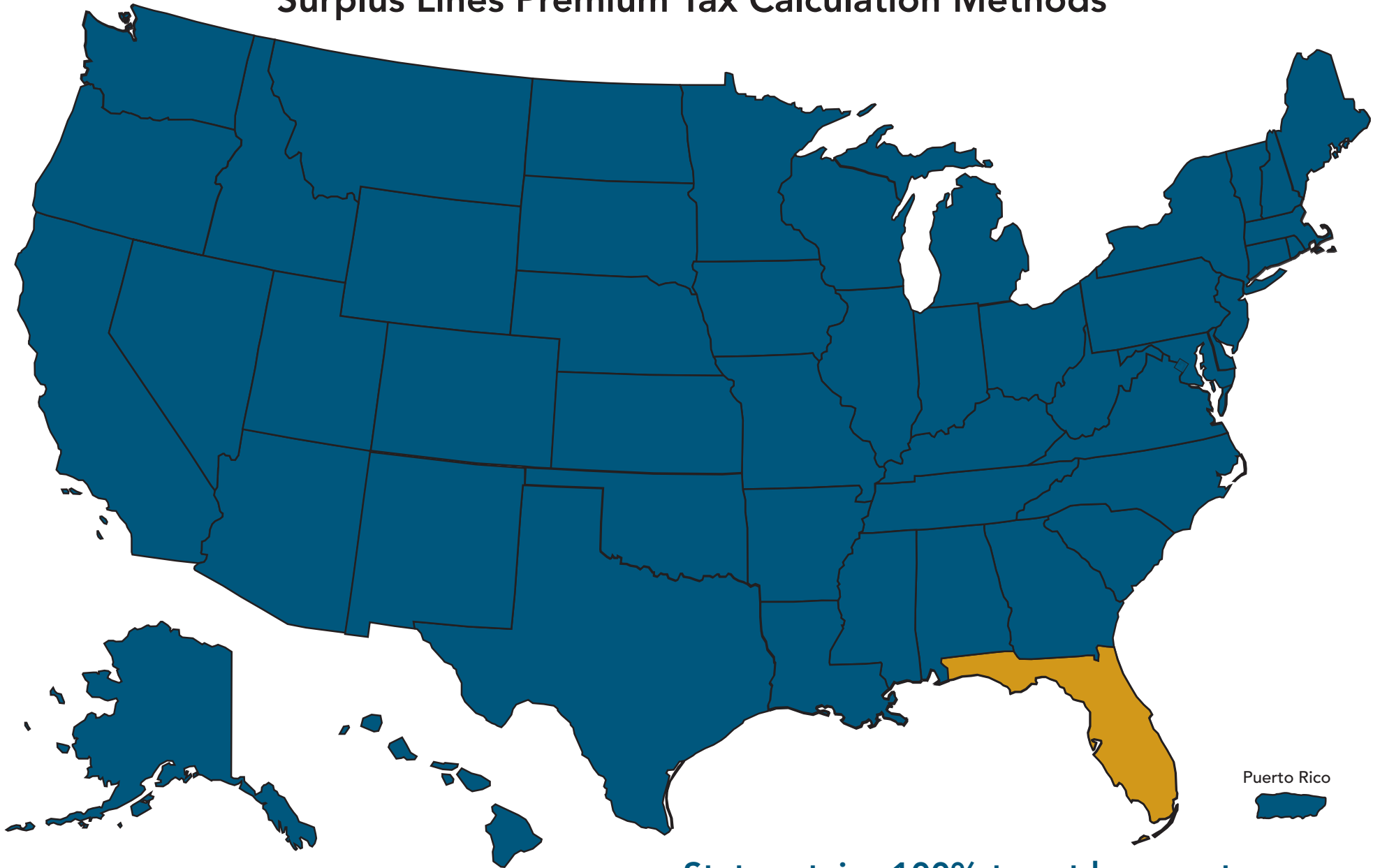


Surplus Lines Premium Tax Calculation Methods



- State retains 100% tax at home rate
- State retains all tax, calculated using rates where risk resides