



# Annual Premium Tax Workbook INSTRUCTIONS

VERSION 20241231

# 2024



Tax forms and instructions are accessible from the Arizona Department of Insurance and Financial Institutions "Tax Forms and Instructions" web page at <https://difi.az.gov/premium-taxes>.

## Additional Help Is Available

- ▶ Check our Tax Forms and Instructions web site for updated versions of these instructions.
- ▶ Send e-mail to Tax Unit ([taxunit@difi.az.gov](mailto:taxunit@difi.az.gov)) or call the Tax Section (602) 364-2713 with questions not answered on our web site, or if you find errors in forms or instructions.

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**All insurance companies must use OPTins to file tax reports and pay insurance premium taxes.**



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

## Read All Instructions

Familiarizing yourself with these instructions before you begin working on your tax and fee filing may save you time and effort.

Read instructions provided on each schedule to determine whether you need to complete the schedule and other information you need to know.

## New for 2024

**Guaranty Fund Assessments.** In 2020, 2021, 2022 and 2024, the Arizona Life and Disability Insurance Guaranty Fund assessed member insurers. There was no assessment in 2023. When an insurer pays the assessment, the Fund issues a Certificate of Contribution, entitling the insurer to offset its premium tax liability by 20% of the assessment amount in the year of the assessment and by 20% of the assessment amount in each of the four succeeding years. Insurers claiming the tax offset need to upload a PDF version of the Certificate of Contribution as part of the OPTins premium tax filing.

**Quality Jobs Tax Credit.** One or more affiliates of an insurance holding company system may collectively satisfy the statutory thresholds for investment and job creation. The holding company system will provide information to the Arizona Commerce Authority that discloses how the credits should be allocated to the holding company system members, and the Authority shall ensure that the total credits allocated to all affiliates does not exceed the aggregate credits for which the holding company system is eligible. Once earned credits are allocated to one or more affiliates within an insurance holding company system, the credits cannot be transferred to another affiliate or taxpayer. Each affiliate, however, may carry forward excess tax credits for up to five consecutive years pursuant to ARS § 20-224.03.

## Don't Miss a Payment Deadline

Tax reports and payments, renewal fees and annual statement filing fees are due as follows:

- **February 28** for a reinsurer of a domestic ceding insurer to pay the annual statement filing fee pursuant to ARS §§ 20-167(A) and 20-3602.
- **March 1** for all insurers (including health care services organizations, health-related service corporations and organizations, risk retention groups, fraternal benefit societies and other risk-bearing entities) to pay premium taxes pursuant to ARS §§ 20-224, 20-224.01, 20-837, 20-1010 and 20-1060.
- **March 1** for foreign and alien insurers to pay the annual statement filing fee and certificate of authority renewal fee pursuant to ARS §§ 20-167(A) and 20-223(A).
- **March 15, April 15, May 15, June 15, July 15 and August 15** for insurers with a prior-year premium tax liability of at least \$50,000 to pay installments.
- **March 31** for a domestic insurer to pay the annual statement filing fee and certificate of authority renewal fee pursuant to ARS §§ 20-167(A) and 20-223(A). *We recommend paying these fees with taxes due March 1.*
- **April 1** for a mechanical reimbursement reinsurer to pay the annual statement filing fee and certificate of authority renewal fee pursuant to ARS §§ 20-167(A) and 20-1096.05(B).
- **August 1** for an unaffiliated credit life and disability reinsurer with a fiscal year ending December 31 to submit an annual statement filing fee pursuant to ARS §§ 20-167(A) and 20-1083(B).
- **November 1** for an unaffiliated credit life and disability reinsurer with a fiscal year ending other than December 31 to submit an annual statement filing fee pursuant to ARS §§ 20-167(A) and 20-1083(B).

A filing is timely if you transmit it electronically via OPTins by the due date. **All insurers must use OPTins (or an OPTins authorized business partner that forwards documents and data to OPTins) to file tax reports and pay taxes.**

**Premium taxes that are not reported or paid through OPTins will be voided and returned, and the taxpayer will be subject to applicable late payment penalties and interest.**

**Insurers that pay tax late** are subject to a civil penalty equal to the greater of \$25 or 5% of the delinquent tax, and interest equal to 1% per month from the date the tax was due. ARS § 20-225(A). The director may refuse to renew the certificate of authority of an insurer that does not pay tax on or before the due date, and must revoke the certificate of authority of an insurer failing to pay tax more than 30 days after it was due. ARS § 20-225(B).

## Use the Correct Form

Find the forms and instructions you need from OPTins ([optins.org](https://optins.org)) or from our **Premium Tax web page** (<https://difi.az.gov/premium-taxes>).

- **FEE ONLY:** If you only need to pay a fee, use OPTins ([optins.org](https://optins.org)) to pay the fee electronically. OPTins will tell you what you owe and how to enter your payment.
- **NON E-TAX REPORT:** If you need to submit a tax report other than FormE-TAX, download, save, and complete the tax report. Use OPTins to submit the tax report and accompanying payment.
- **E-TAX REPORT:** If you need to submit FormE-TAX, you will need to download, save, complete and use OPTins to submit all documents (see the “**Complete Forms and Schedules in the Best Sequence**” section later in this document).

## Download and Complete

Only use the current version of each form from our **Tax Forms and Instructions web page** (<https://difi.az.gov/premium-taxes>), from OPTins ([optins.org](https://optins.org)) or from an OPTins authorized business partner. A different version will be rejected.

To download and use tax forms:

1. Click on the link to the tax form and select the “SAVE” option.
2. Use your computer’s “explorer” window to designate where on your computer or network you want to save the file.
3. Launch Microsoft Excel and open the file you saved on your computer/network.
4. Enter and save information.
5. Submit forms as attachments to an NAIC OPTins filing (along with any other required attachments and payment).

## Report the Correct Data

Premium totals you report in your annual statement may differ from premiums that are taxable under Arizona law. Regardless of how you report information in your annual statement, Arizona law requires you to report and pay taxes on premiums for insurance covering property, subjects or risks located, resident or to be performed in Arizona. ARS § 20-224. Describe additions and subtractions from premium on FormE-TAX. Provide attachments as necessary to explain and document differences between annual statement and tax report amounts.

## Complete Forms and Schedules in the Best Sequence

Many (but not all) places on FormE-TAX will be highlighted when required information is missing. Make sure to complete all required information (whether highlighted or not) before submitting your tax report.

You should complete your tax report forms in the following sequence:

1. **FormE-TAX, PART A.** Enter information in all boxes highlighted in light blue. (If the insurer is filing an amendment to a previously submitted E-TAX tax report, complete a new **FormE-TAX** (Choose “Yes” from Is this an Amendment dropdown and fill out and submit through OPTins the Amended Report).
2. **FormE-TAX, PART B.**
  - a. Use the fee schedule from our web page to identify the insurer’s Certificate of Authority Fee and Annual Statement Filing Fee, then post that amount to Line 5 and 6.

- b. Use OPTins or the insurer's records to identify the total installment payments the insurer made, and post each payment to Line 8.
3. **FormE-TAX, PART C.** Record premium written, finance/service charges, policy dividends and other subtractions for each line of insurance in columns (a) through (d).
- a. **FormE-SGHI.** If the insurer is an accountable health plan reporting tax-exempt premiums for major-medical (health benefit) plans to small employers, complete **FormE-SGHI**, which is in a separate tab in the workbook. The total from that worksheet will transfer to FormE-TAX, Part C, line AHP, column (a).

**Note:** If the insurer transacted accident and health insurance premium (even for a property and casualty insurer), begin by entering the total premium for all kinds of *accident and health* insurance (taxable AND tax-exempt) on Line AH00. Then enter premiums that are tax exempt on the succeeding "AH.." lines, which will subtract from AH00 to compute the ACCIDENT AND HEALTH SUBTOTAL.

**You MUST use the "Notes" box to describe each entry in the "Other Subtractions" column.**

4. **FormE-TAX, PART D.** Do not make entries on lines that instruct you to "SKIP THIS LINE." Only insurers that reported premiums for fire, allied lines, farmowners, homeowners or commercial non-liability insurance will need to enter information in PART E.
5. **FormE-TC, PART B.** Complete if the insurer earned or is using a tax credit or tax offset. Note: Most tax credits/offsets require documentation to be provided. See FormE-TC for details. The total from that worksheet will transfer to tab FormE-Tax, Part B, line 2.
6. **FormE-RT (Foreign Insurers Only).** Complete if the insurer is a foreign or alien insurer (domiciled outside Arizona using information from the **NAIC Retaliation Guide** <https://content.naic.org/publications>). Please see the Retaliation section below for more details on this tab. **EXCEPTION:** Beginning with Tax Year 2015, insurers domiciled in Hawaii, Massachusetts, Minnesota, New York, and Rhode Island are exempt from retaliation in Arizona and must NOT complete tab FormE-RT.
- a. **E-TAX-Producer.** Complete if an insurer that is required to submit FormE-RT is domiciled in a state that requires insurers to pay insurance producer appointment or appointment renewal fees.
7. **FormE-LRTF (AZ Domiciled Insurers Only).** Complete If the insurer is a domestic (domiciled in Arizona). Please see the Survey of Arizona Domestic Insurers Local and Regional Taxes and Fees Paid (FormE-LRTF) section below for details on this tab.
8. **FormE-TAX, Part E.** Complete and provide preparer information.
9. Once all tabs have been completed, FormE-TAX, PART B, Line 9 will calculate either the amount to be refunded to the insurer or the amount the insurer owes.
- **If the insurer is owed a refund**, do not include a payment as part of your OPTins filing.
  - **If the report calculates an amount owed**, pay exactly that amount (to the penny) as part of the OPTins filing.

**Note:** If the insurer is required to make monthly installment payments, the amount will be provided below line 9.

## Summary of Filing Contents

When submitting an OPTins filing, provide appropriately labeled attachments.

All tax forms and worksheets must be completed from the **newest version** of forms available from one of the following sources:

- The Arizona Department of Insurance and Financial Institutions web site,
- The NAIC OPTins web site, or
- Forms prepared by an authorized business partner of NAIC OPTins.

Include the following in your OPTins E-TAX filing:

- **ETAX Workbook** Only complete and submit a version of the form made available from our web site, from the OPTins web site or from an authorized business partner of NAIC OPTins.



- ▶ **If FormE-TAX line 9 shows an AMOUNT YOU OWE**, a payment that exactly matches (to the penny) the calculated amount due.
- ▶ **If FormE-TAX, PART C, line SCAH is not \$0.00**, a list containing the federal, state and municipal governments that paid the premium you are claiming as exempt and the amount of premium paid by each. Line 19 must be \$0.00 if the insurer is not a service corporation.
- ▶ **If FormE-TAX, PART C, Line AHP is not \$0.00**, fill out tab FormE-SGHI and include a scanned copy of a sample of evidence you collect to determine that an employer meets the definition of “small employer,” saved in Adobe Acrobat (PDF) format. The total from FormE-SGHI will post automatically to FormE-TAX line AHP.
- ▶ **If FormE-TAX, PART C, Line PC16 is not \$0.00**, a photocopy of the tax report that you filed with the Industrial Commission of Arizona marked “COPY.”
- ▶ **If the insurer is claiming one or more tax credits**, fill out tab FormE-TC and include any supporting documentation and schedules specified in FormE-TC. If the insurer paid a Guaranty Fund assessment and is offsetting premium tax liability, the insurer must include a copy of the Certificate of Contribution as a filing attachment. The total from FormE-TC will post automatically to FormE-TAX line 2.
- ▶ **If the insurer is an Arizona-domestic insurer**, fill out tab FormE-LRTF (Survey of Domestic Insurers: Local/Regional Taxes and Fees) and include a copy of each state tax report that you are licensed in and any supporting documentation specified in FormE-LRTF.
- ▶ **If the insurer is a foreign or alien insurer** other than an insurer domiciled in Hawaii, Massachusetts, Minnesota, New York or Rhode Island, complete tab FormE-RT and upload any supporting documentation and schedules specified, regardless of whether the insurer has a retaliation liability. Consult the portion of the *NAIC Retaliation Guide* that pertains to your domicile to help ensure you identify all retaliation items.

## Retaliation

All foreign and alien fraternal benefit societies, risk retention groups and insurers other than title insurers that are not domiciled in Hawaii, Massachusetts, Minnesota, New York or Rhode Island must complete tab FormE-RT. (Title insurers must, instead, complete Form E-TITLE to report retaliation.)

A foreign or alien insurer must pay *retaliation* if the total taxes, fees, assessments and other obligations that the insurer's domicile (including any political subdivisions within the domicile) would impose upon a similar Arizona insurer doing the same type and level of business are greater than the taxes, fees, assessments and other obligations that Arizona imposed upon the foreign/alien insurer. ARS § 20-230. The total from FormE-RT will post automatically to FormE-TAX line 4.

The insurer must ensure that all information throughout all parts of FormE-RT is complete and accurate. The Department of Insurance and Financial Institutions no longer publishes the “*Arizona Retaliation Guide*,” please utilize the *NAIC Retaliation Guide* available from their website.

## How to Submit E-TAX

**IMPORTANT! Starting January 1, 2018, OPTins (either directly at [www.optins.org](http://www.optins.org), or through an OPTins authorized business partner) is the only way to file and pay taxes. DO NOT try any payment method other than OPTins.** If you do, your report and payment will be rejected and you may be subject to penalty and interest.

- **Make sure you have everything you need before submitting your report.**
- **Do not print or scan the tax report.** You must upload the completed Microsoft Excel workbook as an attachment to your OPTins filing.
- **Do not combine your E-TAX Workbook filing and payment with any other filing or payment.** You must submit your ETAX filing and (if applicable) payment using **NAIC OPTins**. You must save, complete and upload the ETAX workbook and any other required forms or documents as OPTins filing attachments.
- **Do not transmit a payment of state-prescribed fees with your E-TAX filing if FormE-TAX shows you are owed a refund.** After verifying the refund amount, the Department will issue the refund by check.
- **If FormE-TAX shows you owe**, enter the exact amount (to the penny) to OPTins “Payment Type 69: Payment to be Distributed.” Do not use any other payment type.

## Installment Payments

An insurer with a net premium tax liability (Form E-TAX -line 3) of \$50,000 or more for the prior calendar year must pay a total of six installments during the current calendar year. Each installment must equal 15% of the prior-year tax liability. Installments are due the 15th of each month, March through August.

Except for an insurer with a prior-year premium tax liability that is less than \$50,000, Arizona law (specifically ARS § 20-224(F)) allows no exemption from, or alternate calculation for, the required installment payment, regardless of whether the insurer expects its current-year tax liability to be significantly different from the insurer's prior-year tax liability.

**IMPORTANT! Starting January 1, 2018, OPTins is the only way to file and pay installments. DO NOT try any payment method other than OPTins.**

**You must use the following payment types when entering installment payments in OPTins:**

Payment Type	Description
19	Installment Due March 15 <sup>th</sup>
20	Installment Due April 15 <sup>th</sup>
21	Installment Due May 15 <sup>th</sup>
22	Installment Due June 15 <sup>th</sup>
23	Installment Due July 15 <sup>th</sup>
24	Installment Due August 15 <sup>th</sup>

You do not need to attach any document as part of an installment payment, but recommend attaching **Form E-INSTALL** from our **Tax Forms and Instructions web page** (<https://difi.az.gov/premium-taxes>), if payment is delinquent.

Please note the following information that responds to questions we have been asked.

- An insurer that fails to timely pay an installment shall be subject to the civil penalty and interest prescribed in ARS § 20-225.
- An insurer with a prior-year tax liability of less than \$50,000 may voluntarily make installment payments in the current year if it wishes to do so, but is not required to do so.
- An insurer may make installment payments that each exceed 15% of the prior-year tax liability if it wishes to do so. An authorized insurer that is subject to the installment-payment requirement may not make installment payments that are less than 15% of the insurer's prior-year tax liability.
- An insurer may make two or more installment payments in a single OPTins filing (*for example, you can pay the March and April installments with one OPTins filing*).
- An insurer may pay installments in the same OPTins filing as its E-TAX (annual taxes and fees) filing, using the following payment types:

Payment Type	Description
69	E-TAX Amount Owed ("Payment to be Distributed")
19	Installment Due March 15 <sup>th</sup>
20	Installment Due April 15 <sup>th</sup>
21	Installment Due May 15 <sup>th</sup>
22	Installment Due June 15 <sup>th</sup>
23	Installment Due July 15 <sup>th</sup>
24	Installment Due August 15 <sup>th</sup>

However, an insurer **must not** subtract a requested tax refund from installment payments.

# **SURVEY OF ARIZONA DOMESTIC INSURERS LOCAL AND REGIONAL TAXES AND FEES PAID (FormE-LRTF)**

## **PURPOSE OF THE SURVEY**

The Department, with substantial input from Arizona-domiciled insurers, promulgated Arizona Administrative Code ("AAC") R20-6-205, which specifies information that insurers must supply the Department on an annual Survey of Arizona Domestic Insurers so the Department can use the information to accurately calculate additions to the rates of tax that foreign insurers must use when computing their retaliation liability. Arizona-domiciled insurers must be careful to provide complete and correct data on survey worksheets and provide supporting documentation because the reported data can impact the retaliation liability that must be calculated by foreign insurers. An Arizona-domiciled insurer that does not provide complete and accurate data for the Survey of Arizona Domestic Insurers may be subject to administrative action. Take time to read instructions. If you are unsure about an instruction or whether an amount should be included in the survey response, contact the INSURANCE TAX UNIT.

Arizona Revised Statutes ("ARS") § 20-230(A) establishes a computation for "retaliation." If the taxes, fees or other material obligations imposed by another state on Arizona insurers are in the aggregate greater than the taxes, fees or other material obligations that Arizona imposes upon insurers of that other state, the insurers of the other state must pay Arizona the additional amount to which an Arizona insurer would be subject in the other state. Beginning for Tax Year 2015, Arizona insurers should not be subject to tax/fee retaliation in Hawaii, Massachusetts, Minnesota, New York or Rhode Island, and this report will no longer collect information for any of those states.

ARS § 20-230(A) recognizes that while Arizona law prohibits a municipality (county, city, town, district, etc.) from imposing most types of taxes, fees and other obligations on insurers, some states allow municipalities to levy obligations on insurers. ARS § 20-230(A) requires, in part, any tax, license or other obligation imposed by any city, county or other political subdivision of a state or foreign country on insurers of this state or their agents shall be deemed to be imposed by such state or foreign country within the meaning of this section. For the purpose of this section, the director shall compute the burden of any tax, license or other obligation imposed by any city, county or other political subdivision of a state or foreign country on insurers of this state or their agents on an aggregate statewide or foreign countrywide basis as an addition to the rate of tax payable by Arizona insurers in such state or foreign country. The addition to the rate of tax payable by Arizona life insurers shall be calculated separately from the addition to the rate of tax payable by other Arizona insurers. In each case, the addition to the rate of tax payable by Arizona insurers shall be calculated by dividing the aggregate of the tax obligations paid by Arizona insurers to any such city, county or other political subdivision of such state or foreign country by the aggregate of their taxable premiums under the premium taxing statute of such state or foreign country.

## **IMPORTANT DEFINITIONS**

"Local/regional charge" or "municipal tax payment" means a tax, license, assessment or other obligation, imposed by a county, city, town, district or other political subdivision within a state. Local/regional charge EXCLUDES charges levied by the federal government or a state government, and EXCLUDES real or personal property taxes and personal income taxes. For the purpose of this survey, local/regional charge also excludes penalties or interest charged (such as late-payment penalties). Common local/regional charges INCLUDE (but are not limited to) county/city/town business license taxes/fees, and premium taxes imposed by cities/towns.

NOTE: If during , you received a refund of a local/regional/municipal tax, fee, assessment or other obligation, whether for an obligation you incurred in , in a prior year or in a future year, record the refund as a negative payment for .

"Premiums taxed by the state" means the insurance premiums, annuity considerations, service charges and fees and any other amounts that were subject to taxation by the state, whether by means of premium taxes, workers' compensation assessments, income taxes, etc. For states that exclude dividends returned to policyholders, return premiums, and annuities from taxable premium, you should also reduce premiums by those amounts when determining the taxed premiums to report on this survey. Some states levy more than one tax on premiums. In this case, report the total premiums that were taxed one way or another.

## WHO MUST COMPLETE THE SURVEY

All Arizona-domiciled insurers, including domestic risk retention groups, must complete this survey. Failure to submit a complete and accurate survey may result in disciplinary action or in the Department conducting, at the insurer's expense, an examination of the insurer's transactions and records.

Arizona Revised Statutes § 20-230(A) requires Arizona to calculate retaliation, including in the calculation "...the tax, license or other obligation imposed by any city, county or other political subdivision of a state or foreign country..." Arizona Administrative Code R20-6-205(D) requires each domestic insurer to complete a "Survey of Arizona Domestic Insurers" as part of its Annual Premium Tax and Fees Report. The survey consists of two components: (1) "local/regional payments," which are payments you made for taxes, licenses, assessments or other obligations imposed by cities, counties or other political subdivisions (excluding amounts imposed by states, themselves), or by combinations of cities, counties or other political subdivisions; and, (2) premiums taxed under the premium taxing statute of each other state or foreign country as filed in the premium tax report you filed in the other state or country.

## INSTRUCTIONS

### WHAT NEEDS TO BE SUBMITTED:

If you conduct business in any state shown in tab FormE-LRTF (regardless of whether you pay municipal taxes, fees or assessments)

- Complete the FormE-LRTF tab for the states you are licensed.
- Enter premiums and annuity considerations subject to tax in columns a, b and c.
  - Enter the PREMIUMS that were taxed by each listed state where you were licensed to conduct business\*, even if you did not pay a local/regional tax in that state. Make sure to use the correct column(s) when reporting premiums.
- Enter municipal taxes in column d and e.
  - An amount is considered 'paid during ' if the payment was mailed or electronically submitted between January 1 and December 31, .
- Enter an explanation in any highlighted fields, if applicable.
- Upload a scanned copy of each state tax report (in Adobe Acrobat PDF format) showing the premiums that were subject to tax by the state.
  - State tax report includes a final state tax report and any premium/tax estimate or extension request filed. For each state where a final state tax report is not yet due, you must report in this worksheet a reasonable estimate of premiums that the state would consider taxable.
  - In some cases, the state may impose more than one type of tax on premiums; therefore, you may have to provide more than one state tax report for a particular state.
  - Name files 99999ZZ-ST01.PDF (insurer's five-digit NAIC number; two-letter state code; and, State with sequential number starting with 01).
  - If the premium you report as being subject to tax by a state is different from the direct written premium shown on the insurer's Schedule T for that state, attach a document in PDF format that explains the difference.
- Upload a scanned pdf copy of each state that has a quarterly or annual municipal report in column D.
- **First year filer only** - Provide a scanned copy of each municipal tax report, license form, invoice, transmittal, etc. (in Adobe Acrobat PDF format) calculating the local/regional taxes that the insurer actually paid January 1 through December 31.
  - Municipal tax report includes installment payment reports, reports of estimated taxes, amended tax reports, audit adjustment notices, and any other document or correspondence showing the calculation of or amendment to the insurer's local/regional/municipal tax liability.
  - Name files containing local/municipal tax reports with 99999ZZ-LRTF01.PDF, EXCEPT substitute the '99999' portion with the insurer's five-digit NAIC number; substitute the 'ZZ' portion with the two-letter state code; and, substitute the '01' portion with a sequential number starting with 01. The letters 'LRTF' will identify the contents as local/regional taxes and fees, and the letters 'PDF' refer to the Adobe Acrobat PDF file type.



- We researched which states allow cities, counties or other political subdivisions (or groups thereof) to charge insurers taxes, licenses, assessments or other obligations, other than real or personal property taxes or personal income tax. Those states are listed. If you paid a charge levied by a city, county or other political subdivision (or a combination thereof) in a state or foreign country that is not shown in this Excel worksheet, please immediately e-mail our Insurance Tax Unit (taxunit@difi.az.gov), who will provide you with specific instructions.

## **Make certain you read and understand the following statements:**

- The definition of "local/regional charge," also referred to as "municipal tax payment."
- Where asked to report local/regional charges or municipal tax payments, ONLY report taxes, licenses, assessments or other obligations imposed by counties, cities, towns, districts or other political subdivisions and EXCLUDE charges levied by the federal government or by state governments.
- EXCLUDE from the report local/regional charges or municipal tax payments real or personal property taxes, personal income taxes and late-payment penalties/interest.
- Identify and report every local/regional charge or municipal tax payment as herein defined, including but not limited to those identified in the worksheet.
- Report local/regional/municipal refunds the insurer received during the filing year must be reported as negative payment amounts.
- "Premiums taxed by the state" include any premiums, annuity considerations, fees and other amounts that were subject to taxation by the state; that some states do not tax annuity considerations or other amounts and that I shall exclude annuity considerations or other amounts from my report when they are not subject to taxation by the state.
- "Premiums taxed by the state" need to be reduced by any reductions the state allows, such as for dividends paid to policyholders, return premiums, etc.; that such reductions vary on a state-by-state basis; and, they only reflect such reductions for states where such reductions apply.
- "Premiums taxed by the state" are not limited to premiums taxed by a state department of insurance and financial institutions or state department of revenue, but may include premiums taxed by other state government agencies.
- Hold a certificate of authority, a license, a registration or other similar authority to do business in one or more of the following: ► Alabama, ► Florida, ► Georgia, ► Illinois, ► Iowa, ► Kansas, ► Kentucky, ► Louisiana, ► Mississippi, ► Missouri, ► Nebraska, ► Pennsylvania, ► South Carolina, ► Texas, ► Vermont or ► West Virginia? Insurer's Schedule T shows an "L" or "R" in the "Active Status" column for any of the listed states.