



COMPLIANCE CHART

Tax Filing and Reporting Procedures

updated September 2018

State	Tax rate	Additional Fees/Assessments	Frequency per year	Filings/Deadlines	Forms/Instructions	Zero Reports Required	Courtesy Filings	Other
Alabama	6.00%		4	Premium taxes and surplus lines annual filing due on March 1 for previous year. Quarterly tax filings due May 15 for Q1, August 15 for Q2, November 15 for Q3. Filings are mandatory through OPTIns beginning with Q3 2018.	OPTIns Instructions	Required for annual and quarterly tax filing and surplus lines annual filing.	Prohibited	
Alaska	2.70%	1% filing fee	4	Taxes and quarterly reports are due June 1 for Q1, Sept. 1 for Q2, Dec. 1 for Q3 and March 1 for Q4. Filings are mandatory through OPTIns.	OPTIns Instructions Requesting Instructions for Surplus Lines Brokers Unauthorized Insurer's Tax Form	No	No guidance	
Arizona	3.00%	0.2% stamping fee	2	Taxes and transactions must be filed on February 15 for insurance procured during the preceding July 1 through December 31 and August 15 for insurance procured during the preceding January 1 through June 30.	OPTIns Instructions	No	No guidance	Previously multi-state risks were filed quarterly. Now both Arizona-only and multi-state risks are filed February 15 and August 15.
Arkansas	4.00%		12	Taxes and affidavit (form SL-2) filed 60 days following end of the month in which the insurance was procured. Annual statement (SL-4) filed by March 1 each year.	SL-2 SL-4	Not required for monthly SL-2 filing. Required for annual SL-4 submission.	Permitted if an approved fee	
California	3.00%	0.2% stamping fee	6 (Ongoing basis)	Taxes filed annually on March 1. Brokers whose preceding year's tax liability was \$20,000 or more are required to pay monthly tax due the first of the month, three months after the month the insurance was placed (See Surplus Lines Broker Tax Calendar). Confidential Report of Placement (SL-1) and Diligent Search Report (SL-2) must be filed within 60 days of placing insurance.	Tax Forms, Instructions and Information Surplus Lines Broker Tax Calendar Broker Filing Forms and Instructions	Required for annual tax filing.	No guidance	
Colorado	3.00%		12	Tax payments accepted throughout the year but are due March 1 for prior year business. Monthly reports are due on the 15th for the prior month's business.	Monthly and Annual Surplus Lines Premium Tax Filing Instructions	Required both for monthly reports and annual tax filing.	No guidance	
Connecticut	4.00%		4	Taxes and diligent search affidavits due May 15 for insurance written Q1, August 15 for Q2, November 15 for Q3 and February 15th for Q4. Filings must be submitted through OPTIns.	Surplus Lines Tax Filings FAQ Surplus Lines Statement OPTIns Instructions	No	No guidance	
Delaware	3.00%		24 (Ongoing basis)	Taxes (FORM SL-1925-A) filed annually on March 1. Quarterly Premium Tax Reports (FORM SL-1925-Q) due April 15 for Q1, June 15 for Q2, Sept. 15 for Q3 and Dec. 15 for Q4. Multi-state policy forms (FORM SL-1993-M) must be submitted with quarterly tax reports. Bi-Weekly Forms (FORM SL-1995) are to be submitted within 30 days of policy effective date. All forms must be submitted through OPTIns.	Surplus Lines Brokers OPTIns OPTIns Instructions	Required for annual tax filing. Not required for other reports.	No guidance	
District of Columbia	2.00%		12	Taxes filed semi-annually on August 1 for first half of year and February 1 for second half of year. Monthly Report of Unauthorized Business due on the 10th of the month following the month for which the report covers.	Surplus Lines Brokers Monthly Report of Unauthorized Business and Semi-Annual Premium Tax Filing Instructions OPTIns Instructions	Required for semi-annual tax filing. Not required for monthly reports.	No guidance	
Florida	5.00%	0.1% stamping fee	12 (Ongoing Basis)	Taxes filed with the required affidavit within 45 days of each calendar quarter through SLIP. Transactions must be filed within 30 days of the effective date of the insurance through SLIP.	F.S.A. § 626.331	No	No guidance	
Georgia	4.00%		4	Taxes filed with affidavit quarterly on April 15 for Q1, July 15 for Q2, October 15 for Q3 and January 15 for Q4.	Filing Requirements Surplus Lines Broker Filing	No	No guidance	
Hawaii	4.68%		4	Taxes and reports filed quarterly on May 15 for Q1, Aug. 15 for Q2, Nov. 15 for Q3 and Feb. 15 for Q4.	Form 104-NRRA Tax Forms Hawaii Surplus Lines Tax FAQ	No	No guidance	
Idaho	1.50%	0.5% stamping fee	12 (Ongoing Basis)	Tax filed annually on or before March 1. Transactions with an approved affidavit must be filed within 30 days of policy receipt by the licensed broker through the Idaho SLA.	GUIDE TO SUBMITTING AFFIDAVITS & GENERAL INFORMATION Idaho SLA FAQ	Required for annual tax filing.	No guidance	
Illinois	3.50%	0.125% stamping fee; fire marshal tax of 1% on various portions of different lines of business (see Other)	Stamping prior to delivery	Taxes filed semi-annually on August 1 for first half of year and February 1 for second half of year. Fire Marshal tax files due annually on March 31st. Stamping fees are usually billed between the 10th and 15th of the month following the month the business was processed and fees are due at the end of the month following the billing (Example: documents processed in July will be billed in August, usually between the 10th and the 15th, and the stamping fees are past due if not paid by September 30th). All policies must be submitted and countersigned with the SLA of Illinois before delivering to the insured.	Taxes and Stamping Fees Filing Surplus Lines Policies Tax Forms and Payment	Required for semi-annual tax filing (\$400 automatic penalty for late filing).	No guidance	Fire Marshal Tax Schedule
Indiana	2.50%		12	Taxes filed annually on or before February 1 for previous year's business. Monthly affidavits and reports are due monthly on the 20th for prior month's business.	Surplus Lines Annual Filing Surplus Lines Monthly Affidavits OPTIns Instructions	Required for annual tax reports. Not required for monthly affidavits/reports (effective September 10)	No guidance	
Iowa	1.00%		1	Taxes and report filed annually on March 1	Premium Tax Filing Instructions for Surplus Lines Purchasing Groups and Bulk Retention Groups OPTIns Instructions	No	No guidance	
Kansas	6.00%		1	Taxes filed with sworn affidavit annually on March 1.	Instructions for Online Surplus Lines Statement & PPI	Required for annual tax filing.	No guidance	
Kentucky	3.00%	1.8% premium surcharge; local government premium tax	4	Taxes filed quarterly on July 30 for Q1, Oct. 30 for Q2, Jan. 30 for Q3 and April 30 for Q4. Invoices are available the 15th of the second month following the calendar quarter. Local government premium taxes must be paid on or before March 31 of each year and submitted to the local entity. Annual reporting of the local government premium tax must be sent to the DOI by March 31.	Surplus Lines Local Government Premium Tax Bulletin 2018-1: 2018-2019 Kentucky Local Government Premium Tax Update to Forms and Documents	Required for quarterly reports.	No guidance	
Louisiana	4.85%		4	Taxes filed quarterly on June 1 for Q1, Sept. 1 for Q2, Dec. 1 for Q3 and March 1 for Q4. Quarters 1-3 are filed on Form 1265 and Quarter 4 is filed on Form 1265 A.	Surplus Lines (Non-Admitted) Premium Tax Form 1265 Form 1265 A	Required for annual report filed for quarter 4. Form 1265 A. Not required for reports filed in quarters 1, 2 and 3.	No guidance	
Maine	3.00%		4	Final taxes filed yearly but estimated taxes filed three times a year. April and June estimated tax must equal 35% of total tax paid preceding calendar year or at least 35% of total tax to be paid for the current calendar year. October estimated tax payment must equal 15% of total tax paid for the preceding calendar year or at least 15% of the total tax to be paid for the current calendar year. Final return must be filed on or before March 15 covering prior calendar year.	Form INS-6 Form INS-7	No	No guidance	
Maryland	3.00%		4	Taxes filed semi-annually September 15 and March 15 for first half and second half of the year respectively. Affidavits filed quarterly on May 15, August 15, November 15 and February 15 for preceding calendar quarter.	Surplus Lines Brokers Premium Tax Requirements Filing Requirements for Surplus Lines Brokers in Maryland OPTIns Instructions	Not required for semi-annual tax filing but encouraged for quarterly filings.	No guidance	
Massachusetts	4.00%		1	Taxes filed annually on January 31 for business written in previous calendar year. Filings are mandatory through OPTIns.	Surplus Lines Special Brokers - Important Notice OPTIns Instructions	Required for annual filing.	No guidance	
Michigan	2.00%	0.5% regulatory fee	2	Taxes reported and paid semi-annually on August 15 and Feb. 15 for first and second half of the year respectively. Filings are mandatory through OPTIns.	Surplus Lines License Filing the Surplus Lines Taxes OPTIns Instructions	Required for semi-annual reports/filings.	Prohibited	
Minnesota	3.00%	0.04% stamping fee	Stamping prior to delivery	Taxes and stamping fees reported and paid semi-annually on August 15 and Feb. 15 for first and second half of the year respectively. Taxes are payable to the MN Dept. of Revenue. Stamping fees are payable to the Surplus Lines Association of MN. Transactions must be filed and stamped with the Surplus Lines Association of MN before delivering to the insured.	Nonadmitted Insurance Premium Tax Form (IN350) SLAM Filing Information	Required for semi-annual tax filing.	No guidance	
Mississippi	4.00%	0.25% stamping fee; 3% MS Windstorm Underwriting Association nonadmitted policy fee.	12	Taxes and stamping fees are filed on July 30 and January 30 for the first and second half of the year respectively. MWUA nonadmitted policy fees are due quarterly on April 20, July 20, Oct. 20 and Jan. 20 for preceding calendar quarter. Policies must be reported to MS SLA using SLIP within 15 days following the end of the month in which a policy is procured.	Producer Procedures Manual VI - Assessments Producer Procedures Manual IV - Electronic Filing Process	No	No guidance	
Missouri	5.00%		4	Tax payments due before April 16 annually but filed on an Appendix 3 form before March 2nd for previous year. Quarterly reports must be filed using Appendix 1 form no later than 45 days after the end of the calendar quarter.	Surplus Lines FAQ Appendix 1 Filing Instructions Appendix 3 Filing Instructions	Required for both Appendix 1 and Appendix 3 filings.	No guidance	
Montana	2.75%	0.25% stamping fee for hard copy submissions. No stamping fee for online submissions. 2.5% fire tax for portion of the policy on which fire coverage premium is charged.	6 (Ongoing basis)	Taxes filed annually for previous calendar year due April 1. Standardized forms detailing coverage must be submitted within 60 calendar days of the effective date of the policy.	Surplus Lines FAQ	No	No guidance	
Nebraska	3.00%		4	Taxes are reported and filed quarterly on June 1 for Q1, September 1 for Q2, December 1 for Q3 and March 1 for Q4.	Surplus Lines FAQ Surplus Lines Information	Required for quarterly filings.	Prohibited	
Nevada	3.50%	0.4% stamping fee	4	Taxes and quarterly reports due May 15 for Q2, August 15 for Q1, November 15 for Q3 and February 15 for Q4.	NRS 685A.180 NRS 685A.175	No	Permitted (quarterly)	



Tax Filing and Reporting Procedures

updated September 2018

State	Tax rate	Additional Fees/Assessments	Frequency per year	Filing/Deadlines	Forms/Instructions	Zero Reports Required	Courtesy Filings	Other
New Hampshire	3.00%		12	Taxes filed annually on January 31 for business written in previous calendar year. Monthly reports are due on the 10th of the month following the month the business was written (February 10 for January business). Filings mandatory through OPTIns.	OPTIns Instructions	Required for yearly filings. Not required for monthly filings.	No guidance	
New Jersey	5.00%		4	Taxes filed 45 days after end of each calendar quarter.	NJDCBI Surplus Lines	No	Prohibited (August 2011 Enforcement Action)	
New Mexico	3.00%		4	Taxes and report filed sixty days after the end of the calendar quarter.	N. M. S. A. 1978, 4 59 A, 14-11	No	No guidance	
New York	3.60%	0.17% stamping fee	Stamping prior to delivery	Taxes filed annually on March 15 following the year in which the premiums were written. No insurance policy may be delivered in NY without a coverage document stamped by the Excess Line Association of New York. Stamping fees are billed in the month following the month in which the business was processed and due the last day of the month following the month that the stamping fees were billed. For example: documents processed in July will be billed in August, usually between the 15th and the 20th and the stamping fees will be due and payable by September 30.	Taxes Stamping Fee Stamping	Required for yearly tax filings.	Prohibited	
North Carolina	5.00%	0.4% stamping fee	12 (Ongoing Basis)	Taxes invoiced and paid quarterly. Within 30 days from the inception day of the policy, the licensee should electronically report every policy procured under their license.	North Carolina Tax Filings Due	No	No guidance	
North Dakota	1.75%		6 (Ongoing Basis)	Taxes and annual report filed annually on or before March 1 for previous years business. Reports of placement must be filed through ND Surplus Lines System within 60 days after placing the insurance.	Surplus Lines Surplus Lines System General Information for Surplus Lines Agents & Brokers	No	No guidance	
Ohio	5.00%		1	Taxes and premium tax summary form (INS 4001) are due March 31 for previous year's business.	INS 4001 Surplus Lines Forms	No	No guidance	
Oklahoma	6.00%		4	Taxes and summaries filed quarterly due April 30 for Q1, July 31 for Q2, October 31 for Q3 and Jan. 31 for Q4. Annual report due on or before April 1 for previous year's business filed through OPTIns.	Instructions for Filing Surplus Lines Quarterly Reports Annual Surplus Lines Brokers Filing Requirements and Forms OPTIns Instructions	Required for annual report. Not required for quarterly reports/filings.	Prohibited	
Oregon	2.00%	\$15 flat stamping fee; 0.3% fee marital tax	4 (Ongoing Basis)	Tax due within 45 days of the end of each calendar quarter. Within 90 days after placing the insurance, all new business must be submitted to the Oregon SLA. On or before the end of each month, each licensee must file with the Director of the Department of Consumer and Business Services a verified report of all Oregon home state risks during the preceding 90 days.	Surplus Lines Association of Oregon Manual Filing Procedures	No	No guidance	
Pennsylvania	3.00%	\$20 flat stamping fee	12	Taxes filed annually on or before January 31 (RCT-123 Annual Tax Report). Within 30 days following the end of each month, each surplus lines licensee shall file with the department a verified report of all surplus lines insurance transacted during the preceding month. (123 Monthly Report). Affidavits from both the surplus lines licensee (1609-SL2) and producing broker (1609-PB) must be filed with the PASLA within 45 days of the effective date of the policy unless coverage has been continually placed, in placed with an ECP, is effective prior to 7-1-2011, is for a purchasing group or when the coverage is found on the export list (See "Filing Types" for additional resources).	Surplus Lines Overview Electronic Filing Forms Filing Types	Required for RCT-123 report. Recommended for 1620 report.	Prohibited	
Rhode Island	4.00%		1	Taxes filed annually on or before April 1. Annual broker reports are due by April 1. Surplus lines brokers writing lead liability coverage must file a report of lead liability coverage by Feb. 1 for the previous calendar year (Insurance Regulation 101, Exhibit B)	Surplus Lines Brokers: Filing requirements and contact information Surplus Lines Brokers/Licensees: Guide to Tax Filings and Payments Insurance Regulation 11, Exhibit B (Broker Annual Report) Insurance Regulation 101, Exhibit B (Lead Liability)	Required for annual tax filing. Not required for annual report or lead liability report.	Prohibited	
South Carolina	6.00%		4	Taxes due quarterly on April 30 for Q1, July 30 for Q2, Oct. 30 for Q3 and Jan. 30 for Q4. Quarterly policy information is to be submitted online (via Online Surplus Lines Premium Tax Application) with tax filing.	Surplus Lines Broker Tax Filing Instructions Brokers/Surplus Lines Tax Forms	No	No guidance	6% rate consists of blended 4% premium tax and 2% municipal tax
South Dakota	2.50%	3% for fire insurance premiums (see allocation table for combined fire policies); 0.175% SLAS transaction fee for filing in SLIP	12 (Ongoing Basis)	Taxes due quarterly on or before May 15 for Q1, August 15 for Q2, November 15 for Q3 and February 15 for Q4. Brokers must report surplus lines business to the SL. Clearinghouse through SLIP within 30 days of the effective date of the policy.	Surplus Lines Insurance Forms and Information SOUTH DAKOTA TAX RATES FOR EACH LINE OF COVERAGE FOR THE SURPLUS LINES CLEARINGHOUSE	No	No guidance	
Tennessee	5.00%	0.175% SLAS transaction fee for filing in SLIP	4	Taxes and affidavits filed quarterly on or before May 15 for Q1, August 15 for Q2, November 15 for Q3 and February 15 for Q4 and must be filed using SLIP.	Surplus Lines Filing Procedures Bulletin 16-04	No	No guidance	
Texas	4.85%	0.15% stamping fee	6 (Ongoing basis)	Taxes filed and report due to Texas Comptroller on or before March 1. Policies must be filed with SLTX no later than the 60th day after the effective date or the issue date, whichever is later. Invoices for stamping fees are available the day following the last day of each month and payment is due by the end of the month following the month the business was written. Invoices greater than 90 days past due are reported to the Texas Department of Insurance.	Texas Annual Insurance Tax Report Insurance Premium Tax (Surplus Lines/Purchasing Groups) SLTX Stamping Fees & Taxes		Prohibited	
Utah	4.25%	0.18% stamping fee	6 (Ongoing basis)	Tax and stamping fee invoices are mailed to surplus lines producers by the 5th day of each month. Producers must remit payment for taxes and fees by the 25th of each month. Policies must be filed with the SLAUT through InsCiber within 60 days of the effective date of the surplus lines transaction	SLAUT FAQ UID - Excess & Surplus Lines Insurance FAQ	No	Permitted	
Vermont	3.00%		4	Taxes and reports (SL-T-681) are due April 30 for Q1, July 31 for Q2, October 31 for Q3 and January 31 for Q4 and must be filed through the Vermont Dept. of Taxes online system.	VERMONT SURPLUS LINES UPDATE FOR 2017/2018 SURPLUS LINES INSURANCE AND DIRECT INSURANCE PLACEMENT TAX Surplus Lines Tax - New Forms and Reporting Instructions	No	Prohibited	
Virginia	2.25%	0.025% assessment for maintenance of Bureau of Insurance (minimum of \$300)	4	Taxes filed annually on March 1 with Form 802. Quarterly tax reports (form 801) and payments are due on April 30 for Q1, July 30 for Q2, October 30 for Q3 and January 30 for Q4. Quarterly reports are only required if annual premium tax liability can reasonably be expected to exceed \$1,500 and if during the quarter the broker derived direct gross premium income from policies for insureds whose home state is Virginia.	Surplus Lines Brokers Reports Virginia Tax eForms Annual Surplus Lines Broker Maintenance Assessment	Required for annual tax filing and maintenance assessment. Not required for quarterly report.	No guidance	
Washington	2.00%	0.10% stamping fee	6 (Ongoing basis)	Taxes due annually on March 1 and must be filed online. All coverage written must be filed with the Surplus Lines Association of Washington within 60 days of the effective or procurement date	Surplus line broker reporting and tax requirements SLAW Filing Information	Required for annual tax filing.	Prohibited	
West Virginia	4.55%		4	Taxes filed and reported quarterly on April 25 for Q1, July 25 for Q2, October 25 for Q3 and annual filing March 1 for previous year's business.	OPTIns Instructions	Required for quarterly and annual filings.	No guidance	
Wisconsin	3.00%		1	Taxes filed March 1 for previous year's business.	Surplus Lines Insurance and Assets OPTIns Instructions	Required for annual filing	No guidance	
Wyoming	3.00%	0.175% SLAS transaction fee for filing in SLIP	4	Taxes and affidavits filed quarterly on or before May 15 for Q1, August 15 for Q2, November 15 for Q3 and February 15 for Q4 and must be filed using SLIP.	Nonadmitted Insurance Reporting and Premium Tax Payment Requirements Wyoming DOI Surplus Lines	No	No guidance	

These materials are intended to serve as reference tools and should not be relied upon as definitive sources or as substitutes for your own thorough review of the applicable laws, regulations, rules, bulletins, or other materials published by relevant state or federal governments or agencies. These materials are also not a substitute for legal advice on the subject matter.

If you have any questions or notice any errors please contact State Relations Manager, John Meetz, at john@wsia.org