

# Arizona Retaliation Guide

v. 20190207

## for 2014 to 2018

**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.



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**QUESTIONS?** Send e-mail to Tax Section Administrator Susan Yopez ([syopez@azinsurance.gov](mailto:syopez@azinsurance.gov)).



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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 \$100 annual statement filing fee or a \$700 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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## 2014-2018 Retaliation Guide **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	<b>0.0025%</b>
4-10	<b>0.0050%</b>
11-50	<b>0.0075%</b>
51 or more	<b>0.0100%</b>

Insurer will need to provide an exhibit showing the address (including suite number) of each office, and a list of the names of the fulltime 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.

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	<b>\$0.25 per \$1,000</b>
At least \$1 but less than \$200,000	<b>\$1.00 per \$1,000</b>
At least \$200,000 but less than \$500,000	<b>\$1.25 per \$1,000</b>
At least \$500,000 but less than \$2,500,000	<b>\$1.50 per \$1,000</b>
At least \$2,500,000	<b>\$1.75 per \$1,000</b>

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 (“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.

	2018	2017	2016	2015	2014
Life insurer	<b>0.091818%</b>	<b>0.262190%</b>	<b>0.156279%</b>	<b>0.420906%</b>	<b>0.222245%</b>
Other insurer	<b>0.863963%</b>	<b>0.687490%</b>	<b>1.214521%</b>	<b>0.791884%</b>	<b>0.837037%</b>

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

**Fraud Unit Assessment (Ala. Code § 27-12A-41(a)): \$200.00**

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

- Fixed Amount: **\$250.00 PLUS**
- Variable Amount:
  - For Tax Year 2018, please contact Alabama for detailed rate information.
  - For Tax Year 2017, please contact Alabama for detailed rate information.
  - For Tax Year 2016, multiply your 2015 Arizona total gross claims for compensation and medical payments, administrative expenses, attorney fees and court settlement costs ("total gross claims") times **0.5478%** (based on an aggregate assessment, net of the \$250.00 fixed amounts, of \$3,800,000 divided by aggregate total gross claims for all workers' compensation insurers of \$693,661,407).
  - For Tax Year 2015, multiply your 2014 Arizona total gross claims for compensation and medical payments, administrative expenses, attorney fees and court settlement costs ("total gross claims") times **0.5833%** (based on an aggregate assessment, net of the \$250.00 fixed amounts, of \$4,200,000 divided by aggregate total gross claims for all workers' compensation insurers of \$720,031,012).
  - For Tax Year 2014, multiply your 2013 Arizona total gross claims for compensation and medical payments, administrative expenses, attorney fees and court settlement costs ("total gross claims") times **0.5805%** (based on an aggregate assessment, net of the \$250.00 fixed amounts, of \$4,200,000 divided by aggregate total gross claims for all workers' compensation insurers of \$723,454,455).

**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 (<https://insurance.az.gov/insurers/taxes>).

- For Tax Year 2016 and after:
  - Appointment: **\$40.00**
  - Continuation (annual): **\$25.00**
- For Tax Years 2015 and prior:
  - Appointment: **\$30.00**
  - Continuation (annual): **\$10.00**

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)



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## 2014-2018 Retaliation Guide **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%** (0.1% for Tax Years 2015 and prior)

### 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 2018: **6%** (per Alaska Workers' Compensation Division Bulletin 17-07, dated 12/19/2017)
- For Tax Year 2017: **6%** (per Alaska Workers' Compensation Division Bulletin 16-06, dated 12/6/2016)
- For Tax Year 2016: **6%** (per Alaska Workers' Compensation Division Bulletin 15-04, dated 12/8/2015)
- For Tax Year 2015: **6%** (per Alaska Workers' Compensation Division Bulletin 14-04, dated 12/17/2014)
- For Tax Year 2014: **6%** (per Alaska Workers' Compensation Division Bulletin 13-07, dated 12/2/2013)

### 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.

## **FEES CHARGED BY ALASKA**

### Application and Admission Fees

- Certificate of authority fee for insurer: **\$2,250.00**
- Risk retention group initial registration: **\$1,000.00**

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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## 2014-2018 Retaliation Guide **ARKANSAS**

**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 § 26-57-603)
- Wet marine and foreign trade gross underwriting profit: **0.75%** (§ 26-57-605)
- Risk retention groups: **4.0%** (ACA § 23-94-210)
- Fire protection premium tax (for coverage of real and personal property – in addition to insurance premium tax): **0.5%** (ACA § 26-57-614)
- Workers' compensation insurance premiums tax (in addition to insurance premium tax): **3.0%** (ACA §§ 19-303, 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
  - if capital stock of less than \$500,000: **\$300.00**
  - if capital stock of \$500,000 or more: **\$400.00**
- Legal reserve mutual insurance corporation
  - if assets of less than \$100,000,000: **\$300.00**
  - 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%**
- Next \$75,000 net taxable income: **6.0%**
- Net income in excess of \$100,000: **6.5%**

**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	<b>\$500.00</b>	\$10,000,000 – 19,999,999	<b>10,000.00</b>
\$1 – 499,999	<b>750.00</b>	20,000,000 – 29,999,999	<b>12,000.00</b>
\$500,000 - 2,499,999	<b>1,000.00</b>	30,000,000 – 49,999,999	<b>15,000.00</b>
2,500,000 - 4,999,999	<b>2,500.00</b>	50,000,000 – 74,999,999	<b>17,500.00</b>
5,000,000 - 7,499,999	<b>5,000.00</b>	75,000,000 – 99,999,999	<b>20,000.00</b>
7,500,000 - 9,999,999	<b>7,500.00</b>	100,000,000 +	<b>25,000.00</b>

Criminal Investigation Division Antifraud 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	<b>\$400.00</b>	\$20,000,000 – 29,999,999	<b>800.00</b>
2,500,000 – 4,999,999	<b>600.00</b>	30,000,000 – 49,999,999	<b>850.00</b>
5,000,000 – 7,499,999	<b>650.00</b>	50,000,000 – 74,999,999	<b>900.00</b>
7,500,000 – 9,999,999	<b>700.00</b>	75,000,000 – 99,999,999	<b>950.00</b>
10,000,000 – 19,999,999	<b>750.00</b>	100,000,000 +	<b>1,000.00</b>

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 2018: **\$200.00 plus 0.0% of premium**
- For Tax Year 2017: **\$200.00 plus 0.0% of premium**
- For Tax Year 2016: **\$200.00 plus 0.0% of premium**
- For Tax Year 2015: **\$200.00 plus 0.0% of premium**
- For Tax Year 2014: **\$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**

License/Authority Renewal Fees

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

Annual Statement Fees

- Filing of annual statement, insurer: **\$0.00** – included in Company 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 (<https://insurance.az.gov/insurers/taxes>).*

- Appointment of nonresident individual producer: **\$60.00**
- Appointment of resident individual producer: **\$10.00**
- Appointment of nonresident business-entity producer: **\$60.00**
- Appointment of nonresident business-entity producer: **\$10.00**
- Annual continuation of nonresident individual appointment: **\$60.00**
- Annual continuation of nonresident individual appointment: **\$10.00**
- Annual continuation of nonresident business-entity appointment: **\$60.00**
- Annual continuation of nonresident 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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## 2014-2018 Retaliation Guide **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 2018, multiply your 2017 Arizona commercial and residential earned property exposure X **\$0.15**.
- For Tax Year 2017, multiply your 2016 Arizona commercial and residential earned property exposure X **\$0.15**.
- For Tax Year 2016, multiply your 2015 Arizona commercial and residential earned property exposure X **\$0.15** (based on an aggregate assessment of \$1,516,337.51 divided by total commercial and residential earned property exposures for all insurers of 10,108,917).
- For Tax Year 2015, multiply your 2014 Arizona commercial and residential earned property exposure X **\$0.15** (based on an aggregate assessment of \$1,494,264.96 divided by total commercial and residential earned property exposures for all insurers of 9,961,766).
- For Tax Year 2014: **0.00%** (inoperative July 1, 2012 - 2014).

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:

- For Tax Year 2018, multiply lives covered during 2017 X **\$0.12051** (based on an aggregate assessment of \$112,998.87 divided by total covered lives for all insurers of 937,658).
- For Tax Year 2017, multiply lives covered during 2016 X **\$0.09825** (based on an aggregate assessment of \$96,995.39 divided by total covered lives for all insurers of 987,264).

**CALIFORNIA (continued)**

- For Tax Year 2016, multiply lives covered during 2015 X **\$0.13425** (based on an aggregate assessment of 177,970.00 divided by total covered lives for all insurers of 1,325,695). For Tax Year 2015, multiply lives covered during 2014 X **\$0.10585** (based on an aggregate assessment of \$177,983.22 divided by total covered lives for all insurers of 1,681,510).
- For Tax Year 2014, multiply lives covered during 2013 X **\$0.09499** (based on an aggregate assessment of \$247,994.42 divided by total covered lives for all insurers of 2,610,736).

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**.

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**.

**FEES CHARGED BY CALIFORNIA**

Application and Admission Fees	3/1/2015 to Current	3/17/2014 to 2/28/2015
Fraternal benefit society certificate of authority	<b>\$7,055.00</b>	<b>\$6,414.00</b>
Insurer certificate of authority	<b>4,233.00</b>	<b>3,848.00</b>
Risk retention group registration	<b>1,196.00</b>	<b>1,087.00</b>
Stock permit to issue securities (in addition to certificate of authority fee)	<b>4,233.00</b>	<b>3,848.00</b>
License/Authority Renewal Fees	3/1/2015 to Current	3/17/2014 to 2/28/2015
Fraternal benefit society	<b>\$424.00</b>	<b>\$385.00</b>
Insurer	<b>424.00</b>	<b>385.00</b>
Annual Statement Fees	3/1/2015 to Current	3/17/2014 to 2/28/2015
Insurer	<b>\$420.00</b>	<b>\$382.00</b>
Hospital service corporation, per individual or family unit covered by a hospital service contract	<b>\$0.14</b>	<b>\$0.14</b>
Late filing fee – first month	<b>705.00</b>	<b>641.00</b>
Late filing fee – each subsequent month	<b>849.00</b>	<b>772.00</b>

Producer Appointment Fees. **None.**

**CALIFORNIA (continued)**

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

Rate/form/advertising filings	4/1/2016 to Current	3/28/2012 to 3/31/2016
<b>Filings for health insurance, individual disability income and long-term care insurance</b>		
• Policy	<b>\$4,900.00</b>	<b>\$4,420.00</b>
• Certificate	<b>2,450.00</b>	<b>2,210.00</b>
• Rider	<b>1,100.00</b>	<b>990.00</b>
• Application	<b>1,520.00</b>	<b>1,370.00</b>
• Enrollment form	<b>260.00</b>	<b>230.00</b>
• Rates (new issue)	<b>1,110.00</b>	<b>990.00</b>
• Small employer insurance rating plan	<b>1,100.00</b>	<b>1,000.00</b>
• Rate increase per experience group	<b>1,450.00</b>	<b>1,300.00</b>
• Medicare supplement advertisement	<b>590.00</b>	<b>460.00</b>
• Long-term care advertisement	<b>520.00</b>	<b>460.00</b>
• Other forms	<b>1,110.00</b>	<b>990.00</b>
<b>Filings for group and blank life and non-health disability, Medicare supplement, and variable life/annuities</b>		
• Policy	<b>\$3,180.00</b>	<b>\$2,510.00</b>
• Certificate	<b>1,650.00</b>	<b>1,300.00</b>
• Rider	<b>590.00</b>	<b>460.00</b>
• Application	<b>1,260.00</b>	<b>990.00</b>
• Enrollment form	<b>300.00</b>	<b>230.00</b>
• Med. Supp. Rates (new issue)	<b>1,260.00</b>	<b>990.00</b>
• Med. Supp. Rate increase per experience group	<b>1,260.00</b>	<b>990.00</b>
• Other forms	<b>590.00</b>	<b>460.00</b>
<b>Filings for credit life and disability</b>		
• Policy	<b>\$1,860.00</b>	<b>\$1,300.00</b>
• Certificate	<b>1,860.00</b>	<b>1,300.00</b>
• Rider	<b>880.00</b>	<b>610.00</b>
• Application	<b>1,420.00</b>	<b>990.00</b>
• Enrollment form	<b>330.00</b>	<b>230.00</b>
• Downward deviated rates per experience group	<b>350.00</b>	<b>240.00</b>
• Actuarially equivalent rates per experience group	<b>1,090.00</b>	<b>760.00</b>
• Upward deviated rates per experience group	<b>2,190.00</b>	<b>1,530.00</b>
• Other forms	<b>880.00</b>	<b>610.00</b>
<b>Filings for individual life and group annuity</b>		
• Life policy or group annuity certificate	<b>\$1,590.00</b>	<b>\$1,380.00</b>
• Rider	<b>230.00</b>	<b>200.00</b>

**CALIFORNIA (continued)**

Rate/form/advertising filings	4/1/2016 to Current	3/28/2012 to 3/31/2016
<b>Filings for supplemental life</b>		
• Policy	<b>\$460.00</b>	<b>\$460.00</b>
• Rider – accelerated benefits	<b>460.00</b>	<b>460.00</b>
• Application – assignment of life insurance benefits or waiving annuity withdrawal charges	<b>1,370.00</b>	<b>1,370.00</b>
• Documents - assignment of life insurance benefits or waiving annuity withdrawal charges	<b>1,520.00</b>	<b>1,520.00</b>
• Other forms	<b>460.00</b>	<b>460.00</b>
<b>Filings for fraternal benefit societies</b>		
• Policy	<b>\$0.00</b>	<b>\$0.00</b>
• Certificate	<b>4,570.00</b>	<b>3,200.00</b>
• Rider	<b>1,090.00</b>	<b>760.00</b>
• Application	<b>1,090.00</b>	<b>760.00</b>
• Enrollment form	<b>330.00</b>	<b>230.00</b>
• Rates	<b>0.00</b>	<b>0.00</b>
• Other forms	<b>1,090.00</b>	<b>760.00</b>
<b>Filings for workers' compensation (see also 10 CCR § 2509.30 et seq.)</b>		
• Policy	<b>\$990.00</b>	<b>\$990.00</b>
• Rates	<b>0.00</b>	<b>0.00</b>
• Other forms	<b>230.00</b>	<b>230.00</b>
<b>Other types of insurance</b>		
• Filings for other types	<b>\$660.00</b>	<b>\$460.00</b>

Other Filing Fees	3/1/2015 to Current	3/17/2014 to 2/28/2015	6/15/2013 to 3/16/2014
Amendment to articles of incorporation	<b>\$72.00</b>	<b>\$65.00</b>	<b>\$59.00</b>
Name change	<b>136.00</b>	<b>124.00</b>	<b>113.00</b>
Security deposit, initial	<b>136.00</b>	<b>124.00</b>	<b>113.00</b>
Security deposit, change	<b>72.00</b>	<b>65.00</b>	<b>59.00</b>



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## 2014-2018 Retaliation Guide **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 2018:
    - For 7/1/2018 through 12/31/2018: **1.00%**
    - For 1/1/2018 through 6/30/2018: **1.03%**
  - Tax Year 2017:
    - For 7/1/2017 through 12/31/2017: **1.03%**
    - For 1/1/2017 through 6/30/2017: **0.63%**
  - Tax Year 2016:
    - For 7/1/2016 through 12/31/2016: **0.63%**
    - For 1/1/2016 through 6/30/2016: **0.63%**
  - Tax Year 2015:
    - For 7/1/2015 through 12/31/2015: **0.63%**
    - For 1/1/2015 through 6/30/2015: **1.13%**
  - Tax Year 2014:
    - For 7/1/2014 through 12/31/2014: **1.13%**
    - For 1/1/2014 through 6/30/2014: **1.27%**

**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 2018:

## COLORADO (continued)

- **\$380.00** for companies whose 2017 direct written premiums, gross contract funds, or charges received in Colorado were \$1,000,000 or less.
- **\$1,620.00** for companies whose 2017 direct written premiums, gross contract funds, or charges received in Colorado were greater than \$1,000,000.
- For Tax Year 2017:
  - **\$575.00** for companies whose 2016 direct written premiums, gross contract funds, or charges received in Colorado were \$1,000,000 or less.
  - **\$450.00** for companies whose 2016 direct written premiums, gross contract funds, or charges received in Colorado were greater than \$1,000,000.
- For Tax Year 2016:
  - **\$305.00** for companies whose 2015 direct written premiums, gross contract funds, or charges received in Colorado were \$1,000,000 or less.
  - **\$1,305.00** for companies whose 2015 direct written premiums, gross contract funds, or charges received in Colorado were greater than \$1,000,000.
- For Tax Year 2015:
  - **\$500.00** for companies whose 2014 direct written premiums, gross contract funds, or charges received in Colorado were \$1,000,000 or less.
  - **\$1,500.00** for companies whose 2014 direct written premiums, gross contract funds, or charges received in Colorado were greater than \$1,000,000.
- For Tax Year 2014:
  - **\$581.00** for companies whose 2013 direct written premiums, gross contract funds, or charges received in Colorado were \$1,000,000 or less.
  - **\$2,352.00** for companies whose 2013 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.**

Other Filing Fees. **None.**



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## 2014-2018 Retaliation Guide **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/](http://www.ct.gov/cid/)*

### Insurance Tax Rates

- Foreign premium tax (§§ 12-202, 12-202a, 12-210):
  - For 2018: **1.50%**
  - For 2017 and prior: **1.75%**
- Health Care Centers premium tax (§§ 12-202, 12-202a, 12-210):
  - For 2018: **1.50%**
  - For 2017 and prior: **1.75%**
- 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 Year 2018: 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).
- For Tax Year 2014, multiply your 2013 Arizona earned health insurance premium X **0.1100%** (based on an aggregate assessment of \$4.4 million divided by aggregate earned premiums of \$4.0 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 the domicile charges.

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

Producer Appointment Fees. **None .**

Other Filing Fees. **None.**



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**2014-2018**  
**Retaliation Guide**  
**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/](http://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)):
  - Net premiums per case up to \$10,000,000: **2.0%**
  - Net premiums per case of \$10,000,001 to \$24,999,999: **1.5%**
  - Net premiums per case of \$25,000,000 to \$99,999,999: **1.25%**
  - 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).

- For Tax Year 2018: **\$900.00**
- For Tax Year 2017: **\$750.00**
- For Tax Year 2016: **\$750.00**
- For Tax Year 2015: **\$750.00**
- For Tax Year 2014: **\$750.00**

Workers' Compensation Administrative Assessment (19 Del. C. § 2392). Assessment of workers' compensation insurance carriers for state's administrative expenses based on amount of compensation payments and awards. *Attach a schedule showing your calculations for each applicable semi-annual period, including the compensation payments and awards you made arising from Arizona workers' compensation and employer liability insurance policies, as follows:*

- For Tax Year 2018, please contact Delaware for detailed rate information.
- For Tax Year 2017, sum of the following:

## DELAWARE (continued)

- Multiply your compensation payments and awards for the period of January 1 through June 30, 2017, times **4.9185%**; AND,
- Multiply your compensation payments and awards for the period of July 1 through December 31, 2016, times **4.8222%**.
- For Tax Year 2016, sum of the following:
  - Multiply your compensation payments and awards for the period of January 1 through June 30, 2016, times **4.5163%**; AND,
  - Multiply your compensation payments and awards for the period of July 1 through December 31, 2015, times **4.0939%**.
- For Tax Year 2015, sum of the following:
  - Multiply your compensation payments and awards for the period of January 1 through June 30, 2015, times **3.3318%**; AND,
  - Multiply your compensation payments and awards for the period of July 1 through December 31, 2014, times **3.3981%**.
- For Tax Year 2014, sum of the following:
  - Multiply your compensation payments and awards for the period of January 1 through June 30, 2014, times **4.0199%**; AND,
  - Multiply your compensation payments and awards for the period of July 1 through December 31, 2013, times **3.7498%**.

### FEES CHARGED BY DELAWARE

#### Application and Admission Fees

- Insurer:
  - For Tax Years 2018 and 2017: **\$1,000.00**
  - For Tax Year 2016 and prior: **\$700.00**
- Risk retention group:
  - For Tax Years 2018 and 2017: **\$150.00**
  - For Tax Year 2016 and prior: **\$100.00**
- Fraternal association:
  - For Tax Years 2018 and 2017: **\$100.00**
  - For Tax Year 2016 and prior: **\$25.00**

#### License/Authority Renewal Fees

- Insurer:
  - For Tax Years 2018 and 2017: **\$150.00**
  - For Tax Year 2016 and prior: **\$100.00**
- Risk retention group:
  - For Tax Years 2018 and 2017: **\$150.00**
  - For Tax Year 2016 and prior: **\$50.00**
- Fraternal association:

- For Tax Years 2018 and 2017: **\$100.00**
- For Tax Year 2016 and prior: **\$25.00**

Annual Statement Fees

- Insurer:
  - For Tax Years 2018 and 2017: **\$150.00**
  - For Tax Year 2016 and prior: **\$100.00**
- Risk retention group: **\$100.00**
- Fraternal association:
  - For Tax Years 2018 and 2017: **\$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 (<https://insurance.az.gov/insurers/taxes>).*

- Producer appointment:
  - For Tax Years 2018 and 2017: **\$50.00**
  - For Tax Year 2016 and prior: **\$25.00**
- Appointment of fraternal representative each society or association:
  - For Tax Years 2018 and 2017: **\$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**



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## 2014-2018 Retaliation Guide **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%** (DC ST § 31-4103)

### **ASSESSMENTS LEVIED BY DISTRICT OF COLUMBIA**

Insurance Regulatory Trust Fund Insurer Assessment (DC ST § 31-1203). Each insurer shall be assessed an amount based on a percentage of its direct gross receipts for the preceding year.

- Annual bureau membership fee: **\$25.00, PLUS**
- For Tax Year 2018: **0.147%, minimum of \$1,000.00**
- For Tax Year 2017: **0.133%, minimum of \$1,000.00**
- For Tax Year 2016: **0.126%, minimum of \$1,000.00**
- For Tax Year 2015: **0.126%, minimum of \$1,000.00**
- For Tax Year 2014: **0.133%, minimum of \$1,000.00**

Insurance Regulatory Trust Fund HMO Assessment (DC ST § 31-1203). Each health maintenance organization shall be assessed an amount based on a percentage of its direct gross receipts for the preceding year.

- Annual bureau membership fee: **\$25.00, PLUS**
- For Tax Year 2018: **0.110%, minimum of \$1,000.00**
- For Tax Year 2017: **0.121%, minimum of \$1,000.00**
- For Tax Year 2016: **0.102%, minimum of \$1,000.00**
- For Tax Year 2015: **0.095%, minimum of \$1,000.00**
- For Tax Year 2014: **0.150%, minimum of \$1,000.00**

### **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 (<https://insurance.az.gov/insurers/taxes>).*

- 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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## 2014-2018 Retaliation Guide **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.flor.com/index.aspx> and <http://dor.myflorida.com/dor>

### 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: **5.0%** (FS §§ 626.932, 627.944)
- 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 (“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.

	2018	2017	2016	2015	2014
Life insurer	<b>0.016772%</b>	<b>0.018059%</b>	<b>0.023655%</b>	<b>0.029577%</b>	<b>0.023956%</b>
Other insurer	<b>0.062375%</b>	<b>0.052729%</b>	<b>0.047220%</b>	<b>0.033917%</b>	<b>0.008963%</b>

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

Health Maintenance Organization Health Care Trust Fund (FS § 641.58). Health maintenance organizations (a.k.a. health care services organizations) must include in its retaliation calculation Arizona gross premiums times the assessment rate for the applicable tax year.

- For Tax Year 2018, please contact Florida for detailed rate information.
- For Tax Year 2017, multiply your 2017 Arizona gross written premium, excluding Medicare premiums and the federal portion of reimbursements of Medicaid health insurance premiums, X **0.002835%**.
- For Tax Year 2016, multiply your 2016 Arizona gross written premium, excluding Medicare premiums and the federal portion of reimbursements of Medicaid health insurance premiums, X **0.007262%** *(based on an aggregate assessment of \$1,192,978.48 divided by aggregate estimated written premiums of \$16,427,684,907).*
- For Tax Year 2015, multiply your 2015 Arizona gross written premium, excluding Medicare premiums and the federal portion of reimbursements of Medicaid health insurance premiums, X **0.007218%** *(based on an aggregate assessment of \$1,564,508.97 divided by aggregate estimated written premiums of \$21,674,502,977).*
- For Tax Year 2014, multiply your 2014 Arizona gross written premium, excluding Medicare premiums and the federal portion of reimbursements of Medicaid health insurance premiums, X **0.01188%** *(based on an aggregate assessment of \$1,723,483.44 divided by aggregate estimated written premiums of \$14,506,337,372).*

**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 (<https://insurance.az.gov/insurers/taxes>).*

- 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**



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**2014-2018  
 Retaliation Guide  
 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](http://www.oci.ga.gov), and on the web site for the GA Firefighters’ Pension Fund at [www.gfpf.org](http://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 (“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.

	2018	2017	2016	2015	2014
Life insurer	<b>0.000000%</b>	<b>0.000000%</b>	<b>0.000000%</b>	<b>0.000000%</b>	<b>0.000000%</b>
Disability-only insurers and HMOs)	<b>0.000000%</b>	<b>0.000000%</b>	<b>0.000000%</b>	<b>0.000000%</b>	<b>0.000000%</b>
Other insurer	<b>2.950225%</b>	<b>2.997297%</b>	<b>2.881112%</b>	<b>2.770784%</b>	<b>2.902527%</b>

**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 2018 – on premiums earned between July 1, 2017, and June 30, 2018: **0.829%**
- Tax Year 2017 – on premiums earned between July 1, 2016, and June 30, 2017: **0.959%**
- Tax Year 2016 – on premiums earned between July 1, 2015, and June 30, 2016: **1.105%**
- Tax Year 2015 – on premiums earned between July 1, 2014, and June 30, 2015: **1.80%**
- Tax Year 2014 – on premiums earned between July 1, 2013, and June 30, 2014: **1.25%**

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

- Tax Year 2018 – on losses paid during Calendar Year 2017: **0.06326073%**
- Tax Year 2017 – on losses paid during Calendar Year 2016: **0.06101621%**
- Tax Year 2016 – on losses paid during Calendar Year 2015: **0.06419895%**
- Tax Year 2015 – on losses paid during Calendar Year 2014: **0.06546970%**
- Tax Year 2014 – on losses paid during Calendar Year 2013: **0.06565188%**

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

If direct written premium is...	Tax Year 2018 assessment based on 2017 premiums written	Tax Year 2017 assessment based on 2016 premiums written	Tax Year 2016 assessment based on 2015 premiums written	Tax Year 2015 assessment based on 2014 premiums written	Tax Year 2014 assessment based on 2013 premiums written
Less than \$1 million	Please contact Georgia for detailed rate information		\$18.00	\$41.00	\$57.00
At least \$1 million but less than \$40 million	Please contact Georgia for detailed rate information		Direct written premium X0.0000187592	Direct written premium X0.0000414657	Direct written premium X0.0000581203
At least \$40 million but less than \$100 million	Please contact Georgia for detailed rate information		\$19,612.52	\$18,964.64	\$18,964.64
> \$100 million	Please contact Georgia for detailed rate information		\$32,687.53	\$31,607.74	\$31,607.74

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

<b>If direct written premium is...</b>	<b>Tax Years 2018 and 2017 supplement</b>	<b>Tax Years 2016 supplement</b>	<b>Tax Year 2015 supplement</b>	<b>Tax Year 2014 supplement</b>
Less than \$1 million	<b>Please contact Georgia for detailed rate information</b>	<b>None</b>	<b>None</b>	<b>None</b>
At least \$1 million but less than \$40 million				
At least \$40 million but less than \$100 million				
> \$100 million				

**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 (<https://insurance.az.gov/insurers/taxes>).*

- 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**



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**2014-2018**  
**Retaliation Guide**  
**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."



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## 2014-2018 Retaliation Guide 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) for all insurers writing workers' compensation insurance:

- For Tax Year 2018, please contact Idaho for detailed rate information. Minimum: **\$200.00**
- For Tax Year 2017, multiply your 2016 Arizona gross indemnity benefit payments X **5.4714%** (based on an aggregate assessment of \$5,390,438 divided by aggregate Idaho gross indemnity benefit payments of \$98,519,536.92). Minimum: **\$200.00**
- For Tax Year 2016, multiply your 2015 Arizona gross indemnity benefit payments X **3.8724%** (based on an aggregate assessment of \$3,600,209 divided by aggregate Idaho gross indemnity benefit payments of \$92,971,228.04). Minimum: **\$200.00**
- For Tax Year 2015, multiply your 2014 Arizona gross indemnity benefit payments X **4.0862%** (based on an aggregate assessment of \$3,868,132 divided by aggregate Idaho gross indemnity benefit payments of \$94,662,806.82). Minimum: **\$200.00**
- For Tax Year 2014, multiply your 2013 Arizona gross indemnity benefit payments X **5.9947%** (based on an aggregate assessment of \$4,969,970 divided by aggregate Idaho gross indemnity benefit payments of \$82,906,676.76). Minimum: **\$200.00**

**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.**



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## 2014-2018 Retaliation Guide **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)
  - **0.40%** of health premiums
  - **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.
  - Replacement tax (of net income): **2.5%**
  - 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 transacting accident and health insurers must show the assessment calculation (regardless of the result) and must include the result in the retaliation calculation if the result is at least \$100.00.

- For Tax Year 2018, multiply your 2017 Arizona total direct accident and health insurance premiums X **0.01352%** (based on an aggregate assessment of \$3,811,000 divided by aggregate Illinois total direct accident and health insurance premiums of \$28,185,497,616).
- For Tax Year 2017, multiply your 2016 Arizona total direct accident and health insurance premiums X **0.01114%** (based on an aggregate assessment of \$2,954,000 divided by aggregate Illinois total direct accident and health insurance premiums of \$26,521,362,566).
- For Tax Year 2016, multiply your 2015 Arizona total direct accident and health insurance premiums X **0.00464%** (based on an aggregate assessment of \$1,160,000 divided by aggregate Illinois total direct accident and health insurance premiums of \$24,982,564,964).
- For Tax Year 2015, multiply your 2014 Arizona total direct accident and health insurance premiums X **0.05023%** (based on an aggregate assessment of \$10,441,000 divided by aggregate Illinois total direct

*accident and health insurance premiums of \$20,785,177,519).*

- For Tax Year 2014, multiply your 2013 Arizona total direct accident and health insurance premiums X **0.01173%** (based on an aggregate assessment of \$2,159,000 divided by aggregate Illinois total direct accident and health insurance premiums of \$18,411,091,050).

## 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	<b>\$150.00</b>
At least \$500,000 but less than \$5 million	\$0	<b>\$750.00</b>
Less than \$5 million	Less than \$10 million	<b>\$750.00</b>
Less than \$5 million	At least \$10 million	<b>\$3,750.00</b>
At least \$5 million but less than \$10 million	Any	<b>\$7,500.00</b>
At least \$10 million but less than \$25 million	Any	<b>\$18,000.00</b>
At least \$25 million but less than \$50 million	Any	<b>\$22,500.00</b>
At least \$50 million but less than \$100 million	Any	<b>\$30,000.00</b>
At least \$100 million	Any	<b>\$37,500.00</b>

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 2018, determine the fee based on your 2017 premium volume.

<b>Premium Volume</b>	<b>Fee</b>
Less than \$1 million	<b>\$288.00</b>
At least \$1 million but less than \$5 million	<b>\$1,150.00</b>
At least \$5 million but less than \$25 million	<b>\$5,750.00</b>
At least \$25 million but less than \$50 million	<b>\$8,625.00</b>
At least \$50 million	<b>\$11,500.00</b>

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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## 2014-2018 Retaliation Guide **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.

- Tax Year 2018: **0.0%**
- Tax Year 2017: **0.0%**
- Tax Year 2016: **0.0%**
- Tax Year 2015: **0.0%**
- Tax Year 2014: Multiply workers' compensation benefits paid during 2013 X **0.75%**

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.**

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 Year 2018: **NONE**
- For Tax Year 2017: **NONE**
- For Tax Year 2016: **NONE**
- For Tax Year 2015: **NONE**
- For Tax Year 2014: **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.**



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## 2014-2018 Retaliation Guide **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: **None.**

#### Other Filing Fees

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



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## 2014-2018 Retaliation Guide **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:
  - 2018: **5.77%**
  - 2015 to 2017: **3.31%**
  - 2014 and prior: **1.0%**
- 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 has a Medicaid managed care contract.

- For Tax Year 2018: **5.9%** *(of 2017 non-Medicare premiums)*
- For Tax Year 2017: **5.9%** *(of 2016 non-Medicare premiums)*
- For Tax Year 2016: **5.9%** *(of 2015 non-Medicare premiums)*
- For Tax Year 2015: **5.9%** *(of 2014 non-Medicare premiums)*
- For Tax Year 2014: **5.9%** *(of 2013 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 Year 2018: **0.75%** *(of 2017 workers' compensation paid losses)*
- For Tax Year 2017: **0.75%** *(of 2016 workers' compensation paid losses)*
- For Tax Year 2016: **0.75%** *(of 2015 workers' compensation paid losses)*
- For Tax Year 2015: **0.75%** *(of 2014 workers' compensation paid losses)*
- For Tax Year 2014: **2.25%** *(of 2013 workers' compensation paid losses)*

Workers' Compensation Administration Fund (K.S.A. § 74-712). Assessment on insurer's prior-year workers compensation paid losses.

- For Tax Year 2018: **2.79%** *(of 2017 workers' compensation paid losses)*
- For Tax Year 2017: **2.79%** *(of 2016 workers' compensation paid losses)*
- For Tax Year 2016: **2.79%** *(of 2015 workers' compensation paid losses)*
- For Tax Year 2015: **2.79%** *(of 2014 workers' compensation paid losses)*
- For Tax Year 2014: **2.79%** *(of 2013 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 (<https://insurance.az.gov/insurers/taxes>).*

- 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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**2014-2018**  
**Retaliation Guide**  
**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 (“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.

	2018	2017	2016	2015	2014
Life insurer	<b>1.519568%</b>	<b>1.357908%</b>	<b>1.514367%</b>	<b>0.889236%</b>	<b>1.762854%</b>
Other insurer	<b>5.777243%</b>	<b>5.722928%</b>	<b>5.794486%</b>	<b>5.425674%</b>	<b>4.558538%</b>

**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.

- For Tax Year 2018: **0.0%**
- For Tax Year 2017: **0.0%**

- For Tax Year 2016: **0.0%**
- For Tax Year 2015: **0.0%**
- For Tax Year 2014: **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). Based on health plan premiums earned during the prior assessment period.

- **Fully Insured Premiums Assessment**

- For Tax Year 2018, please contact Kentucky for detailed rate information.
- For Tax Year 2017, multiply 2016 gross health benefit plan premium X **0.47470%**.
- For Tax Year 2016, multiply 2015 gross health benefit plan premium X **0.47470%** (*based on the aggregate assessment of \$9,218,071.15 divided by total gross health benefit plan premiums for all insurers of \$1,941,873,006.52*).
- For Tax Year 2015, multiply 2014 gross health benefit plan premium X **0.10000%** (*based on the aggregate assessment of \$13,415,375.16 divided by total gross health benefit plan premiums for all insurers of \$1,341,537,515.81*).
- For Tax Year 2014, multiply 2013 gross health benefit plan premium X **0.47470%** (*based on the aggregate assessment of \$11,315,682.52 divided by total gross health benefit plan premiums for all insurers of \$2,383,754,488.77*).

- **Stop-loss Premiums Assessment**. Based on prior-year health insurance stop-loss premiums.

- For Tax Year 2018: **2.00%**, please contact Kentucky for detailed rate information.
- For Tax Year 2017: **2.00%** (*of 2016 stop-loss premiums*)
- For Tax Year 2016: **2.00%** (*of 2015 stop-loss premiums*)
- For Tax Year 2015: **2.00%** (*of 2014 stop-loss premiums*)
- For Tax Year 2014: **2.00%** (*of 2013 stop-loss premiums*)

**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**

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 (<https://insurance.az.gov/insurers/taxes>).*

- 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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**2014-2018**  
**Retaliation Guide**  
**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.lidi.state.la.us](http://www.lidi.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 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 (“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.

	2018	2017	2016	2015	2014
Life insurer	<b>0.567017%</b>	<b>0.698648%</b>	<b>0.676900%</b>	<b>0.502857%</b>	<b>0.471292%</b>
Other insurer	<b>1.192181%</b>	<b>0.999762%</b>	<b>0.967535%</b>	<b>1.030186%</b>	<b>0.822498%</b>

**ASSESSMENTS LEVIED BY LOUISIANA**

Rating Commission Assessment and Other Special Funds (LRS § 22:1476). Assessment on total gross insurance premiums less returned premiums of property and casualty insurers.

- Tax Year 2018: **0.808%**
- Tax Year 2017: **0.835%**
- Tax Year 2016: **0.890%**
- Tax Year 2015: **0.945%**
- Tax Year 2014: **1.0%**

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

- Tax Year 2018: **0.00015%** of 2017 health insurance premium (Louisiana Register Vol. 44, No. 6, June 20, 2018, p. 1190).
- Tax Year 2017: **0.00015%** of 2016 health insurance premium (Louisiana Register Vol. 43, No. 6, June 20, 2017, p. 1224).
- Tax Year 2016: **0.00016%** of 2015 health insurance premium (Louisiana Register Vol. 42, No.6 June 20, 2016, p. 964).
- Tax Year 2015: **0.00022%** of 2014 health insurance premium.
- Tax Year 2014: **0.00028%** of 2013 health insurance premium (Louisiana Register Vol. 40, No. 6, June 20, 2014, p. 1230).

Louisiana Health Plan Health Insurer Assessment (LRS § 22:1210). Assessment of gross health insurance premiums, excluding policies or contracts for short term, accident only, hospital indemnity, credit insurance, automobile and homeowner's medical-payment coverage, workers' compensation medical benefit coverage, Medicare, Medicaid, federal government benefit plans, supplemental health insurance, limited benefit health insurance or coverage issued as a supplement to liability.

**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 Year 2018: **0.0375%** of 2017 assessable premium.
- For Tax Year 2017: **0.0375%** of 2016 assessable premium.
- For Tax Year 2016: **0.0375%** of 2015 assessable premium.
- For Tax Year 2015: **0.0375%** of 2014 assessable premium.
- For Tax Year 2014: **0.0375%** of 2013 assessable premium.

Workers Compensation Administration Fund Assessment and Second Injury Fund Assessment (LRS §§ 23:1291.1, 23:1377): Calculated on workers' compensation benefits paid during the previous calendar year.

- For Tax Year 2018: please contact Louisiana for detailed rate information.
- For Tax Year 2017: **1.28%** of workers compensation benefits paid in 2016.
- For Tax Year 2015: **1.71%** of workers compensation benefits paid in 2014.
- For Tax Year 2014: **1.79%** of workers compensation benefits paid in 2013.

Second Injury Fund Assessment (LRS § 23:1377): Calculated on workers' compensation benefits paid during the previous calendar year.

- For Tax Year 2018: please contact Louisiana for detailed rate information.
- For Tax Year 2017: **6.75%** of workers compensation benefits paid in 2016.
- For Tax Year 2016: **5.95%** of workers compensation benefits paid in 2015.
- For Tax Year 2015: **5.95%** of workers compensation benefits paid in 2014.

### **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 (<https://insurance.az.gov/insurers/taxes>).*

- Producer appointment: **\$20.00**
- 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**



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**2014-2018**  
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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](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

**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 Year 2018: **1.4%**
- For Tax Year 2016: **1.4%**
- For Tax Year 2015: **1.4%**
- For Tax Year 2014: **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). Assessment on gross direct written workers' compensation insurance premiums less return premiums and dividends paid.

- For Tax Year 2018: Multiply 2012 workers' compensation direct written premiums X **2.77%**.
- For Tax Year 2017: Multiply 2016 workers' compensation direct written premiums X **2.75%**.
- For Tax Year 2016: Multiply 2015 workers' compensation direct written premiums X **2.46%**.
- For Tax Year 2015: Multiply 2014 workers' compensation direct written premiums X **2.49%**.
- For Tax Year 2014: Multiply 2013 workers' compensation direct written premiums X **2.69%**.

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

(<https://insurance.az.gov/insurers/taxes>).

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

Other Filing Fees

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



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## 2014-2018 Retaliation Guide **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: **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 Year 2018: **\$1,000**
- Tax Year 2017: **\$1,000**
- Tax Year 2016: **\$1,000**
- Tax Year 2015: **\$1,000**
- Tax Year 2014: **\$1,000**

Insurance Regulation Fund Assessment (Ann. C. of MD, Ins §§ 2-501, -502). Assessment on prior-year gross premium written. *Minimum assessment of \$300.00.*

- For Tax Year 2018:
  - 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 2017:
  - 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 2016:
  - Health insurer: **0.09474%** of 2015 gross premium written
  - Life insurer: **0.04911%** of 2015 gross premium written
  - Property and casualty insurer: **0.05150%** of 2015 gross premium written
- For Tax Year 2015:

## MARYLAND (continued)

- Health insurer: **0.09849%** of 2014 gross premium written
- Life insurer: **0.04818%** of 2014 gross premium written
- Property and casualty insurer: **0.05272%** of 2014 gross premium written
- For Tax Year 2014:
  - Health insurer: **0.08788%** of 2013 gross premium written
  - Life insurer: **0.04134%** of 2013 gross premium written
  - Property and casualty insurer: **0.04626%** of 2013 gross premium written

Health Care Regulatory Fund Assessment (Ann. C. of MD, Ins §§ 2-112.2). Assessment on prior-year gross direct health insurance premium of each insurer, nonprofit health service plan, HMO, and dental plan organization *excluding* insurance for long-term care, disability-only, travel, credit, policies for which payment is not based on a medical-necessity determination, and excludes managed care organization health benefit plans.

- For Tax Year 2018: please contact Maryland for detailed rate information
- For Tax Year 2017: please contact Maryland for detailed rate information
- For Tax Year 2016: **0.02785%** of 2015 gross premium written
- For Tax Year 2015: **0.02490%** of 2014 gross premium written
- For Tax Year 2014: **0.02156%** of 2013 gross premium written

Workers Compensation Commission Maintenance Tax (Ann. C. of MD, Lab. & Empl. § 9-316): Calculated on total prior-year payroll of insureds' covered employees.

- For Tax Year 2018: **0.01758%** of total insured payroll for 2017.
- For Tax Year 2017: **0.01844%** of total insured payroll for 2016.
- For Tax Year 2016: **0.01960%** of total insured payroll for 2015.
- For Tax Year 2015: **0.01999%** of total insured payroll for 2014.
- For Tax Year 2014: **0.02122%** of total insured payroll for 2013.

Subsequent Injury Fund Assessments (Ann. C. of MD, Lab. & Empl. § 9-806): **6.5%** 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. § 9-1007): **1.0%** of each award for permanent disability or death, including awards for disfigurement or mutilation.

### 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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**MASSACHUSETTS**

**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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## 2014-2018 Retaliation Guide **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). Assessment on direct written premium and annuity considerations.  
Minimum assessment: **\$250.00**

- For Tax Year 2018: **0.0810113%**
- For Tax Year 2017: **0.0614769%**
- For Tax Year 2016: **0.0890287%**
- For Tax Year 2015: **0.0878683%**
- For Tax Year 2014: **0.1044208%**

Special Funds (MCL § 418.551). Assessment on workers' compensation direct written premiums.

- For Tax Year 2018, multiply 2017 workers' compensation direct written premiums X **0.5635%** (based on the quotient of the \$6,927,859.53 aggregate assessment divided by the \$1,229,503,444.00 workers' compensation premiums written by all insurers in 2017).
- For Tax Year 2017, multiply 2016 workers' compensation direct written premiums X **0.5525%** (based on the quotient of the \$6,930,773.14 aggregate assessment divided by the \$1,254,401,974.00 workers' compensation premiums written by all insurers in 2016).
- For Tax Year 2016, multiply 2015 workers' compensation direct written premiums X **0.4344%** (based on the quotient of the \$5,612,272.66 aggregate assessment divided by the \$1,291,862,034.00 workers' compensation premiums written by all insurers in 2015).
- For Tax Year 2015, multiply 2014 workers' compensation direct written premiums X **0.5907%** (based on the quotient of the \$7,727,535.43 aggregate assessment divided by the \$1,308,289,347 workers' compensation premiums written by all insurers in 2014).

## MICHIGAN (continued)

- For Tax Year 2014, multiply 2013 workers' compensation direct written premiums X **0.6747%** (based on the quotient of the \$8,549,451.92 aggregate assessment divided by the \$1,267,220,164 workers' compensation premiums written by all insurers in 2013).

Safety, Education and Training Fund (MCL § 408.1055). Assessment on workers' compensation total compensation benefits paid.

- For Tax Year 2018, multiply 2017 workers' compensation benefits paid X **2.42%** (based on the quotient of the \$11,102,873.35 aggregate assessment divided by the \$458,606,912.49 total workers' compensation benefits paid by all insurers in 2017).
- For Tax Year 2017, multiply 2016 workers' compensation benefits paid X **2.37%** (based on the quotient of the \$11,306,747.18 aggregate assessment divided by the \$477,884,496.36 total workers' compensation benefits paid by all insurers in 2016).
- For Tax Year 2016, multiply 2015 workers' compensation benefits paid X **2.09%** (based on the quotient of the \$11,060,542.72 aggregate assessment divided by the \$528,706,629.99 total workers' compensation benefits paid by all insurers in 2015).
- For Tax Year 2015, multiply 2014 workers' compensation benefits paid X **1.64%** (based on the quotient of the \$9,644,330.75 aggregate assessment divided by the \$588,068,948.42 total workers' compensation benefits paid by all insurers in 2014).
- For Tax Year 2014, multiply 2013 workers' compensation benefits paid X **1.41%** (based on the quotient of the \$9,644,330.75 aggregate assessment divided by the \$588,068,948.42 total workers' compensation benefits paid by all insurers in 2013).

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 2018: **\$192.00** per insured vehicle
- For Tax Year 2017: **\$170.00** per insured vehicle
- For Tax Year 2016: **\$160.00** per insured vehicle
- For Tax Year 2015: **\$150.00** per insured vehicle
- For Tax Year 2014: **\$186.00** per insured vehicle

Paid Medical Claims (MCL § 550.1733). Assessment on paid health insurance claims, not to exceed \$10,000 per insured individual or covered life. *Insurer may exclude from retaliation if assessment is recouped via policyholder surcharges.*

- For Tax Year 2018: **1.00%** of 2017 paid health insurance claims
- For Tax Year 2017: **1.00%** of 2016 paid health insurance claims
- For Tax Year 2016: **0.75%** of 2015 paid health insurance claims
- For Tax Year 2015: **0.75%** of 2014 paid health insurance claims
- For Tax Year 2014: **0.75%** of 2013 paid health insurance claims

## 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 (<https://insurance.az.gov/insurers/taxes>).*

- 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**

Other Filing Fees

- Amending articles of incorporation: **\$25.00**



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**MINNESOTA**

**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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**2014-2018**  
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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.

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 (“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.

	2018	2017	2016	2015	2014
Life insurer	<b>0.000000%</b>	<b>0.000000%</b>	<b>0.000000%</b>	<b>0.000000%</b>	<b>0.000000%</b>
Other insurer	<b>0.000098%</b>	<b>0.003463%</b>	<b>0.008040%</b>	<b>0.009832%</b>	<b>0.009148%</b>

**ASSESSMENTS LEVIED BY MISSISSIPPI**

Insurance Department Fund – Life, Health & Accident, Health Maintenance Organization (Miss. Code Ann. §§ 83-5-72; 83-2-33). All life insurers, health and accident insurers and health maintenance organizations annually pay an amount for the expenses of the department. The minimum annual assessment per company is \$100.00.

- For Tax Year 2018, multiply 2017 life, accident, and health premiums X **0.01353%** (based on the quotient of the \$750,000 aggregate assessment divided by the \$5,541,656,960 total life, accident, and health premiums for all insurers in 2017).
- For Tax Year 2017, multiply 2016 life, accident, and health premiums X **0.01372%** (based on the quotient of the \$750,000 aggregate assessment divided by the \$5,464,497,878 total life, accident, and health premiums for all insurers in 2016).
- For Tax Year 2016, multiply 2015 life, accident, and health premiums X **0.01369%** (based on the quotient of the \$750,000 aggregate assessment divided by the \$5,480,187,131 total life, accident, and health premiums for all insurers in 2015).
- For Tax Year 2015, multiply 2014 life, accident, and health premiums X **0.01394%** (based on the quotient of the \$750,000 aggregate assessment divided by the \$5,378,761,130 total life, accident, and health premiums for all insurers in 2014).
- For Tax Year 2014, multiply 2013 life, accident, and health premiums X **0.01545%** (based on the quotient of the \$750,000 aggregate assessment divided by the \$4,855,767,626 total life, accident, and health premiums for all insurers in 2013).

Insurance Department Fund – Property and Casualty (Miss. Code Ann. § 83-2-33). All property and casualty insurers annually pay an amount for the expenses of the department. The minimum annual assessment per company is \$100.00.

- For Tax Year 2018, multiply 2017 property and casualty premiums X **0.01625%** (based on the quotient of the \$750,000 aggregate assessment divided by the \$4,615,709,631 total property and casualty premiums for all insurers in 2017).
- For Tax Year 2017, multiply 2016 property and casualty premiums X **0.01696%** (based on the quotient of the \$750,000 aggregate assessment divided by the \$4,420,902,009 total property and casualty premiums for all insurers in 2016).
- For Tax Year 2016, multiply 2015 property and casualty premiums X **0.01730%** (based on the quotient of the \$750,000 aggregate assessment divided by the \$4,336,380,177 total property and casualty premiums for all insurers in 2015).
- For Tax Year 2015, multiply 2014 property and casualty premiums X **0.01784%** (based on the quotient of the \$750,000 aggregate assessment divided by the \$4,203,083,970 total property and casualty premiums for all insurers in 2014).
- For Tax Year 2014, multiply 2013 property and casualty premiums X **0.01877%** (based on the quotient of the \$750,000 aggregate assessment divided by the \$3,996,157,345 total property and casualty premiums for all insurers in 2013).

Workers' Compensation Fund Administration (Miss. Code Ann. § 71-3-99). Each workers' compensation insurer is assessed **\$250.00** for administrative expenses of workers' compensation fund, plus an amount prorated among carriers writing compensation insurance:

- For Tax Year 2018, please contact Mississippi for detailed rate information.
- For Tax Year 2017, multiply 2016 Arizona total gross claims for compensation X **1.8000%** (based on an

## MISSISSIPPI (continued)

aggregate assessment of \$5,483,884.87 divided by the aggregate total gross claims for all workers' compensation insurers of 304,660,270.37 in 2016).

- For Tax Year 2016, multiply 2015 Arizona total gross claims for compensation X **1.8300%** (based on an aggregate assessment of \$6,050,946.15 divided by the aggregate total gross claims for all workers' compensation insurers of 330,652,794.82 in 2015).
- For Tax Year 2015, multiply 2014 Arizona total gross claims for compensation X **1.5574%** (based on an aggregate assessment of \$5,165,721.97 divided by the aggregate total gross claims for all workers' compensation insurers of 331,699,362.20 in 2014).

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). Insurers writing fire insurance may be assessed for rating bureau expenses that are not covered by user fees.

- For Tax Year 2018, multiply 2017 fire premiums X **0.1150%** (based on an aggregate assessment of \$2,768,406 divided by the aggregate total fire premiums for all insurers of 2,407,477,000 in 2017).
- For Tax Year 2017, multiply 2016 fire premiums X **0.1253%** (based on an aggregate assessment of \$2,908,138 divided by the aggregate total fire premiums for all insurers of 2,321,471,000 in 2016).
- For Tax Year 2016, multiply 2015 fire premiums X **0.1250%** (based on an aggregate assessment of \$2,909,598 divided by the aggregate total fire premiums for all insurers of 2,327,647,000 in 2015).
- For Tax Year 2015, multiply 2014 fire premiums X **0.1251%** (based on an aggregate assessment of \$2,866,888 divided by the aggregate total fire premiums for all insurers of 2,291,265,000 in 2014).

### 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 (<https://insurance.az.gov/insurers/taxes>).*

- 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**



**Insurance Tax Section**  
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**2014-2018**  
**Retaliation Guide**  
**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: **1.0%** (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: **\$250.00**
- Certificate of authority fee, prepaid dental: **\$200.00**

License/Authority Renewal Fees

- Certificate of authority renewal, insurer or HMO: **\$1,500.00**
- Certificate of authority renewal, prepaid dental: **\$50.00**

Annual Statement Fees: **None.**

Producer Appointment Fees: **None.**

Rate, Form or Rule Filing: **\$50.00** per filing



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## 2014-2018 Retaliation Guide **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](http://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 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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## 2014-2018 Retaliation Guide **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 group premium tax: **1.0%** (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 **5.5796%**
  - Taxable income exceeding \$100,000 X **7.8070%**
  - 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 48-1,114). 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 (<https://insurance.az.gov/insurers/taxes>).*

- 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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## 2014-2018 Retaliation Guide **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). 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	2018 Assessment	2017 Assessment	2016 Assessment	2015 Assessment	2014 Assessment
Less than \$100,000	<b>\$500.00</b>	<b>\$500.00</b>	<b>\$500.00</b>	<b>\$500.00</b>	<b>\$500.00</b>
\$100,000 or more, but less than \$1 million	<b>\$750.00</b>	<b>\$750.00</b>	<b>\$750.00</b>	<b>\$750.00</b>	<b>\$750.00</b>
\$1 million or more, but less than \$10 million	<b>\$1,000.00</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>
\$10 million or more, but less than \$50 million	<b>\$1,500.00</b>	<b>\$1,500.00</b>	<b>\$1,500.00</b>	<b>\$1,500.00</b>	<b>\$1,500.00</b>
\$50 million or more	<b>\$2,000.00</b>	<b>\$2,000.00</b>	<b>\$2,000.00</b>	<b>\$2,000.00</b>	<b>\$2,000.00</b>

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

Type of Entity	2018 Assessment	2017 Assessment	2016 Assessment	2015 Assessment	2014 Assessment
Insurer	<b>\$1,300.00</b>	<b>\$1,300.00</b>	<b>\$1,300.00</b>	<b>\$1,300.00</b>	<b>\$1,300.00</b>
Fraternal benefit society	<b>\$1,000.00</b>	<b>\$1,000.00</b>	<b>\$1,300.00</b>	<b>\$1,300.00</b>	<b>\$1,300.00</b>
Risk retention group	<b>\$250.00</b>	<b>\$250.00</b>	<b>\$250.00</b>	<b>\$250.00</b>	<b>\$250.00</b>

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

- Tax Year 2018: **\$0.00**
- Tax Year 2017: **\$0.00**
- Tax Year 2016: **\$0.00**
- Tax Year 2015: **\$0.00**
- Tax Year 2014: **\$29.00**

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

- Tax Year 2018: **\$0.00**
- Tax Year 2017: **\$0.00**
- Tax Year 2016: **\$0.00**
- Tax Year 2015: **\$0.00**
- Tax Year 2014: **\$150.00**

Department of Industrial Relations (NRS § 232.680(2)). Assessment on private carriers, reflecting the hazards of the employments covered by the private carriers on expected annual premiums.

- For Tax Year 2018, multiply your 2017 workers' compensation premiums X **4.9042%** (based on the quotient of the \$24,483,967.00 aggregate assessment divided by the \$499,240,002.46 in total workers' compensation premiums for all insurers in 2017).
- For Tax Year 2017, multiply your 2016 workers' compensation premiums X **5.4672%** (based on the quotient of the \$25,101,369.00 aggregate assessment divided by the \$459,123,930.67 in total workers' compensation premiums for all insurers in 2016).
- For Tax Year 2016, multiply your 2015 workers' compensation premiums X **6.0313%** (based on the quotient of the \$25,535,404.00 aggregate assessment divided by the \$423,378,602.00 in total workers' compensation premiums for all insurers in 2015).
- For Tax Year 2015, multiply your 2014 workers' compensation premiums X **5.7045%** (based on the quotient of the \$22,992,317.00 aggregate assessment divided by the \$403,059,161 in total workers' compensation premiums for all insurers in 2014).
- For Tax Year 2014, multiply your 2013 workers' compensation premiums X **4.7856%** (based on the quotient of the \$20,514,235.77 aggregate assessment divided by the \$428,661,874.92 in total workers' compensation premiums for all insurers in 2013).

Health Insurance Cost Containment Program (NRS § 449.465). Assessment on insurers authorized to transact health insurance. **Minimum \$50.00 fee.**

- Tax Year 2018: **\$1,693.00**
- Tax Year 2017: **\$2,483.00**
- Tax Year 2016: **\$2,602.00**
- Tax Year 2015: **\$2,602.00**
- Tax Year 2014: **\$2,602.00**

**FEES CHARGED BY NEVADA**Application and Admission Fees

- Application fee, insurer: **\$2,450.00**
- Certificate of authority issuance, insurer:
  - One kind of insurance: **\$283.00**
  - 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 (<https://insurance.az.gov/insurers/taxes>).*

- 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**



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**2014-2018**  
**Retaliation Guide**  
**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

- 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 insurer (RSA §405-A:3)

#### Business Profits Tax (RSA § 77-A)

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 Years 2017 and 2018: **8.2%**
- Tax Year 2016 and prior: **8.5%**

#### Business Enterprise Tax (RSA § 77-E)

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. Rate applied to gross business receipts with adjustments: **0.75%**.

### **ASSESSMENTS LEVIED BY NEW HAMPSHIRE**

Administrative Expenses of Insurance Department (RSA § 400-A:39). Minimum assessment: **\$100.00**

- For Tax Year 2018, include the following two calculations:
  - Multiply total 2017 direct premium written times **0.272761%** (based on the quotient of the \$11,953,215 aggregate assessment divided by the \$4,382,307,788 direct premium written for all insurers in 2017).
  - **Subtract the result of the following:** Multiply total 2016 direct premium written times **0.048298%** (based on the quotient of the \$2,092,110 aggregate assessment refund divided by the \$4,331,682,192 direct premium written for all insurers in 2016).
- For Tax Year 2017, include the following two calculations:

## NEW HAMPSHIRE (continued)

- Multiply total 2016 direct premium written times **0.267515%** (based on the quotient of the \$11,587,890 aggregate assessment divided by the \$4,331,682,192 direct premium written for all insurers in 2016).
- **Subtract the result of the following:** Multiply total 2015 direct premium written times **0.040500%** (based on the quotient of the \$1,649,684 aggregate assessment refund divided by the \$4,073,313,186 direct premium written for all insurers in 2015).
- For Tax Year 2016, include the following two calculations:
  - Multiply total 2015 direct premium written times **0.272845%** (based on the quotient of the \$11,113,825 aggregate assessment divided by the \$4,073,313,184 direct premium written for all insurers in 2015).
  - **Subtract the result of the following:** Multiply total 2014 direct premium written times **0.038061%** (based on the quotient of the \$1,676,751 aggregate assessment refund divided by the \$4,405,393,168 direct premium written for all insurers in 2014).
- For Tax Year 2015:
  - Multiply total 2014 direct premium written times **0.263009%** (based on the quotient of the \$10,289,041 aggregate assessment divided by the \$3,912,043,410 direct premium written for all insurers in 2014).
  - **Subtract the result of the following:** Multiply total 2013 direct premium written times **0.047885%** (based on the quotient of the \$1,843,167 aggregate assessment refund divided by the \$3,849,178,411 direct premium written for all insurers in 2013).
- For Tax Year 2014, include the following two calculations:
  - Multiply total 2013 direct premium written times **0.248347%** (based on the quotient of the \$9,559,335 aggregate assessment divided by the \$3,849,178,411 direct premium written for all insurers in 2013).
  - **Subtract the result of the following:** Multiply total 2012 direct premium written times **0.049476%** (based on the quotient of the \$1,855,822 aggregate assessment refund divided by the \$3,750,986,463 direct premium written for all insurers in 2012).

Workers' Compensation Administration Fund (RSA § 281-A:59). Based on paid workers compensation benefits (including medical benefits) during the fiscal year ending during the preceding calendar year. Minimum assessment: **\$100.00**

- For Tax Year 2018, Multiply total benefits paid between July 1, 2017, and June 30, 2018 (Fiscal Year 2017) times **12.83%** (based on the quotient of the \$23,020,817 aggregate assessment divided by the \$179,378,884 workers' compensation (including medical) benefits paid by all insurers in Fiscal Year 2016).
- For Tax Year 2017: Multiply total benefits paid between July 1, 2016, and June 30, 2017 (Fiscal Year 2017) times **17.03%** (based on the quotient of the \$29,818,768.43 aggregate assessment divided by the \$175,080,094 workers' compensation (including medical) benefits paid by all insurers in Fiscal Year 2016).
- For Tax Year 2016: Multiply total benefits paid between July 1, 2015, and June 30, 2016 (Fiscal Year 2016) times **13.67%** (based on the quotient of the \$24,808,743.03 aggregate assessment divided by the \$181,495,170 workers' compensation (including medical) benefits paid by all insurers in Fiscal Year 2016).

## NEW HAMPSHIRE (continued)

- For Tax Year 2015: Multiply total benefits paid between July 1, 2014, and June 30, 2015 (Fiscal Year 2015) times **11.51%** (based on the quotient of the \$20,814,698.61 aggregate assessment divided by the \$180,836,485 workers' compensation (including medical) benefits paid by all insurers in Fiscal Year 2015).
- For Tax Year 2014: Multiply total benefits paid between July 1, 2013, and June 30, 2014 (Fiscal Year 2014) times **12.08%** (based on the quotient of the \$22,729,466.26 aggregate assessment divided by the \$188,221,994 workers' compensation (including medical) benefits paid by all insurers in Fiscal Year 2014).

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 31<sup>st</sup>. **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 31<sup>st</sup>.

- Tax Year 2018: **\$2.25** per covered life per month
- Tax Year 2017: **\$1.67** per covered life per month
- Tax Year 2016: **\$0.00** per covered life per month
- Tax Year 2015: **\$0.00** per covered life per month
- Tax Year 2014: **\$0.00** 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 (<https://insurance.az.gov/insurers/taxes>).*

- 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**



**Insurance Tax Section**  
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**2014-2018**  
**Retaliation Guide**  
**NEW JERSEY**

**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](http://www.state.nj.us/treasury/taxation) or, <http://www.state.nj.us/treasury/taxation/prntins.shtml>

Insurance Tax Rates (N.J.S. §§ 54:18A-1, -2 and -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
- 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). Applies to all risk-bearing entities (insurers, hospital and medical service plans, dental service plans, risk retention groups, purchasing groups, fraternal benefit societies, etc.) based on net direct written premiums.

- For Tax Year 2018, please contact New Jersey for detailed rate information.
- For Tax Year 2017, please contact New Jersey for detailed rate information.
- For Tax Year 2016, multiply your 2015 net direct written premiums X **0.05790%**.
- For Tax Year 2015, multiply your 2014 net direct written premiums X **0.06952%**.
- For Tax Year 2014, multiply your 2013 net direct written premiums X **0.07694%**.

Insurance Department Funding (N.J.S. §§ 17:1C-19 through-30; Bulletin 95-17). Insurers are assessed each September for the Department's prior-fiscal-year expenses based on proportion of prior-year net written premium.

- For Tax Year 2018, please contact New Jersey for detailed rate information.
- For Tax Year 2017, please contact New Jersey for detailed rate information.
- For Tax Year 2016, multiply your 2015 net written premiums X **0.06469%**.
- For Tax Year 2015, multiply your 2014 net written premiums X **0.06815%**.
- For Tax Year 2014, multiply your 2013 net written premiums X **0.07373%**.

Motor Vehicle Security-Responsibility Law Administration Expense Assessment (N.J.S. §§ 39:6-58; -59). Assessment on stock and mutual insurers writing motor vehicle liability insurance or motor liability bonds,

allocated on proportion of premiums written.

- For Tax Year 2018, please contact New Jersey for detailed rate information.
- For Tax Year 2017, please contact New Jersey for detailed rate information.
- For Tax Year 2016, multiply your 2015 motor vehicle liability insurance premiums X **0.34473%**.
- For Tax Year 2015, multiply your 2014 motor vehicle liability insurance premiums X **0.37707%**.
- For Tax Year 2014, multiply your 2013 motor vehicle liability insurance premiums X **0.37031%**.

Health Care Subsidy Fund Assessment (N.J.S. § 26:2J-47). Additional assessment on health maintenance organization net written premiums excluding federally funded program premiums: **2.0%**

**FEES CHARGED BY NEW JERSEY**

Application/Admission Fees

- Life and health insurer - issuance: **\$5,000.00**
- Life and health insurer – additional authority: **\$2,500.00**
- Property and casualty insurer: **\$3,500.00**
- Dental service corporation: **\$6,025.00** (includes \$1,025 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**

Other Filing Fees

- Filing fees for health insurance, variable life insurance, credit life insurance:
  - Policy: **\$300.00**
  - Rider, endorsement or application: **\$75.00**
  - Rate revision: **\$200.00**
- Filing fees for personal lines and commercial lines property/casualty excluding private passenger automobile:
  - Policy, rate or underwriting rule: **\$250.00**
  - Combined filings (form/rate/rule): **\$500.00**
- Fee for each filing regarding special risks: **\$250.00**
- Filing fees for insurance other than health, variable life or credit life:
  - Policy: **\$200.00**
  - Rider, endorsement or application: **\$50.00**



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## 2014-2018 Retaliation Guide **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

- Insurance premium tax: **3.003%** (NMSA 1978, § 59A-6-2)
- Risk retention group: **3.003%** (NMSA 1978, § 59A-6-2)
- Surtax on gross health insurance premiums, membership and policy fees: **1.0%** (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**

#### 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*

[\(<https://insurance.az.gov/insurers/taxes>\).](https://insurance.az.gov/insurers/taxes)

- 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' multiple peril and farmowners' multiple peril
- Workers' compensation
- Other casualty, including surety and fidelity
- 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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**2014-2018**  
**Retaliation Guide**  
**NEW YORK**

**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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## 2014-2018 Retaliation Guide **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)

### **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 Year 2018: **6.5%**
- Tax Year 2017: **6.5%**
- Tax Year 2016: **6.5%**
- Tax Year 2015: **6.5%**
- Tax Year 2014: **6.0%**

**Second Injury Fund.** Industrial Commission assessment for each loss or loss of use of a "member" (limb or faculty, such as sight, hearing). (G.S. § 97-40.1)

- Major member (back, foot, leg, hand, arm, sight, hearing): **\$750.00**
- Minor member: **\$250.00**

### **FEES CHARGED BY NORTH CAROLINA**

#### Application Fees

- Insurer: **\$1,000.00**
- HMO: **\$500.00**
- Service corporation: **\$250.00**
- 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 (<https://insurance.az.gov/insurers/taxes>).*

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



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**2014-2018**  
**Retaliation Guide**  
**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 as insurer**

**ASSESSMENTS LEVIED BY NORTH DAKOTA**

**Comprehensive Health Association Assessment** (NDDC § 26.1-08-09). Each entity selling state-regulated health insurance coverage or health benefits with earned premium of \$100,000 or more (“member”) share in the expenses of the Association on a pro-rata share of the member’s premiums received to the premiums received by all members.

- For Tax Year 2018, multiply your 2017 health premiums earned by **0.176807%** (based on the quotient of the \$2,500,000 aggregate assessment divided by the \$1,413,917,188 in aggregate premiums).
- For Tax Year 2017, multiply your 2016 health premiums earned by **0.180210%** (based on the quotient of the \$2,500,000 aggregate assessment divided by the \$1,387,266,882 in aggregate premiums).
- Tax Year 2016: **NONE**
- Tax Year 2015: **NONE**
- For Tax Year 2014, multiply your 2013 health premiums earned by **0.418776%** (based on the quotient of the \$5,000,000 aggregate assessment divided by the \$1,193,955,704 in aggregate premiums).

**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:
  - For 7/1/2017 to current: **\$100.00**
  - For 6/30/2017 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 (<https://insurance.az.gov/insurers/taxes>).*

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



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## 2014-2018 Retaliation Guide **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 (<https://insurance.az.gov/insurers/taxes>).

- Appointment/continuation of producer:
  - 6/30/2014 and after: **\$15.00**
  - Prior to 6/30/2014: **\$20.00**
- Appointment cancellation: **\$0.00**

Rate/Form Filing Fees:

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



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## 2014-2018 Retaliation Guide **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](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: **2.25%** (OS § 36-6455)
- 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 (OS §§ 36-307.5; 36-362). 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 2018
  - For October 15, 2018 due date, multiply workers' compensation insurance premiums written July through September 2018 X **5.18%**.
  - For July 15, 2018 due date, multiply workers' compensation insurance premiums written April through June 2018 X **3.39%**.
  - For April 15, 2018 due date, multiply workers' compensation insurance premiums written January through March 2018 X **3.39%**.
  - For January 15, 2018 due date, multiply workers' compensation insurance premiums written October through December 2017 X **3.39%**.
- For Tax Year 2017
  - For October 15, 2017 due date, multiply workers' compensation insurance premiums written July through September 2017 X **6.00%**.
  - For July 15, 2017 due date, multiply workers' compensation insurance premiums written April through June 2017 X **6.00%**.
  - For April 15, 2017 due date, multiply workers' compensation insurance premiums written January through March 2017 X **6.00%**.
  - For January 15, 2017 due date, multiply workers' compensation insurance premiums written October through December 2016 X **6.00%**.

- For Tax Year 2016
  - For October 15, 2016 due date, multiply workers' compensation insurance premiums written July through September 2016 X **6.00%**.
  - For July 15, 2015 due date, multiply workers' compensation insurance premiums written April through June 2016 X **6.00%**.
  - For April 15, 2016 due date, multiply workers' compensation insurance premiums written January through March 2016 X **6.00%**.
  - For January 15, 2016 due date, multiply workers' compensation insurance premiums written October through December 2015 X **6.00%**.
- For Tax Year 2015
  - For October 15, 2015 due date, multiply workers' compensation insurance premiums written July through September 2015 X **6.00%**.
  - For July 15, 2015 due date, multiply workers' compensation insurance premiums written April through June 2015 X **6.00%**.
  - For April 15, 2015 due date, multiply workers' compensation insurance premiums written January through March 2015 X **6.00%**.
  - For January 15, 2015 due date, multiply workers' compensation insurance premiums written October through December 2014 X **6.00%**.
- For Tax Year 2014
  - For October 15, 2014 due date, multiply workers' compensation insurance premiums written July through September 2014 X **6.00%**.
  - For July 15, 2014 due date, multiply workers' compensation insurance premiums written April through June 2014 X **5.18%**.
  - For April 15, 2014 due date, multiply workers' compensation insurance premiums written January through March 2014 X **5.18%**.
  - For January 15, 2014 due date, multiply workers' compensation insurance premiums written October through December 2013 X **5.18%**.

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

- For Tax Year 2018
  - For October 15, 2018 due date, multiply losses paid July through September 2018 X **0.75%**.
  - For July 15, 2018 due date, multiply losses paid April through June 2018 X **0.75%**.
  - For April 15, 2018 due date, multiply losses paid January through March 2018 X **0.75%**.
  - For January 15, 2018 due date, multiply losses paid October through December 2017 X **0.75%**.
- For Tax Year 2017
  - For October 15, 2017 due date, multiply losses paid July through September 2017 X **0.75%**.
  - For July 15, 2017 due date, multiply losses paid April through June 2017 X **0.75%**.
  - For April 15, 2017 due date, multiply losses paid January through March 2017 X **0.75%**.
  - For January 15, 2017 due date, multiply losses paid October through December 2016 X **0.75%**.
- For Tax Year 2016

## OKLAHOMA (continued)

- For October 15, 2016 due date, multiply losses paid July through September 2016 X **0.75%**.
- For July 15, 2016 due date, multiply losses paid April through June 2016 X **0.75%**.
- For April 15, 2016 due date, multiply losses paid January through March 2016 X **0.75%**.
- For January 15, 2016 due date, multiply losses paid October through December 2015 X **0.75%**.
- For Tax Year 2015
  - For October 15, 2015 due date, multiply losses paid July through September 2015 X **0.75%**.
  - For July 15, 2015 due date, multiply losses paid April through June 2015 X **0.75%**.
  - For April 15, 2015 due date, multiply losses paid January through March 2015 X **0.75%**.
  - For January 15, 2015 due date, multiply losses paid October through December 2014 X **0.75%**.
- For Tax Year 2014
  - For October 15, 2014 due date, multiply losses paid July through September 2014 X **0.75%**
  - For July 15, 2014 due date, multiply losses paid April through June 2014 X **0.75%**
  - For April 15, 2014 due date, multiply losses paid January through March 2014 X **0.75%**.
  - For January 15, 2014 due date, multiply losses paid October through December 2013 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 as part of your annual premium tax filing the E-AGENTS.XLS workbook, accessible from Arizona's Tax Forms and Instructions web page (<https://insurance.az.gov/insurers/taxes>).*

- 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**



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**2014-2018**  
**Retaliation Guide**  
**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](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; 317.655; 317.665; 317.090), 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	<b>\$150.00</b>
At least \$500,000 but less than \$1 million	<b>500.00</b>
At least \$1 million but less than \$2 million	<b>1,000.00</b>
At least \$2 million but less than \$3 million	<b>1,500.00</b>
At least \$3 million but less than \$5 million	<b>2,000.00</b>
At least \$5 million but less than \$7 million	<b>4,000.00</b>
At least \$7 million but less than \$10 million	<b>7,500.00</b>
At least \$10 million but less than \$25 million	<b>15,000.00</b>
At least \$25 million but less than \$50 million	<b>30,000.00</b>
At least \$50 million but less than \$75 million	<b>50,000.00</b>
At least \$75 million but less than \$100 million	<b>75,000.00</b>
At least \$100 million	<b>100,000.00</b>

- 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): **5%** average underwriting profit of immediately preceding 3 years.
- Risk retention groups: **Same tax as insurer.**

**ASSESSMENTS**

Health Premium Assessment (ORS §§ 743.960, 743.961): Assessment on health premiums *earned* excluding vision-only, dental-only, Medicare Advantage, Medicare Part D, long-term care, federal employee benefits, stop-loss coverage, liability insurance supplemental, automobile medical payment, reinsurance, workers’ compensation, and disability insurance products.

- For Tax Year 2018: **NONE**
- For Tax Year 2017: **NONE**
- For Tax Year 2016: **NONE**
- For Tax Year 2015: **NONE**
- For Tax Year 2014: **NONE**

Assessment to Fund Operations of the Oregon Insurance Division (ORS § 731.804, Reg. 836-09-011). 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
2018	2017	<b>0.0263%</b>	<b>0.0310%</b>	<b>0.0518%</b>	<b>0.0263%</b>
2017	2016	<b>0.0276%</b>	<b>0.0243%</b>	<b>0.0589%</b>	<b>0.0243%</b>
2016	2015	<b>0.0278%</b>	<b>0.0137%</b>	<b>0.0552%</b>	<b>0.0137%</b>
2015	2014	<b>0.0278%</b>	<b>0.0137%</b>	<b>0.0552%</b>	<b>0.0137%</b>
2014	2013	<b>0.0313%</b>	<b>0.0312%</b>	<b>0.0526%</b>	<b>0.0132%</b>

Workers’ Compensation Assessment (ORS § 656.612). Based on direct *earned* workers’ compensation premium.

- For Tax Year 2018: Multiply earned workers’ compensation premium times **7.4%**.
- For Tax Year 2017: Multiply earned workers’ compensation premium times **6.8%**.
- For Tax Year 2016: Multiply earned workers’ compensation premium times **6.2%**.
- For Tax Year 2015: Multiply earned workers’ compensation premium times **6.2%**.
- For Tax Year 2014: Multiply earned workers’ compensation premium times **6.2%**.

Medical Insurance Pool Board Assessment (ORS § 735.610). Assessment on health insurers, fraternal benefit societies and health care service contractors in proportion to the number of each insurer's insureds and certificate holders to the total number of insureds and certificate holders as of March 31.

- For Tax Year 2018: **NONE**
- For Tax Year 2017: **NONE**
- For Tax Year 2016: **NONE**
- For Tax Year 2015: **NONE**
- For Tax Year 2014: **NONE**

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](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 (§ 75-1797; 75 Pa. CSA § 1797) – Assessments on motor vehicle liability insurance premiums to provide medical benefits for motor vehicle accidents of unlicensed and uninsured persons. **\$200 minimum assessment per six-month period.**

- For Tax Year 2018, the sum of the following two assessments:
  - Multiply 2017 Arizona motor vehicle liability insurance premiums (State page exhibit lines 19.1 through 19.4) X **0.050757%** (based on the quotient of the \$3,000,000 aggregate Pennsylvania assessment in September 2018 divided by \$5,910,540,000, which was the sum of motor vehicle liability insurance premiums written by all insurers in Pennsylvania in 2017).
  - Multiply 2016 Arizona motor vehicle liability insurance premiums (State page exhibit lines 19.1 through 19.4) X **0.057878%** (based on the quotient of the \$3,250,000 aggregate Pennsylvania assessment in March 2018 divided by \$5,615,263,000, which was the sum of motor vehicle liability insurance premiums written by all insurers in Pennsylvania in 2016 reported as of March 2018).
- For Tax Year 2017, the sum of the following two assessments:
  - Multiply 2016 Arizona motor vehicle liability insurance premiums (State page exhibit lines 19.1 through 19.4) X **0.062330%** (based on the quotient of the \$3,500,000 aggregate Pennsylvania assessment in September 2017 divided by \$5,615,263,000, which was the sum of motor vehicle liability insurance premiums written by all insurers in Pennsylvania in 2016).
  - Multiply 2015 Arizona motor vehicle liability insurance premiums (State page exhibit lines 19.1 through 19.4) X **0.064768%** (based on the quotient of the \$3,500,000 aggregate Pennsylvania assessment in March 2017 divided by \$5,403,931,000, which was the sum of motor vehicle liability insurance premiums written by all insurers in Pennsylvania in 2015 reported as of March 2017).
- For Tax Year 2016, the sum of the following two assessments:
  - Multiply 2015 Arizona motor vehicle liability insurance premiums (State page exhibit lines 19.1

through 19.4) X **0.064386%** (based on the quotient of the \$3,500,000 aggregate Pennsylvania assessment in September 2016 divided by \$5,435,964,000, which was the sum of motor vehicle liability insurance premiums written by all insurers in Pennsylvania in 2015).

- Multiply 2014 Arizona motor vehicle liability insurance premiums (State page exhibit lines 19.1 through 19.4) X **0.066199%** (based on the quotient of the \$3,500,000 aggregate Pennsylvania assessment in March 2016 divided by \$5,287,100,000, which was the sum of motor vehicle liability insurance premiums written by all insurers in Pennsylvania in 2014 reported as of March 2016).
- For Tax Year 2015, the sum of the following two assessments:
  - Multiply 2014 Arizona motor vehicle liability insurance premiums (State page exhibit lines 19.1 through 19.4) X **0.066288%** (based on the quotient of the \$3,500,000 aggregate Pennsylvania assessment due in September 2015 divided by \$5,279,968,000, which was the sum of motor vehicle liability insurance premiums written by all insurers in Pennsylvania in 2014).
  - Multiply 2013 Arizona motor vehicle liability insurance premiums (State page exhibit lines 19.1 through 19.4) X **0.062661%** (based on the quotient of the \$3,250,000 aggregate Pennsylvania assessment in March 2015 divided by \$5,186,648,000.00, which was the sum of motor vehicle liability insurance premiums written by all insurers in Pennsylvania in 2013 reported as of March 2015).
- For Tax Year 2014, the sum of the following two assessments:
  - Multiply 2013 Arizona motor vehicle liability insurance premiums (State page exhibit lines 19.1 through 19.4) X **0.072301%** (based on the quotient of the \$3,750,000 aggregate Pennsylvania assessment due in September 2014 divided by \$5,186,675,000, which was the sum of motor vehicle liability insurance premiums written by all insurers in Pennsylvania in 2013).
  - Multiply 2012 Arizona motor vehicle liability insurance premiums (State page exhibit lines 19.1 through 19.4) X **0.078403%** (based on the quotient of the \$4,000,000 aggregate Pennsylvania assessment in March 2014 divided by \$5,101,873,000, which was the sum of motor vehicle liability insurance premiums written by all insurers in Pennsylvania in 2012 reported as of March 2014).

Automobile Theft Prevention Trust Fund (40 P.S. § 326.6) – Assessments on private passenger and commercial automobile physical damage insurance premiums written.

- For Tax Year 2018, , multiply 2017 Arizona physical damage written premiums X **0.16324%** (based on the quotient of the \$6,989,826 aggregate Pennsylvania assessment divided by \$4,281,993,565 which was the sum of automobile physical damage insurance premiums written by all insurers in Pennsylvania in 2017).
- For Tax Year 2017, multiply 2016 Arizona physical damage written premiums X **0.17382%** (based on the quotient of the \$6,989,826 aggregate Pennsylvania assessment divided by \$4,021,191,348, which was the sum of automobile physical damage insurance premiums written by all insurers in Pennsylvania in 2016).
- For Tax Year 2016, multiply 2015 Arizona physical damage written premiums X **0.18599%** (based on the quotient of the \$6,989,826 aggregate Pennsylvania assessment divided by \$3,758,255,902, which was the sum of automobile physical damage insurance premiums written by all insurers in Pennsylvania in 2015).

- For Tax Year 2015, multiply 2014 Arizona physical damage written premiums X **0.19675%** (based on the quotient of the \$6,989,826 aggregate Pennsylvania assessment divided by \$3,552,618,380, which was the sum of automobile physical damage insurance premiums written by all insurers in Pennsylvania in 2014).
- For Tax Year 2014, multiply 2013 Arizona physical damage written premiums X **0.20855%** (based on the quotient of the \$6,989,826 aggregate Pennsylvania assessment divided by \$3,351,606,512 which was the sum of automobile physical damage insurance premiums written by all insurers in Pennsylvania in 2013).

Insurance Fraud Prevention Trust Fund (40 P.S. § 325.23) – Assessments on all fire and casualty, accident and health, and credit accident and health direct business written. Assessments are calculated separately for hospital, medical, dental and optometric (HMDO) service corporations from other types of insurers. Health care services organizations (a.k.a. health maintenance organizations) were last assessed in 2007.

- For Tax Year 2018,
  - HMDO service corporations excluding HMOs – Multiply 2017 accident and health premiums written plus credit accident and health premiums written times **0.04215%** (based on the quotient of the \$1,507,167 aggregate Pennsylvania assessment divided by \$3,575,783,091, which was the sum of accident and health, and credit accident and health premiums written by all insurers in Pennsylvania in 2017).
  - All other insurers excluding HMOs – Multiply 2017 fire and casualty premiums written plus accident and health premiums written plus credit accident and health premiums written times **0.04931%** (based on the quotient of the \$13,564,503 aggregate Pennsylvania assessment divided by \$27,510,442,710, which was the sum of fire and casualty, accident and health, and credit accident and health premiums written by all insurers in Pennsylvania in 2017).
- For Tax Year 2017,
  - HMDO service corporations excluding HMOs – Multiply 2016 accident and health premiums written plus credit accident and health premiums written times **0.04026%** (based on the quotient of the \$1,463,269 aggregate Pennsylvania assessment divided by \$3,634,329,094, which was the sum of accident and health, and credit accident and health premiums written by all insurers in Pennsylvania in 2016).
  - All other insurers excluding HMOs – Multiply 2016 fire and casualty premiums written plus accident and health premiums written plus credit accident and health premiums written times **0.04861%** (based on the quotient of the \$13,169,420 aggregate Pennsylvania assessment divided by \$27,090,156,853, which was the sum of fire and casualty, accident and health, and credit accident and health premiums written by all insurers in Pennsylvania in 2016).
- For Tax Year 2016,
  - HMDO service corporations excluding HMOs – Multiply 2015 accident and health premiums written plus credit accident and health premiums written times **0.03369%** (based on the quotient of the \$1,416,786 aggregate Pennsylvania assessment divided by \$4,205,425,928, which was the sum of accident and health, and credit accident and health premiums written by all insurers in Pennsylvania in 2015).
  - All other insurers excluding HMOs – Multiply 2015 fire and casualty premiums written plus accident and health premiums written plus credit accident and health premiums written times **0.04766%** (based on the quotient of the \$12,724,078 aggregate Pennsylvania assessment

*divided by \$26,698,439,738, which was the sum of fire and casualty, accident and health, and credit accident and health premiums written by all insurers in Pennsylvania in 2015).*

- For Tax Year 2015,
  - HMDO service corporations excluding HMOs – Multiply 2014 accident and health premiums written plus credit accident and health premiums written times **0.03158%** *(based on the quotient of the \$1,365,977 aggregate Pennsylvania assessment divided by \$4,325,274,323, which was the sum of accident and health, and credit accident and health premiums written by all insurers in Pennsylvania in 2014).*
  - All other insurers excluding HMOs – Multiply 2014 fire and casualty premiums written plus accident and health premiums written plus credit accident and health premiums written times **0.04719%** *(based on the quotient of the \$12,293,795 aggregate Pennsylvania assessment divided by \$26,051,269,737, which was the sum of fire and casualty, accident and health, and credit accident and health premiums written by all insurers in Pennsylvania in 2014).*
- For Tax Year 2014,
  - HMDO service corporations excluding HMOs – Multiply 2013 accident and health premiums written plus credit accident and health premiums written times **0.02338%** *(based on the quotient of the \$1,313,440 aggregate Pennsylvania assessment divided by \$5,616,720,081, which was the sum of accident and health, and credit accident and health premiums written by all insurers in Pennsylvania in 2013).*
  - All other insurers excluding HMOs – Multiply 2013 fire and casualty premiums written plus accident and health premiums written plus credit accident and health premiums written times **0.04675%** *(based on the quotient of the \$11,820,956 aggregate Pennsylvania assessment divided by \$25,285,561,845, which was the sum of fire and casualty, accident and health, and credit accident and health premiums written by all insurers in Pennsylvania in 2013).*

Workers' Compensation Security Fund (tit. 31 § 165.7)

- For Tax Year 2018, no assessment
- For Tax Year 2017, no assessment
- For Tax Year 2016, no assessment
- For Tax Year 2015, no assessment
- For Tax Year 2014, no assessment

**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**
  - Add **\$400.00** if applied to issue variable life contracts
  - 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 (<https://insurance.az.gov/insurers/taxes>).*

- 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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**Retaliation Guide**  
**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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**2014-2018**  
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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: **2.00%** (SC Code Ann. §§ 38-7-30 and 38-7-40)
- Fire maintenance: **0.35%**
- 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 ("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.

	2018	2017	2016	2015	2014
Life insurer	<b>0.678082%</b>	<b>0.776891%</b>	<b>0.671939%</b>	<b>2.077348%</b>	<b>0.789723%</b>
Other insurer	<b>2.456026%</b>	<b>2.173675%</b>	<b>1.772015%</b>	<b>1.573994%</b>	<b>1.855961%</b>

**ASSESSMENTS LEVIED BY SOUTH CAROLINA**

Second Injury Fund (SC Code Ann. § 42-7-310). Assessment on normalized workers' compensation premiums, which are gross paid losses before salvage and subrogation multiplied times a factor determined by the SC Workers Compensation Commission.

- For Tax Year 2018: **NONE**
- For Tax Year 2017, multiply workers' compensation benefits paid during 2016 X **6.8926%** (based on the aggregate assessment of \$60,000,000 divided by the total workers' compensation benefits paid by all insurers of \$870,496,385.45 during 2016).
- For Tax Year 2016, multiply workers' compensation benefits paid during 2015 X **7.2809%** (based on the aggregate assessment of \$60,000,000 divided by the total workers' compensation benefits paid by all insurers of \$824,078,876.41 during 2015).
- For Tax Year 2015, multiply workers' compensation benefits paid during 2014 X **7.4075%** (based on the aggregate assessment of \$60,000,000 divided by the total workers' compensation benefits paid by all insurers of \$809,986,037 during 2014).
- For Tax Year 2014, multiply workers' compensation benefits paid during 2013 X **7.4931%** (based on the aggregate assessment of \$60,000,000 divided by the total workers' compensation benefits paid by all insurers of \$800,739,934 during 2013).

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

- For Tax Year 2018: **NONE**
- For Tax Year 2017: **NONE**
- For Tax Year 2016: **NONE**
- For Tax Year 2015: Multiply 2014 fire and extended coverage insurance premiums covering property other than for farm and manufacturing X **0.0871%** (based on the aggregate assessment of \$6,500,000 divided by the total fire and extended coverage written by all insurers of \$7,462,129,000 in 2014).

**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: **None.**



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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](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:
  - **2.50%** for the first **\$100,000.00** annual premium per policy plus
  - **0.08%** on annual premium exceeding **\$100,000.00** per policy
- Annuity considerations:
  - **1.25%** for the first **\$500,000.00** annual consideration per contract
  - **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 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): **\$1,000.00**

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

- For Tax Year 2018: **\$250.00**
- For Tax Year 2017: **\$0.00**
- For Tax Year 2016: **\$250.00**
- For Tax Year 2015: **\$250.00**
- For Tax Year 2014: **\$0.00**

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

- For Tax Year 2018: **NONE.**
- For Tax Year 2017: **NONE.**
- For Tax Year 2016: **NONE.**
- For Tax Year 2015: **NONE.**
- For Tax Year 2014, multiply your 2013 workers' compensation losses paid by **4.0%**.

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

- For Tax Year 2018: **NONE.**
- For Tax Year 2017: **NONE.**
- For Tax Year 2016: **NONE.**
- For Tax Year 2015: **NONE.**
- For Tax Year 2014, multiply the number of individuals covered by health benefit plans and certificates in Arizona (including by way of excess or stop-loss coverage) during 2013 times **\$0.3500** (based on the quotient of the \$1,255,148.70 aggregate South Dakota assessment divided by 3,586,601, which was the total number of all individuals that South Dakota determined was covered by health benefit plans and certificates in 2013).

**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 (<https://insurance.az.gov/insurers/taxes>).

- 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**



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## 2014-2018 Retaliation Guide **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%**
  - Prior to July 1, 2015: **5.5%**
- Workers' compensation tax (in lieu of premium tax; on gross premiums collected): **4.0%** (Tenn. Code Ann. § 56-4-206)
- Risk retention group: **2.5%** (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 (<https://insurance.az.gov/insurers/taxes>).*

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

Other Filing Fees

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



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**2014-2018  
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 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](http://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)
- Life, accident and health insurers and HMOs (I.C. § 222.003):
  - **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;

Description	2018 Tax on 2017 Gross Premium/Enrollees	2017 Tax on 2016 Gross Premium/Enrollees	2016 Tax on 2015 Gross Premium/Enrollees	2015 Tax on 2014 Gross Premium/Enrollees	2014 Tax on 2013 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.	<b>0.345%</b>	<b>0.364%</b>	<b>0.341%</b>	<b>0.340%</b>	<b>0.365%</b>
Motor Vehicle Insurance Maintenance Tax (I.C. § 254.002)	<b>0.052%</b>	<b>0.056%</b>	<b>0.055%</b>	<b>0.060%</b>	<b>0.061%</b>

**TEXAS (continued)**

Workers Compensation Insurance Maintenance Taxes (I.C. § 255.002; Labor Code §§ 403.002, 403.003, 405.003, 407A.301)	<b>2.12%</b> (0.069% + 2.0% + 0.054%)	<b>1.88%</b> (0.064% + 1.8% + 0.016%)	<b>1.558%</b> (0.065% + 1.478% + 0.015%)	<b>1.615%</b> (0.066% + 1.533% + 0.016%)	<b>1.622%</b> (0.065% + 1.543% + 0.014%)
Aircraft insurance (I.C. § 256.002)	<b>None</b>	<b>None</b>	<b>None</b>	<b>None</b>	<b>None</b>
Casualty, fidelity, guaranty and surety bond insurance (I.C. § 253.002)	<b>0.071%</b>	<b>0.072%</b>	<b>0.077%</b>	<b>0.080%</b>	<b>0.112%</b>
Nonprofit legal services corporation (I.C. § 260.002)	<b>0.011%</b>	<b>0.021%</b>	<b>0.022%</b>	<b>0.020%</b>	<b>0.020%</b>
Life, annuities and accident and health gross premiums	<b>0.040%</b>	<b>0.040%</b>	<b>0.040%</b>	<b>0.040%</b>	<b>0.040%</b>
HMO per enrollee for single health care service plans (I.C. § 258.003)	<b>\$0.24</b>	<b>\$0.23</b>	<b>\$0.28</b>	<b>\$0.28</b>	<b>\$0.26</b>
HMO per enrollee for basic health care service plans (I.C. § 258.003)	<b>\$0.72</b>	<b>\$0.69</b>	<b>\$0.84</b>	<b>\$0.84</b>	<b>\$0.78</b>
HMO per enrollee for limited health care service plan (I.C. § 258.003)	<b>\$0.24</b>	<b>\$0.23</b>	<b>\$0.28</b>	<b>\$0.28</b>	<b>\$0.26</b>

**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.

Health Insurance Risk Pool (I.C. § 1506.253). Small employer group health benefit plans are exempt from the following two categories of semi-annual assessments:

- **Fully Insured Premiums Assessment.** Assessments levied on the insurer's gross health benefit plan premium for individuals not covered by excess-loss, stop-loss or reinsurance policies to the total gross health benefit plan premiums for individuals not covered by excess-loss, stop-loss or reinsurance policies for all insurers.
  - For Tax Year 2018: **NONE.**
  - For Tax Year 2017: **NONE.**
  - For Tax Year 2016: **NONE.**
  - For Tax Year 2015: **NONE.** *The Pool was officially dissolved by legislative action effective 9/1/15, no assessment levied in 2015.*
  - For Tax Year 2014, multiply 2013 gross health benefit plan premium X **\$0.015025** (based on the aggregate assessment of \$126,651,404 divided by total gross health benefit plan premiums for all insurers of \$8,429,128,656).
  
- **Stop-loss Premiums Assessment.** Assessments levied on the number of individuals covered by the insurer under excess-loss, stop-loss or reinsurance policies to the total number of individuals covered by all insurers under excess-loss, stop-loss or reinsurance policies.
  - For Tax Year 2018: **NONE.**
  - For Tax Year 2017: **NONE.**
  - For Tax Year 2016: **NONE.**
  - For Tax Year 2015: **NONE.** *The Pool was officially dissolved by legislative action effective 9/1/15, no assessment levied in 2015.*
  - For Tax Year 2014, multiply 2013 covered lives X **\$3.950365** (based on the aggregate assessment of \$15,146,246 divided by total covered lives for all insurers of 1,917,069).

**FEES CHARGED BY TEXAS**

Application and Admission Fees

- Application for admission: **\$2,000.00**
- Certificate of authority issuance: **\$1,500.00**

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: **\$100.00**
- Amendment/substitution of security deposit: **\$50.00**

Other Fees

- Charter amendment with hearing: **\$250.00**
- Charter amendment without hearing: **\$125.00**
- Certificate of authority amendment without charter amendment: **\$50.00**
- Filing of restated articles of incorporation: **\$250.00**



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**2014-2018**  
**Retaliation Guide**  
**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 insurance:
  - Tax Year 2018: **4.1%**
  - Tax Year 2017: **4.1%**
  - Tax Year 2016: **4.1%**
  - Tax Year 2015: **4.1%**
  - Tax Year 2014: **4.0%**
- 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	2018 Assessment	2017 Assessment	2016 Assessment	2015 Assessment	2014 Assessment
\$1 million or less	<b>\$200.00</b>	<b>\$200.00</b>	<b>\$200.00</b>	<b>\$200.00</b>	<b>\$200.00</b>
More than \$1 million up to \$2.5 million	<b>\$450.00</b>	<b>\$450.00</b>	<b>\$450.00</b>	<b>\$450.00</b>	<b>\$450.00</b>
More than \$2.5 million up to \$5 million	<b>\$800.00</b>	<b>\$800.00</b>	<b>\$800.00</b>	<b>\$800.00</b>	<b>\$800.00</b>

## UTAH (continued)

Total Premiums	2018 Assessment	2017 Assessment	2016 Assessment	2015 Assessment	2014 Assessment
More than \$5 million up to \$10 million	<b>\$1,600.00</b>	<b>\$1,600.00</b>	<b>\$1,600.00</b>	<b>\$1,600.00</b>	<b>\$1,600.00</b>
More than \$10 million but less than \$50 million	<b>\$6,100.00</b>	<b>\$6,100.00</b>	<b>\$6,100.00</b>	<b>\$6,100.00</b>	<b>\$6,100.00</b>
At least \$50 million	<b>\$15,000.00</b>	<b>\$15,000.00</b>	<b>\$15,000.00</b>	<b>\$15,000.00</b>	<b>\$15,000.00</b>

### 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 charge, such as agent appointments, form filing, annual statement fees, etc.

Total Premiums	2018 Fee	2017 Fee	2016 Fee	2015 Fee	2014 Fee
Less than \$1 million	<b>\$700.00</b>	<b>\$700.00</b>	<b>\$700.00</b>	<b>\$700.00</b>	<b>\$700.00</b>
At least \$1 million but less than \$3 million	<b>\$1,100.00</b>	<b>\$1,100.00</b>	<b>\$1,100.00</b>	<b>\$1,100.00</b>	<b>\$1,100.00</b>
At least \$3 million but less than \$6 million	<b>\$1,550.00</b>	<b>\$1,550.00</b>	<b>\$1,550.00</b>	<b>\$1,550.00</b>	<b>\$1,550.00</b>
At least \$6 million but less than \$11 million	<b>\$2,100.00</b>	<b>\$2,100.00</b>	<b>\$2,100.00</b>	<b>\$2,100.00</b>	<b>\$2,100.00</b>
At least \$11 million but less than \$15 million	<b>\$2,750.00</b>	<b>\$2,750.00</b>	<b>\$2,750.00</b>	<b>\$2,750.00</b>	<b>\$2,750.00</b>
At least \$15 million but less than \$20 million	<b>\$3,500.00</b>	<b>\$3,500.00</b>	<b>\$3,500.00</b>	<b>\$3,500.00</b>	<b>\$3,500.00</b>
\$20 million or more	<b>\$4,350.00</b>	<b>\$4,350.00</b>	<b>\$4,350.00</b>	<b>\$4,350.00</b>	<b>\$4,350.00</b>

#### Producer Appointment Fees: **None**

#### Other Fees

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



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**2014-2018**  
**Retaliation Guide**  
**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: **2.0%** (8 V.S.A. § 6053)

**ASSESSMENTS LEVIED BY VERMONT**

Fire Service Training Council Assessment (32 V.S.A. § 8557). Based on direct premium written for the following lines of insurance: Fire, allied lines, farmowners multiple peril, homeowners multiple peril, commercial multiple period non-liability, commercial multiple peril liability, inland marine, private passenger auto no-fault, other private passenger auto liability, other commercial auto liability, private passenger auto physical damage, and commercial auto physical damage.

- For Tax Year 2018, multiply 2017 Arizona assessable premiums X **0.13890%** (*based on the quotient of the \$1,200,000 aggregate assessment divided by \$863,947,795, which was the sum of assessable premiums written by all insurers in Vermont in 2017*).
- For Tax Year 2017, multiply 2016 Arizona assessable premiums X **0.14250%** (*based on the quotient of the \$1,200,000 aggregate assessment divided by \$842,127,034, which was the sum of assessable premiums written by all insurers in Vermont in 2016*).
- For Tax Year 2016, multiply 2015 Arizona assessable premiums X **0.14723%** (*based on the quotient of the \$1,200,000 aggregate assessment divided by \$815,058,139, which was the sum of assessable premiums written by all insurers in Vermont in 2015*).
- For Tax Year 2015, multiply 2014 Arizona assessable premiums X **0.12093%** (*based on the quotient of the \$950,000 aggregate assessment divided by \$785,561,944, which was the sum of assessable premiums written by all insurers in Vermont in 2014*).
- For Tax Year 2014, multiply 2013 Arizona assessable premiums X **0.12487%** (*based on the quotient of the \$950,000 aggregate assessment divided by \$760,781,045, which was the sum of assessable premiums written by all insurers in Vermont in 2013*).

**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 (<https://insurance.az.gov/insurers/taxes>).*

- Appointment of producer: **\$60.00**
- Appointment continuation: **\$60.00 in odd years only**

Rate/Form Filing Fees:

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



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**2014-2018**  
**Retaliation Guide**  
**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](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:
  - Individual and open enrollment gross subscriber fee income: **0.75%**
  - Other, gross subscriber fee income: **2.25%**
- Risk retention group: Same as foreign insurer (Code of Virginia § 58.1-2501)
- Workers' compensation administrative fund, second injury fund and uninsured employer's fund (Code of Virginia § 65.2-1000, -1101 and -1201)– *based on premiums received, net of refunded premiums and premiums from reinsurance assumed:*
  - For Tax Year 2018: **2.70%** of 2017 premiums received
  - For Tax Year 2017: **2.70%** of 2016 premiums received
  - For Tax Year 2016: **2.70%** of 2015 premiums received
  - For Tax Year 2015: **2.70%** of 2014 premiums received
  - For Tax Year 2014: **2.70%** of 2013 premiums received

**ASSESSMENTS LEVIED BY VIRGINIA**

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

- For Tax Year 2018: **0.025%** of 2017 total direct gross premium income; **\$300.00 minimum**
- For Tax Year 2017: **0.025%** of 2016 total direct gross premium income; **\$300.00 minimum**
- For Tax Year 2016: **0.025%** of 2015 total direct gross premium income; **\$300.00 minimum**
- For Tax Year 2015: **0.025%** of 2014 total direct gross premium income; **\$300.00 minimum**
- For Tax Year 2014: **0.025%** of 2013 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)

- For Tax Year 2018: **0.1304%** of the par/face value of securities or surety bonds on deposit as of December 31, 2017
- For Tax Year 2017: **0.1377%** of the par/face value of securities or surety bonds on deposit as of December 31, 2016
- For Tax Year 2016: **0.1335%** of the par/face value of securities or surety bonds on deposit as of December 31, 2015
- For Tax Year 2015: **0.1736%** of the par/face value of securities or surety bonds on deposit as of December 31, 2014
- For Tax Year 2014: **0.1605%** of the par/face value of securities or surety bonds on deposit as of December 31, 2013

**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*

*(<https://insurance.az.gov/insurers/taxes>).*

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



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**2014-2018**  
**Retaliation Guide**  
**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: **2.0%** (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). Includes insurers, health care services contractors, HMOs. Excludes health plans serving medical care services program clients. Disability insurers (only) may deduct from taxable premium assessments levied by the pool.

- For Tax Year 2018, multiply the number of Arizona insured persons, including spouses and dependents, covered under the insurer's health plans in Arizona during 2017 X **\$0.59094** (based on the quotient of the \$25,500,000 aggregate Washington assessment for 2018 divided by the 43,151,906 aggregate number of Washington insured persons, including spouses and dependents, covered in Arizona under all health plans from all insurers during 2017).
- For Tax Year 2017, multiply the number of Arizona insured persons, including spouses and dependents, covered under the insurer's health plans in Arizona during 2016 X **\$0.63107** (based on the quotient of the \$26,000,000 aggregate Washington assessment for 2017 divided by the 41,199,980 aggregate number of Washington insured persons, including spouses and dependents, covered in Arizona under all health plans from all insurers during 2016).
- For Tax Year 2016, multiply the number of Arizona insured persons, including spouses and dependents, covered under the insurer's health plans in Arizona during 2015 X **\$0.85319** (based on the quotient of the \$33,000,000 aggregate Washington assessment for 2016 divided by the 38,678,598 aggregate number of Washington insured persons, including spouses and dependents, covered in Arizona under all health plans from all insurers during 2015).
- For Tax Year 2015, multiply the number of Arizona insured persons, including spouses and dependents, covered under the insurer's health plans in Arizona during 2014 X **\$0.90896** (based on the quotient of the \$34,000,000 aggregate Washington assessment for 2015 divided by the 37,405,336 aggregate number of Washington insured persons, including spouses and dependents, covered in Arizona under all health plans from all insurers during 2014).

- For Tax Year 2014, multiply the number of Arizona insured persons, including spouses and dependents, covered under the insurer's health plans in Arizona during 2013 X **\$1.32478** (based on the quotient of the \$43,500,000 aggregate Washington assessment for 2014 divided by the 32,835,639 aggregate number of Washington insured persons, including spouses and dependents, covered in Arizona under all health plans from all insurers during 2013).

## 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 §§ 48-17-160; 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 (<https://insurance.az.gov/insurers/taxes>).

- 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**



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## 2014-2018 Retaliation Guide **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](http://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 (no minimum):
  - 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%
- Nonprofit hospital, medical and dental service corporations: **0.0% (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 (“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:

## WEST VIRGINIA (continued)

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.

	2018	2017	2016	2015	2014
Life insurer	<b>0.007281%</b>	<b>0.008177%</b>	<b>0.008260%</b>	<b>0.005343%</b>	<b>0.007674%</b>
Other insurer	<b>0.004104%</b>	<b>0.003689%</b>	<b>0.003413%</b>	<b>0.003453%</b>	<b>0.002553%</b>

### ASSESSMENTS LEVIED BY WEST VIRGINIA

#### § 33-2-9 Examination Assessment

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 (<https://insurance.az.gov/insurers/taxes>).

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

#### Other Filing Fees

- Form filing: **\$50.00**
- Rate filing: **\$75.00**
- Rule filing: **\$75.00**
- Filing fee for articles of incorporation: **\$50.00**
- Filing fee for charter: **\$50.00**



**Insurance Tax Section**  
**Arizona Department of Insurance**  
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Phoenix, AZ 85007-2624  
Phone: (602) 364-3997  
<https://insurance.az.gov>

## 2014-2018 Retaliation Guide **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 2018: **1.75%** multiplied by your total Arizona workers' compensation premiums written in 2018.
  - For Tax Year 2017: **2.25%** multiplied by your total Arizona workers' compensation premiums written in 2017.
  - For Tax Year 2016: **1.50%** multiplied by your total Arizona workers' compensation premiums written in 2016.
  - For Tax Year 2015: **1.50%** multiplied by your total Arizona workers' compensation premiums written in 2015.
  - For Tax Year 2014: **1.75%** multiplied by your total Arizona workers' compensation premiums written in 2014.
- Risk retention group: **3.0%**

### **ASSESSMENTS LEVIED BY WISCONSIN**

#### Workers' Compensation Department Assessment (Wis. Stat. § 102.75)

- For Tax Year 2018, multiply your total Arizona indemnity amounts paid or payable on claims closed during 2017 X **0.04894** (based on the quotient of the \$12,361,989 aggregate Wisconsin assessment divided by \$252,597,098 in aggregate Wisconsin indemnity amounts paid or payable for all insurers in 2017).
- For Tax Year 2017, multiply your total Arizona indemnity amounts paid or payable on claims closed during 2016 X **0.04822** (based on the quotient of the \$11,537,260 aggregate Wisconsin assessment divided by \$239,273,092 in aggregate Wisconsin indemnity amounts paid or payable for all insurers in 2016).
- For Tax Year 2016, multiply your total Arizona indemnity amounts paid or payable on claims closed during 2015 X **0.05570** (based on the quotient of the \$13,600,700 aggregate Wisconsin assessment divided by \$244,176,239 in aggregate Wisconsin indemnity amounts paid or payable for all insurers in 2015).

## WISCONSIN (continued)

- For Tax Year 2015, multiply your total Arizona indemnity amounts paid or payable on claims closed during 2014 X **0.04904** (based on the quotient of the \$13,149,300 aggregate Wisconsin assessment divided by \$268,128,763 in aggregate Wisconsin indemnity amounts paid or payable for all insurers in 2014).
- For Tax Year 2014, multiply your total Arizona indemnity amounts paid or payable on claims closed during 2013 X **0.04789** (based on the quotient of the \$12,069,700 aggregate Wisconsin assessment divided by \$252,054,710 in aggregate Wisconsin indemnity amounts paid or payable for all insurers in 2013).

### 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).*

### Health Insurance Risk Sharing Plan Repealed, effective January 1, 2015

- For Tax Year 2018: **NONE.**
- For Tax Year 2017: **NONE.**
- For Tax Year 2016: **NONE.**
- For Tax Year 2015: **NONE.**
- For Tax Year 2014: **NONE.**

## **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 (<https://insurance.az.gov/insurers/taxes>).

- Arizona resident producer: **\$16.00**
- Arizona non-resident producer:
  - On and after 1/1/2015: **\$40.00**
  - Before 1/1/2015: **\$50.00**

Other Fees

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



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## 2014-2018 Retaliation Guide **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)

- For Tax Year 2018: **\$2,795.00**
- For Tax Year 2017: **\$2,700.00**
- For Tax Year 2016: **\$2,695.00**
- For Tax Year 2015: **\$2,500.00**
- For Tax Year 2014: **\$1,815.00**

### **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 (<https://insurance.az.gov/insurers/taxes>).*

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

Other Filing Fees

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