewal Fees

- Certificate of authority renewal: **$1,500.00**
- Prepaid legal organization/insurer renewal: **$350.00**
- Risk retention group renewal: **$350.00**

Annual Statement Fees**: None.**

Appointment Fees**: None.**

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PENNSYLVANIA

TAXES IMPOSED BY PENNSYLVANIA. *Complete and attach tax reports that Pennsylvania would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Pennsylvania* forms, and substituting Arizona for *Pennsylvania*. Some *Pennsylvania* tax forms are available at:
http://www.revenue.state.pa.us/portal/server.pt/community/corporation_tax/14712

Insurance Tax Rates

- Insurance premium tax (*excluding marine insurance*): **2.0%** (72 P.S. § 7902)
- Risk retention group: **2.0%** (40 P.S. § 991.1504(g)(1))
- Marine insurance (*in lieu of premium tax*): **5.0% of net average underwriting profits for last 3 years** (72 P.S. §§ 2282 - 2284)

ASSESSMENTS LEVIED BY PENNSYLVANIA

Pennsylvania Financial Responsibility Assigned Claims Plan (§ 75Pa Cons. Stat. Ann.(CSA) § 1797)

Assess insurers to provide medical benefits for motor vehicle accidents of unlicensed and uninsured persons. Considered in Pennsylvania retaliatory tax computation.

Automobile Theft Prevention Trust Fund (40-73-423; 40 P.S. § 326.6)

Assess insurers writing automobile coverage for the fund to prevent, combat and reduce automobile theft.

Insurance Fraud Prevention Trust Fund (40-3-1123; 40 P.S. § 325.23)

Assess insurers for fund to prevent, combat and reduce insurance fraud. Not included in retaliatory tax computations.

FEES CHARGED BY PENNSYLVANIA

Application and Admission Fees

- Insurer license application: **$2,500.00**
  - Add **$400.00** if applied to issue variable life contracts
  - Add **$400.00** if applied to issue variable annuities
- Insurer license fee: **$100.00**
- Risk retention group registration: **$300.00**
- Fraternal benefit society: **$80.00**
  - o Add **$400.00** if applied to issue variable life contracts
  - o Add **$400.00** if applied to issue variable annuities

License/Authority Renewal Fees. **None.**

Annual Statement Fees

- Filing of annual statement (including fraternal benefit society): **$750.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment - annual: **$15.00**

Other Filing Fees

- Insurer - file or amend charter: **$300.00**
- Fraternal benefit society - - file or amend charter: **$70.00**

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TAXES IMPOSED BY Puerto Rico *Complete and attach tax reports that Puerto Rico would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Puerto Rico.* Essentially, this means using *Puerto Rico* forms, and substituting Arizona for *Puerto Rico*. *EXCLUDE taxes that you believe you would have paid to municipalities within Puerto Rico which are addressed in the ADDITIONS TO THE RATE OF TAX section of Form E-RT.* Some *Puerto Rico* tax forms are available at:

http://ocs.pr.gov/ocspr/

Insurance Tax Rates

- All insurance except annuities: **6.0%** (P.R. Laws Ann. tit. 26 § 702)
- Annuity considerations: **3.0%** (P.R. Laws Ann. tit. 26 § 702)
- Impose a special contribution of **1%** of earned premium net of reinsurance. (Act Nos. 2013-40, 2013-117; 2013-163; tit. 26 § 702c)
- Act Num. 181-2019, tit. 26 § 702: Impose a special contribution tax of 3% of premiums written in Fire and Allied Lines

Other Taxes and Assessments

Income Tax (tit. 13 §§ 8591 to 8622) Insurers are taxed at rate of **20%** or **22%** of net taxable income as defined by statute, plus a surtax of varying levels. Paid to Puerto Rico Department of Revenue.

Property and Casualty Guaranty Association (tit. 26 § 3808) May assess member insurers no more than **2%** net direct premiums for kinds of insurance in account with deficiency.

Life and Health Guaranty Association (tit. 26 § 3909) Assess member insurers for administrative expenses and no more than **2%** of premiums for account with deficiency.

Preemption (tit. 26 § 706) The Commonwealth preempts the field of taxation; no political subdivision may levy any additional tax on insurers or their agents.

Exclusions and Deductions

Fraternal Benefit Societies (tit. 26 § 3639) Fraternals are exempt from premium taxes.

Credits

tit. 26 § 256(3) Foreign insurers may deduct from the premium tax payable the amount of the single annual fee paid for the renewal of their certificate of authority.

FEES CHARGED BY PUERTO RICO

Insurers' Fees: tit. 26 §§ 701; 21.260(2); Rule 77; Act No. 94-2014

Original filing of articles of incorporation, bylaws or other charter documents of an insurer: Stock insurers, $1 for each $1,000 or fraction of authorized capital; mutual, reciprocal or Lloyd's insurers, $1 for each $1,000 or fraction of surplus. No fee shall be less than $500 or more than $5,000.

Certificate of authority for domestic insurers and Health Services Organization (HMO): tit. 26 § 701

Entity's Premium Volume	Fee
Less than $5 million and those entities whose premium comes solely and exclusively from the Government Health Plan	**5,000**
$5 million or more, but less than $20 million	**$27,000**
$20 million or more, but less than $55 million	**$43,500**
$55 million or more, but less than $85 million	**$92,000**
$85 million or more, but less than $150 million	**$130,000**
$150 million or more, but less than $230 million	**$149,500**
$230 million or more, but less than $600 million	**$172,000**
$600,000,000 million or more	**$200,000**

Foreign insurer:

- License issuance (original or renewal): **$6,309**

Foreign reinsurer:

- License issuance (original or renewal):**$2,103**
- Nonprofit associations organized according to Law Number 152 of May 9, 1942:
    - With a premium volume of less than $50 million: **$5,257**
    - With a premium volume of $50 million or more: **$31,545**

Fraternal:

- Benefits Society: **$2,103**
- Organization and financing of insurers:
    - Filing application for permit to solicit: **$250**
    - If application is for public issuance: **$500**
    - Modifying solicitation permit: **$200**
    - Sales representative license, each year: **$50**

Application for authority:

- Filing of an application for authorization of foreign and domestic insurers: **$350**
- Filing of an application for authorization of health care organizations, request for certification of eligibility as an insurer of surplus lines and the corresponding filing and analysis of the annual report: **$300**

Bureau's license:

- Rating (per class of insurance): **$2,103**
- Advisory: **$525**

Surplus lines insurers:

- Application for surplus line insurer eligibility statement: **$300**
- Surplus line insurer eligibility statement: **$1,051**

- Miscellaneous services (not applicable to individuals, corporations or entities that had complied with the annual renewal fees):
    - Certificate of deposit: **$25**
      Copies of documents on file, each page: **$1**
      Certified copies: **$2**
    - Miscellaneous certificates under the Commissioner's seal, each certificate: **$25**

Producer Licensing Fees: tit. 26 § 701; Department website

- Producers with an appointment as authorized representative license: Individual, each year: **$157**
- Nonresident authorized representative, each year: **$841**
- Corporation or partnership, each year: **$315**

General agent license:

- Representing two or fewer insurers: **$1,051**
- Representing more than two insurers: **$5,257**

Managing general agent license:

- Representing two or fewer insurers: **$1,051**
- Representing more than two insurers: **$5,257**

Producers license:

- Resident producer individual license, each year: **$525**
- Corporation or partnership with a premium volume less than $1 million: **$1,051**
- Corporation or partnership with a premium volume more than $1 million: **$2,103**
- Nonresident broker: **$841**

Surplus lines:

- Broker: **$525**

Solicitor's license:

- Each year: **$52**

Adjuster's license:

- Independent adjuster, each year: **$210**

Insurance consultant license:

- Each year: **$420**

Examination of license: Agent, broker, solicitor, adjuster, consultant, attorney-in-fact and temporary licensee: **$150**

License of attorney-in-fact:

- License: **$105**

DEPOSITS tit. 26 § 313 Trust Deposits of Foreign Insurers Organized in U.S. Must maintain a deposit equal to 50% of the paid-in capital (stock insurer) or surplus (mutual insurer). In any case, the deposit will not be greater than $1,000,000. Puerto Rico will accept a certificate from a state, if that company's domicile would extend a similar privilege to Puerto Rico insurers.

tit. 26 § 315a Trust Deposits of Domestic Insurers

Domestic insurers must maintain a deposit equal to 50% of the paid-in capital (stock insurer) or surplus (mutual insurer).

tit. 26 § 309 Capital Requirements

To qualify to receive the authority to transact any kind of insurance, an insurer must have and hold paid-in capital or surplus stock in an amount that shall not be less than what appears in the applicable portion of the following schedule:

Kind of Insurance	**Stock, Mutual, or Cooperative Insurers Capital or Surplus Required**	**Reciprocals or Lloyd's Surplus Required**
Life	$1,500,000	Not applicable
Life and disability	2,500,000	Not applicable
Disability	1,000,000	$1,000,000
Property	2,000,000	2,000,000
Agricultural only	Must qualify for Property Insurance	
Marine and Transportation	1,500,000	1,500,000
Casualty	2,000,000	2,000,000
Vehicle only	1,500,000	1,500,000
Surety and fidelity	1,500,000	1,500,000
Title	1,500,000	Not applicable
Mortgage loans	3,000,000	Not applicable
All insurance except life and mortgage loans	3,000,000	3,000,000

tit. 26 § 316 Investment Requirements for Foreign Insurers Organized in U.S.

Must invest in Puerto Rico securities an amount equal to 50% of the paid-in capital (stock insurer) or surplus (mutual insurer). In any case, the investment does not need to be greater than $1,000,000.

tit. 26 § 316 Investment Requirements for Domestic Insurers

Domestic insurers must invest in Puerto Rico securities an amount equal to 50% of the paid-in capital (stock insurer) or surplus (mutual insurer)

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RHODE ISLAND

Insurers domiciled in Rhode Island are not subject to the retaliation requirements set forth in ARS § 20-230(A) and should not complete Form E-RT.

NOTE: For Tax Years 2015 and after, insurers domiciled in Hawaii, Massachusetts, Minnesota, New York, and Rhode Island are not subject to retaliation in Arizona (and Arizona-domiciled insurers are not subject to retaliation in those states). ARS § 20-230 was revised (Laws 2015, Ch. 184, Sec. 1) to exempt from retaliation insurers "... domiciled in another state or foreign country that does not impose retaliatory taxes, or whose laws, on a reciprocal basis, exempt from retaliatory taxes similar insurers domiciled in this state doing business, or that might seek to do business in the other state or foreign country.

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SOUTH CAROLINA

TAXES IMPOSED BY SOUTH CAROLINA *Complete and attach tax reports that South Carolina would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in South Carolina.* Essentially, this means using *South Carolina* forms, and substituting Arizona for *South Carolina*. *EXCLUDE taxes that you believe you would have paid to municipalities within South Carolina, which are addressed in the ADDITIONS TO THE RATE OF TAX section of Form E-RT.* Some *South Carolina* tax forms are available at:

http://doi.sc.gov/428/Insurer-Fee-Premium-Tax-Instructions

Insurance Tax Rates

- Life insurance: **0.75%** (SC Code Ann. § 38-7-20)
- All insurance other than life and workers' compensation: **1.25%** (SC Code Ann. § 38-7-20)
- Additional taxes on net written fire insurance premiums: **1.00%** (SC Code Ann. §§ 38-7-40)
- Fire maintenance: **0.35%** (Act No. 60 (2001)
- Workers' compensation**: 2.50%** (SC Code Ann. § 38-7-50)

Addition to the Rate of Tax. Pursuant to Arizona Administrative Code (AAC) R20-6-205.F and Arizona Revised Statutes (ARS) § 20-230, each foreign or alien insurer must include in its retaliation calculation the total premiums that would be taxed under the laws of its domicile multiplied times the addition to the rate of tax calculated by the Arizona Department of Insurance and Financial Institutions and Financial Institutions ("ADOI"). The AAC and ARS require one rate to be calculated and applicable to insurers authorized to transact life insurance and a separate rate to be calculated and applicable to other insurers. The formula used to calculate each addition to the rate of tax is:

Total local and regional taxes that Arizona insurers reported they paid in the state during the year (regardless of the period for which the payment was made) divided by

Total premiums of Arizona insurers that were taxed by the state for the year.

	2023	2022	2021	2020	2019
Life insurer	**0.624056%**	**0.619079%**	**0.626429%**	**0.681106%**	**0.964549%**
Other insurer	**1.546830%**	**1.530765%**	**1.645063%**	**1.765788%**	**1.655610%**

ASSESSMENTS LEVIED BY SOUTH CAROLINA

May assess insurers based on workers' compensation benefits paid out during year

Wind and Hail Underwriting Association (SC Code Ann. § 38-75-370).

Association may assess insurers writing property insurance for losses of association.

FEES CHARGED BY SOUTH CAROLINA

License and Biennial Renewal Fees

- Insurer license other than mutual or reciprocal insurer: **$800.00 plus $400.00 for each type of insurance**
- Fraternal benefit society license fee if 200 or more members: **$1,000.00**
- Fraternal benefit society license fee if fewer than 200 members: **$100.00**

Producer Appointment Fees**:** *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment - biennial: **$40.00**
- General or Special Appointment: **$100.00**

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SOUTH DAKOTA

TAXES IMPOSED BY SOUTH DAKOTA *Complete and attach tax reports that South Dakota would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in South Dakota.* Essentially, this means using South Dakota forms, and substituting Arizona for *South Dakota*. Some South Dakota tax forms are available at:

http://dlr.sd.gov/insurance/companies/filings_forms.aspx

Tax Rate:

- Life insurance, policy face amount up to $7,000: **1.25%.**
- Life insurance, policy face amount exceeding $7,000:
  - o **2.50%** for the first **$100,000.00** annual premium per policy plus
  - o **0.08%** on annual premium exceeding **$100,000.00** per policy
- Annuity considerations:
  - o **1.25%** for the first **$500,000.00** annual consideration per contract
  - o **0.08%** on annual consideration exceeding **$500,000.00** per contract
- Health insurance: **2.5%**
- Property/casualty insurance (other than court appearance bonds): **2.5%**
- Court appearance bonds: **1.0%**
- Fire insurance, additional tax: **0.5%**
- Risk retention group: Same as a foreign admitted insurer

ASSESSMENTS LEVIED BY SOUTH DAKOTA

Workers' compensation (SDCL § 10-44-2(4)), per policy issued or renewed: **$14.00**

Examination Assessment – all insurers (SDCL § 58-3-3.1): **$550 by Mar. 1 with the premium tax return.**

Fraud Prevention Unit Assessment – all insurers (SDCL § 58-4A-14)

- For Tax Year 2023: **$250.00**
- For Tax Year 2022: **$250.00**
- For Tax Year 2021: **$250.00**
- For Tax Year 2020: **$250.00**
  For Tax Year 2019: **$250.00**

Subsequent Injury Fund (SDCL § 62-4-34.7)

- For Tax Year 2019-2023: **NONE.**

High Risk Pool Assessment (SDCL § 58-17-126)

- For Tax Year 2019-2023: **NONE.**

FEES CHARGED BY SOUTH DAKOTA

Certificate of authority (SDCL § 58-2-29)

- Issuance: **$525.00** (includes application fee)
- Renewal: **$25.00**
- Reinstatement: **$25.00**
- Amendment: **$25.00**

Annual Statement Fees (SDCL § 58-2-29)

- Insurer: **$25.00**
- Fraternal benefit society receiving $200,000 or more in premiums: **$500.00**
- Fraternal benefit society receiving less than $200,000 in premiums: **$100.00**

Producer Appointment Fees (SDCL § 58-2-29). *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment/renewal of resident producer (individual or business entity): **$10.00**
- Appointment/renewal of nonresident producer (individual or business entity): **$20.00**

Other Filing Fees (SDCL § 58-2-29)

- Amended articles of incorporation: **$10.00**
- Bylaws and bylaw amendments: **$5.00**

Tax Section
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TENNESSEE

TAXES IMPOSED BY TENNESSEE. *Complete and attach tax reports that Tennessee would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Tennessee* forms, and substituting Arizona for *Tennessee*. Some *Tennessee* tax forms are available at:

https://www.tn.gov/commerce/insurance/company-resources/company-premium-taxes.html

Insurance Tax Rates.

- **$150.00 minimum.**
- Life (and/or disability) insurance company premium tax (Tenn. Code Ann. § 56-4-205): **1.75%**
- Other insurance company premium tax (excludes workers compensation) (Tenn. Code Ann.§ 56-4-205): **2.5%**
- Health maintenance organization (HMO) tax (in lieu of premium tax; on enrollee payments collected) (Tenn. Code Ann. § 56-32-124):
    - July 1, 2015 and after: **6.0%**

- Workers' compensation tax (in lieu of premium tax; on gross premiums collected): **4.0%** (Tenn. Code Ann. § 56-4-206)
- Risk retention group: **Same as foreign admitted insurer** (Tenn. Code Ann. § 56-45-104)
- Fire Marshal tax (on fire insurance premiums in addition to insurance premium tax): **0.75%** (Tenn. Code Ann. § 56-4-208). *Use the following amounts from your annual statement to determine fire insurance premiums that are subject to this tax:*
    - *Fire insurance: 100%*
    - *Farmowners' and homeowners' multiple peril: 55%*
    - *Commercial multiple peril: 50%*
    - *Inland marine: 20%*
    - *Automobile physical damage: 8%*
    - *Aircraft physical damage: 8%*

ASSESSMENTS LEVIED BY TENNESSEE – NONE

FEES CHARGED BY TENNESSEE

Application and Admission Fees

- Insurer: **$1,115.00**
- HMO: **$1,300.00**

License/Authority Renewal Fees

- Fraternal benefit society renewal: **$10.00**
- HMO renewal fee: **$445.00**

Annual Statement Fees

- Filing of annual statement, insurer (except risk retention groups): **$515.00**
- HMO annual report: **$195.00**

Producer Appointment Fees*. You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Producer appointment: **$15.00**
- Producer termination: **$15.00**

Other Filing Fees

- Insurer certificate of authority amendment: **$90.00**
- HMO organizational document amendment: **$60.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**TEXAS**

TAXES IMPOSED BY TEXAS. *Complete and attach tax reports that Texas would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Texas* forms, and substituting Arizona for *Texas*. Some Texas tax forms are available at: www.window.state.tx.us

Insurance Tax Rates

- Property and casualty insurers: **1.6%** (I.C. § 221.002)
- Risk retention groups: **1.6%** (I.C. § 2201.155)Risk retention groups are taxed the same as a property and casualty insurer under TIC Ch. 221.
- Life, accident and health insurers and HMOs (I.C. § 222.003):
  - **1.75%**
  - **0.0%** for group plan policies covering residents who are 65 years of age or older
  - **0.0%** for premiums for Arizona state employee plans administered by a state employee retirement system (I.C. Ch. 1551); for insurance covering currently active Arizona school employees (I.C. Ch. 1579); for insurance covering retired Arizona school employees with insurance administered by the Arizona Education Association (I.C. Ch. 1575); for group long-term insurance and group optional life insurance for public school employees (I.C. § 1576.007); for insurance covering employees of Arizona state colleges and universities (I.C. Ch. 1601).
  - **0.875%** on first $450,000 of gross premiums on life insurance
  - **0.875% on** first $450,000 of HMO gross revenues
  - **1.75%** for the remaining taxable gross premiums and revenues

Maintenance Tax Rates (in addition to premium taxes). Excludes group long-term care insurance, active school employees; 0.303% & 0.053%

Description	2023 Tax on 2022 Gross Premium/ Enrollees	2022 Tax on 2021 Gross Premium/ Enrollees	2021 Tax on 2020 Gross Premium/ Enrollees	2020 Tax on 2019 Gross Premium/ Enrollees	2019 Tax on 2018 Gross Premium/ Enrollees
Fire and Allied Lines Maintenance Tax (IC § 252.002). Applies to fire, lightning, tornado, inland marine, windstorm, hail, and other similar property coverage.	**0.222%**	**0.25%**	**0.254%**	**0.274%**	**0.303%**
Motor Vehicle Insurance Maintenance Tax (I.C. § 254.002)	**0.042%**	**0.042%**	**0.042%**	**0.044%**	**0.053%**

Workers Compensation Insurance Maintenance Taxes (I.C. § 255.002; Labor Code §§ 403.002, 403.003, 405.003, 407A.301)	**2.11%** *(0.083% + 2.0% + 0.027%)*	**2.097%** *(0.070% + 2.0% + 0.027%)*	**2.11%** *(0.068% + 2.0% + 0.037%)*	**2.12%** *(0.067% + 2.0% + 0.054%)*	**2.12%** *(0.069% + 2.0% + 0.054%)*
Aircraft insurance (I.C. § 256.002)	**None**	**None**	**None**	**None**	**None**
Casualty, fidelity, guaranty and surety bond insurance (I.C. § 253.002)	**0.044%**	**0.044%**	**0.053%**	**0.053%**	**0.071%**
Nonprofit legal services corporation (I.C. § 260.002)	**May be required if prior tax year was at least $2,000**	**May be required if prior tax year was at least $2,000**	**May be required if prior tax year was at least $2,000**	**May be required if prior tax year was at least $2,000**	**0.010%**
Life, annuities and accident and health gross premiums	**0.040%**	**0.040%**	**0.040%**	**0.040%**	**0.040%**
HMO per enrollee for single health care service plans (I.C. § 258.003)	**$0.29**	**$0.29**	**$0.29**	**$0.28**	**$0.24**
HMO per enrollee for basic health care service plans (I.C. § 258.003)	**$0.87**	**$0.87**	**$0.87**	**$0.84**	**$0.72**
HMO per enrollee for limited health care service plan (I.C. § 258.003)	**$0.29**	**$0.29**	**$0.29**	**$0.24**	**$0.24**

ASSESSMENTS LEVIED BY TEXAS

Office of Public Insurance Counsel ("OPIC"; I.C. §§ 501.201 to 501.205; 5 U.S.C. § 8909). In addition to other taxes, fees and assessments.

- Property and casualty insurer: **$0.057** per policy in force as of December 31.
- Life insurer, accident and health insurer, or HMO: **$0.057** per new individual policy written and each new group policy certificate of coverage placed in force and paid in full during the calendar year.

Subsequent Injury Fund (Labor Code § 403.007). 364 weeks' worth of death benefits for each compensable death occurring without a surviving legal beneficiary or a claim for death benefits not timely made. *An insurer shall attach to Form E-RT a worksheet that shows, for each Arizona compensable death without a surviving beneficiary for which a claim was not timely made, the date the death occurred and the amount equal to 364 weeks' worth of death benefits.*

FEES CHARGED BY TEXAS

Application and Admission Fees

- Application for admission: **$0.00**
- Certificate of authority issuance: **$0.00**

Annual Statement Fees *(except insurer with annual gross premium in all states totaling less than $450,000)*

- Life insurers, accident and health insurers, HMOs: **$250.00**
- Property and casualty insurers writing accident or health insurance: **$250.00**
- Risk retention group: **$250.00**
- Property/casualty carrier NOT writing accident or health insurance: **$20.00**

Annual Statement Fees for insurer with less than $450,000 of total gross premium in all states: **$125.00**

Producer Appointment Fees **None**

Rate/Form Filing Fees

- Policy form for review: **$100.00**
- Policy form exempt from review: **$50.00**
- Credit life and credit accident and health form or rate filing: **$100.00**

Security Deposit Fees

- Acceptance of security deposit: **$0.00**
- Amendment/substitution of security deposit: **$0.00**

Other Fees

- Charter amendment with hearing: **$0.00**
- Charter amendment without hearing: **$0.00**
- Certificate of authority amendment without charter amendment: **$0.00**
- Filing of restated articles of incorporation: **$0.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**UTAH**

TAXES IMPOSED BY UTAH. *Complete and attach tax reports that Utah would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Utah* forms, and substituting Arizona for *Utah*. Some Utah tax forms are available at: http://tax.utah.gov/utah-taxes

Insurance Tax Rates

- Insurer (excludes workers compensation, ocean marine, variable life insurance, health care insurance): **2.25%** (Utah Code § 59-9-101)

  Insurer, health care insurance: **0.00% (exempt)** (Utah Code § 59-9-101)
- Risk retention group: **2.25%** (Utah Code § 31A-15-204)
- Insurance paid by *Arizona* state colleges and universities: **0.0% (exempt)** (Utah Code § 59-9-101)
- Variable life insurance (Utah Code § 59-9-101):
  - First $100,000 of variable life insurance premiums paid for each policy and received by the insurer: **2.25%**
- Variable life insurance premiums exceeding $100,000 for each policy and received by the insurer: **0.08%**

Workers' compensation (§ 59-9-101):

- Tax Year 2023: **1.25%**
- Tax Year 2022: **1.25%**
- Tax Year 2021: **1.25%**
- Tax Year 2020: **2.75%**
- Tax Year 2019: **3.0%**
-

- Relative Value Study Tax (in addition to insurance premium tax) on vehicle liability insurance, uninsured motorist coverage and personal injury protection under motor vehicle policies: **0.01%** (Utah Code § 59-9-105)

ASSESSMENTS LEVIED BY UTAH

Insurance Fraud Assessment (Utah Code § 31A-31-108)

Total Premiums	2023 Assessment	2022 Assessment	2021 Assessment	2020 Assessment	2019 Assessment
$1 million or less	**$200.00**	**$200.00**	**$200.00**	**$200.00**	**$200.00**
More than $1 million up to $2.5 million	**$450.00**	**$450.00**	**$450.00**	**$450.00**	**$450.00**
More than $2.5 million up to $5 million	**$800.00**	**$800.00**	**$800.00**	**$800.00**	**$800.00**
More than $5 million up to $10 million	**$1,600.00**	**$1,600.00**	**$1,600.00**	**$1,600.00**	**$1,600.00**

More than $10 million but less than $50 million	**$6,100.00**	**$6,100.00**	**$6,100.00**	**$6,100.00**	**$6,100.00**
At least $50 million	**$15,000.00**	**$15,000.00**	**$15,000.00**	**$15,000.00**	**$15,000.00**

FEES CHARGED BY UTAH

Application and Admission Fees

- Insurer: **$1,075.00**
- Risk retention group: **$250.00**

Certificate of Authority Renewal Fees

- Insurer: **$375.00**
- Risk retention group: **$200.00**

Insurance Department Service Fee (Utah Insurance Rule R590-102)

Covers items that were formerly subject to a separate change, such as agent appointments, form filing, annual statement fees, etc.

Total Premiums	2023 Fee	2022 Fee	2021 Fee	2020 Fee	2019 Fee
Less than $1 million	**$700.00**	**$700.00**	**$700.00**	**$700.00**	**$700.00**
At least $1 million but less than $3 million	**$1,100.00**	**$1,100.00**	**$1,100.00**	**$1,100.00**	**$1,100.00**
At least $3 million but less than $6 million	**$1,550.00**	**$1,550.00**	**$1,550.00**	**$1,550.00**	**$1,550.00**
At least $6 million but less than $11 million	**$2,100.00**	**$2,100.00**	**$2,100.00**	**$2,100.00**	**$2,100.00**
At least $11 million but less than $15 million	**$2,750.00**	**$2,750.00**	**$2,750.00**	**$2,750.00**	**$2,750.00**
At least $15 million but less than $20 million	**$3,500.00**	**$3,500.00**	**$3,500.00**	**$3,500.00**	**$3,500.00**
$20 million or more	**$4,350.00**	**$4,350.00**	**$4,350.00**	**$4,350.00**	**$4,350.00**

Producer Appointment Fees**: None**

Other Fees

- Certificate of authority amendment: **$250.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**VERMONT**

TAXES IMPOSED BY VERMONT. *Complete and attach tax reports that Vermont would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Vermont* forms, and substituting Arizona for *Vermont*. Some *Vermont* tax forms are available at:

http://www.dfr.vermont.gov/insurance/insurance-division

Insurance Tax Rates**.**

- Insurer: **2.0%** (32 V.S.A. § 8551)
- Risk retention group: **not chartered in this state, taxed on same basis as foreign admitted insurer** (8 V.S.A. § 6053)

ASSESSMENTS LEVIED BY VERMONT

Fire Service Training Council Assessment (32 V.S.A. § 8557).

Licensed companies writing fire, homeowner, commercial multiple peril and auto lines may be assessed for the expenses of the council. Each insurer will be assessed by July 1. Total aggregate assessment not to exceed $1,200,000 per year.

FEES CHARGED BY VERMONT

Application and Admission Fees

- Certificate of authority application: **$200.00**
- Certificate of authority issuance: **$300.00**
- Fraternal benefit society: **$300.00**

License/Authority Renewal Fees

- Certificate of authority renewal/continuance: **$300.00**

Annual Statement Fees

- Insurer (including HMO): **$100.00**
- Fraternal benefit society: **$20.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment of producer: **$120.00**
- Appointment continuation: **$120.00 in odd years only**

Rate/Form Filing Fees:

- **Rate, rule, or form, per filing: $50.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**VIRGINIA**

TAXES IMPOSED BY VIRGINIA. *Complete and attach tax reports that Virginia would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Virginia* forms, and substituting Arizona for *Virginia.* Some Virginia tax forms are available at:

http://www.scc.virginia.gov/boi/co/an_renew.aspx

Insurance Tax Rates

- All insurance except health, dental or optometric service plans, and workers' compensation: **2.25%** (Code of Virginia § 58.1-2501)
- **Health service plans; dental and optometric service plans (Code of Virginia § 58.1-2501) :**
  - Individual and open enrollment gross subscriber fee income: **2.25%**
  - Other, gross subscriber fee income: **2.25%**
- **Risk retention group**: subject to taxation on the same basis as a foreign admitted insurer. (Code of Virginia § § 38.2-5103)
- **Workers' compensation administrative fund** (§ 65.2-1000)

  Instead of premium tax, compensation insurers shall pay an amount of 2.5% of premiums into this fund. Collected by workers' compensation commission. Exclude in column B of the retaliatory tax report calculation. The commission shall authorize a credit or refund of taxes in such an amount necessary to maintain a fund balance not exceeding one year's budgeted expenditures.
- **Second injury fund** (§ 65.2-1101)

  Additional tax of 0.25% on compensation insurers; shall be suspended when balance of fund exceeds $250,000 and resumed when balance in the fund is below $125,000. Collected by workers' compensation commission. Exclude in column B of the retaliatory tax report calculation.
- **Uninsured employer's fund** (§ 65.2-1201)

  Assess no more than 0.50% tax on premiums for workers' compensation to fund program in addition to other taxes on compensation insurance. Collected by workers' compensation commission. Exclude in column B of the retaliatory tax report calculation. At the end of any calendar year in which the Uninsured Employer's Fund has to its credit a sum in excess of the next year's budgeted expenditures, the tax shall be suspended for the ensuing calendar year.

ASSESSMENTS LEVIED BY VIRGINIA

Bureau of Insurance Maintenance Assessment (Code of Virginia § 38.2-400)

- For Tax Year 2023: **0.025%** of 2021 total direct gross premium income; **$300.00 minimum**
- For Tax Year 2022: **0.025%** of 2020 total direct gross premium income; **$300.00 minimum**
- For Tax Year 2021: **0.025%** of 2019 total direct gross premium income; **$300.00 minimum**
- For Tax Year 2020: **0.025%** of 2018 total direct gross premium income; **$300.00 minimum**
- For Tax Year 2019: **0.025%** of 2017 total direct gross premium income; **$300.00 minimum**

Fire Programs Fund Assessment (Code of Virginia § 38.2-401)

1.0% of Arizona direct gross premium income received for fire insurance, miscellaneous property insurance (see §38.2-111), miscellaneous casualty insurance (see §38.2-111), marine insurance, homeowners insurance, and farmowners insurance. **$100.00 minimum.**

Insurance Fraud Unit Assessment (Code of Virginia § 38.2-415)

0.05% of Arizona direct gross premium income excluding income from title insurance received by property and casualty insurers

Health Eliminate Automobile Theft (HEAT) Assessment (Code of Virginia § 38.2-414)

0.25% of Arizona direct gross premium income received for automobile physical damage insurance, other than collision insurance

Flood Prevention and Protection Assistance Fund Assessment (Code of Virginia § 38.2-401.1)

1.0% of flood insurance premium income, net of premiums for policies written pursuant to the National Flood Insurance Act and policies providing comprehensive motor vehicle insurance coverage. **$100.00 minimum** (for insurers authorized to transact flood insurance)

Managed Care Health Insurance Plan Assessment (Code of Virginia § 38.2-5903) **No assessment was levied in the current year or five preceding years.**

Insurance Collateral Assessment (Code of Virginia § 38.2-1057)

May assess no more than 0.25% of face value of securities deposited. Collected in Jan. Assessed by the Treasurer of Virginia rather than the Bureau of Insurance. Included in retaliatory calculation.

FEES CHARGED BY VIRGINIA

License/Authority Issuance and Renewal Fees

- Stock corporations with 5,000 or fewer shares: **$100.00**
- Stock corporations with more than 5,000 shares: **$1,700 maximum**
    - **$100.00** for first 5,000 shares
    - **$30.00** for each additional 5,000 shares
- Non-stock corporations: **$25.00**

Annual Statement Fee: **None**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Appointment/continuation of producer: **$10.00**

Tax Section
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WASHINGTON

TAXES IMPOSED BY WASHINGTON. *Complete and attach tax reports that Washington would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Washington* forms, and substituting Arizona for *Washington*. Some Washington tax information is available at:

https://www.insurance.wa.gov/premium-taxes-and-regulatory-surcharge

Insurance Tax Rates

- Insurers *(except ocean marine and foreign trade)*: **2.0%** (RCW §§ 48.14.020; 48.14.0201)
- Risk retention group: are taxed on the same basis as a foreign admitted insurer. Taxes on premiums paid for coverage by purchasing groups or any members of the purchasing groups are imposed on the same basis as a foreign admitted insurer, if taxes are not paid by the insurer. (RCW §§ 48.92.040; 48.92.095)
- Ocean marine and foreign trade gross underwriting profits tax: **0.95%** (RCW § 48.14.020)

ASSESSMENTS LEVIED BY WASHINGTON

Health Insurance Pool (RCW § 48.41.090).
May assess commercial insurers, health care service contractors, HMOs, and self-funded multiple employer welfare arrangements for expenses of pool. Health plans serving medical care services program clients are exempted.

FEES CHARGED BY WASHINGTON

Application and Admission Fees

- Insurer (original charter documents, bylaws, and certificate of authority fee): **$275.00**
- Fraternal benefit society (application and permit): **$100.00**

Certificate of Authority Renewal Fees

- Insurer: **$25.00**
- Fraternal benefit society: **$25.00**

Annual Statement Fees

- Insurer: **$20.00**
- Fraternal benefit society: **$10.00**
- Risk retention group: **$100.00**

Insurance Producer Appointment Fees (RCW §§ 48-14-010). *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Insurance producer appointment: **$20.00**
- Insurance producer appointment renewal (*biennially*): **$20.00**. *Insurer must consistently either report $10.00 per producer per year; or, $20.00 per producer every other year, starting two years after the insurer began employing, contracting with or otherwise utilizing each producer in Arizona.*
- Managing general agent appointment/renewal (biennially): **$200.00**. *Insurer must consistently either report $100.00 per MGA per year; or, $200.00 per MGA every other year, starting two years after the insurer began employing, contracting with or otherwise utilizing each MGA in Arizona.*

Other Fees

- Amendment of certificate of authority (excludes fraternal benefit society), charter, or articles of incorporation: **$10.00**

Tax Section
Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue, Suite 261
Phoenix, AZ 85007-2630
Phone: (602) 364-2713
https://difi.az.gov

WEST VIRGINIA

TAXES IMPOSED BY WEST VIRGINIA. *Complete and attach tax reports that West Virginia would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *West Virginia* forms, and substituting Arizona for *West Virginia*. *EXCLUDE taxes that you believe you would have paid to municipalities within West Virginia, which is addressed in the ADDITIONS TO THE RATE OF TAX section of Form E-RT.* Some *West Virginia* tax forms are available at: www.wvinsurance.gov

Insurance Tax Rates

- Insurers *(except nonprofit hospital, medical and dental service corporations)*: **$200 minimum** (WV Code§ 33-3-17)
    - Insurance premium tax: **3.0%** (WV Code §§ 33-3-14; 33-3-14a):
    - Fire and casualty (excluding credit life or credit disability) additional premium tax: **1.0%** (WV Code §33-3-14d)
    - Annuity considerations tax: **1.0%** (WV Code § 33-3-15)
- Risk retention groups : 2% plus the additional premium tax of 1% levied by § 33-3-14a and the 1% additional premium tax on fire and casualty insurance levied by§ 33-3-14d
- Insurance premium tax: **3.0%** (WV Code §§ 33-32-5, 33-3-14a)
    - Fire and casualty (excluding credit life or credit disability) additional premium tax: **1.0%** (WV Code § 33-3-14d)
- Fire insurance additional premium tax: **0.50%** of the following lines of insurance (WV Code § 29-3-22 and WV Form IC-PT):
    - Fire (State Page line 1): 100%
    - Farmowners (State Page line 3): 60%
    - Homeowners and mobile homeowners (State Page line 4): 60%
    - Commercial multiple peril non-liability (State Page line 5.1): 60%
    - Ocean marine (State Page line 8): 15%
    - Inland marine (State Page line 9): 15%

  Note: WV Code § 29-3-22 Repealed on 1/12/2024 https://code.wvlegislature.gov/29-3-22/
- Nonprofit hospital, medical and dental service corporations: **(exempt)** (WV Code § 33-24-4)

Addition to the Rate of Tax. Pursuant to Arizona Administrative Code (AAC) R20-6-205.F and Arizona Revised Statutes (ARS) § 20-230, each foreign or alien insurer must include in its retaliation calculation the total premiums that would be taxed under the laws of its domicile multiplied times the addition to the rate of tax calculated by the Arizona Department of Insurance and Financial Institutions and Financial Institutions ("ADOI"). The AAC and ARS require one rate to be calculated and applicable to insurers authorized to transact life insurance and a separate rate to be calculated and applicable to other insurers. The formula used to calculate each addition to the rate of tax is:

Total local and regional taxes that Arizona insurers reported they paid in the state during the year (regardless of the period for which the payment was made) divided by

Total premiums of Arizona insurers that were taxed by the state for the year.

	2023	2022	2021	2020	2019
Life insurer	**0.001233%**	**0.004058%**	**0.005187%**	**0.001281%**	**0.006055%**
Other insurer	**0.000000%**	**0.000884%**	**0.000000%**	**0.003281%**	**0.003880%**

ASSESSMENTS LEVIED BY WEST VIRGINIA

§ 33-2-9 Examination Assessment

All property and casualty insurers may be assessed up to $5,000 per year on or before July 1. All other insurers may be assessed up to $800 per year on or before July 1. The commissioner may increase the assessment by an amount he or she shall determine. The commissioner may levy an additional assessment of $250 in any one year. The maximum assessment for property and casualty insurers, including any additional assessment levied, may not exceed $5,250 per insurer in one year. The maximum assessment for all other insurers, including any additional assessment levied, may not exceed $1,500 per insurer in one year.

For current tax year and preceding five years: **$1,050.00**

FEES CHARGED BY WEST VIRGINIA

Application and Admission Fees

- Certificate of authority application and issuance: **$300.00**
- Risk retention group registration: **$200.00**
- Fraternal benefit society: **$50.00**

License/Authority Renewal Fees

- Insurer: **$200.00**
- Risk retention group; fraternal benefit society: **None**

Annual Statement Filing Fees

- Insurer, health maintenance organization or risk retention group: **$100.00**
- Fraternal benefit society: **$25.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Initial appointment: **$25.00**
- Annual renewal: **$25.00**

Other Filing Fees

- Form filing: **$100.00**
- Rate filing: **$100.00**
- Rule filing: **$100.00**
- Filing fee for articles of incorporation: **$50.00**
- Filing fee for charter: **$50.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**WISCONSIN**

TAXES IMPOSED BY WISCONSIN. *Complete and attach tax reports that Wisconsin would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Arizona.* Essentially, this means using *Wisconsin* forms, and substituting Arizona for *Wisconsin*. Some Wisconsin tax forms are available at:

https://oci.wi.gov/Pages/Companies/PremiumTax.aspx

Insurance Tax Rates

- Insurers: For Arizona retaliation purposes (given Arizona's tax rates and Wisconsin's minimum tax rates), a Wisconsin insurer (other than a risk retention group) MUST report its Arizona premium tax liability as its Wisconsin premium tax liability. Wis. Stat. §§ 76.66 and 76.67.
- Workers' Compensation Administrative Tax (charged at Arizona's tax rate under the reciprocal law Wis. Stat. §76.67):
  - For Tax Year 2023: **2.00%** multiplied by your total Arizona workers' compensation premiums written in 2023.
  - For Tax Year 2022: **1.75%** multiplied by your total Arizona workers' compensation premiums written in 2022.
  - For Tax Year 2021: **1.75%** multiplied by your total Arizona workers' compensation premiums written in 2021.
  - For Tax Year 2020: **1.75%** multiplied by your total Arizona workers' compensation premiums written in 2020.
  - For Tax Year 2019: **1.75%** multiplied by your total Arizona workers' compensation premiums written in 2019.
  - For Tax Year 2018: **1.25%** multiplied by your total Arizona workers' compensation premiums written in 2018.
- Risk retention group: **3.0%**

ASSESSMENTS LEVIED BY WISCONSIN

Workers' Compensation Department Assessment (Wis. Stat. § 102.75)
Each licensed compensation insurer may be assessed for the expenses of the workers' compensation commission. This assessment is handled by the Wisconsin Department of Workforce Development (WI DWD) and you may reach out to them to request more details. https://dwd.wisconsin.gov/dwd/contact-us.htm.

Second Injury Fund (Wis. Stat. § 102.59 (2))
For each covered employee who loses the function of an arm, hand, foot, leg or eye: **$20,000.00**

Children's Death Benefit Fund (Wis. Stat. § 102.49)

For each death of a covered employee: **$20.000.00 plus** the following:

- With no person dependent for support: **20%** of the death benefits that would otherwise be payable less amounts paid to estranged surviving parent(s), for each death of a covered employee that occurred during the tax year and the preceding four years. *For each such circumstance within the past five years, provide a schedule that includes the policy number, the death benefit that would be payable, the amounts paid to estranged surviving parent(s), and the 20% calculation.*
- With a person partially dependent for support: The total death benefits that would otherwise be payable less amounts paid to the partially dependent beneficiaries less amounts paid to estranged surviving parents. *For each such circumstance within the past five years, provide a schedule that includes the policy number, the death benefit that would be payable, the amounts paid to partially dependent beneficiaries, the amounts paid to estranged surviving parent(s), and the calculation of the assessment (death benefits less payments to beneficiaries).*

FEES CHARGED BY WISCONSIN

Application and Admission Fees

- Insurer (application and certificate of authority fee): **$800.00**

Certificate of Authority Renewal Fees

- Insurer: **$100.00**

Annual Statement Fees

- Insurer: **$100.00**
- Risk retention group: **$100.00**

Insurance Producer Appointment Fees (annual). *You MUST complete and submit as part of your annual* premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).

- Arizona resident producer: **$16.00**
- Arizona non-resident producer:
  - On and after 1/1/2015: **$30.00**
  - Before 1/1/2015: **$50.00**

Other Fees

- Amendment of certificate of authority (excludes fraternal benefit society), charter, or articles of incorporation: **$25.00**

	Tax Section **Arizona Department of Insurance and Financial Institutions** 100 North 15th Avenue, Suite 261 Phoenix, AZ 85007-2630 Phone: (602) 364-2713 https://difi.az.gov	**WYOMING**

TAXES IMPOSED BY WYOMING *Complete and attach tax reports that Wyoming would require an Arizona insurer to complete showing the calculations of taxes based on the business you conducted (i.e. premiums written, income earned, etc.) in Wyoming.* Essentially, this means using *Wyoming* forms, and substituting Arizona for *Wyoming*. Some Wyoming tax forms are available at:

http://insurance.state.wy.us

Insurance Tax Rates

- Insurance premium excluding wet marine and transportation**: 0.75%** (Wyo. Stat. § 26-4-103)
- Annuity considerations: **1.00%** (Wyo. Stat. § 26-4-103)
- Wet marine and transportation gross underwriting profits tax: **0.75%** (Wyo. Stat. § 26-4-103(c))
- Risk retention group: Same as foreign insurer (Wyo. Stat. § 26-36-105)

ASSESSMENTS LEVIED BY WYOMING

Insurance Department Assessment (Wyo. Stat. §§ 26-2-204; 26-34-126)

In addition to any other tax, license or fee, all licensed insurers are assessed for expenses of insurance department. Due June 1. Health maintenance organizations are treated as authorized insurers for purposes of the insurance department assessment.

STATE	CITATION	TAX RATE	STATUS OF BLUE CROSS BLUE SHIELD
VI (10/19)	tit. 22 § 603	No provision	
VA (12/21	§§ 58.1-2501; 38.2-4226; 38.2-4521	2.75% of subscriber fee income or direct gross premium income.	CareFirst BlueCross BlueShield is a nonprofit
WA (12/21)	§§ 48.44.095; 48.14.0201	2% of total of all premiums and prepayments for health care services.	Not-for-profit
WV (12/21)	§§ 33-24-4; 33-2-9	Exempt from premium tax. Assessed an examination assessment fee.	Not-for-profit
WI (12/21)	W.S.A. 618.43	No provision	Stock corporation organized pursuant to Ch. 611
WY (12/21)	§§ 26-4-103; 26-3-123; 26-22-301; 26-2-204;	0.75% of net premiums, same as insurers. Also, subject to assessments	Nonprofit

	26-42-107; 26-43-105	for insurance department expenditures, life and health insurance guaranty association, and health insurance pool.	

FEES CHARGED BY WYOMING

Application and Admission/Registration Fees

- Insurer, health maintenance organization: **$750.00**
- Fraternal benefit society: **$250.00**
- Risk retention group: **$200.00**

Continuation/Renewal Fees

- Insurer, health maintenance organization: **$500.00**
- Fraternal benefit society: **$250.00**
- Risk retention group: **$200.00**

Annual Statement Filing Fees

- Insurer: **$25.00**
- Fraternal benefit society**: $250.00**

Producer Appointment Fees. *You MUST complete and submit as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (Premium Taxes | DIFI).*

- Per appointment, continuation and termination: **$ 15.00**

Other Filing Fees

- Charter document (other than those filed with application for certificate of authority): **$10.00**