

**PREMIUM TAX RATE BY LINE**

The rate in the first box is the rate generally charged insurers. The following boxes are used to indicate specific rates by type of insurance. A # sign in the box indicates the generally charged rate is in effect. A zero indicates that type of insurance premium is not taxed. A blank indicates that information is not available. These figures do not indicate in any way credits or other effects on premium tax rates, nor are additional assessments indicated.

**The date following each state indicates the last time information for the state was reviewed/changed.**

	ALABAMA (12/13)	ALASKA (12/13)
Insurers Generally		2.7%
A/H	1.6% Note	#
Life	2.3% Note	# Note
Annuity	0%	0%
P/C	3.6%	#
Fire	3.6% Low value dwelling classes 9 & 10: 1%	#
RRG	3.6%	#
BC/BS	1.6% .5% small employer group	6% Note
Title	3.6%	1%
Independent/Direct Procurement	4%	3%
Surplus Lines	6%	# + .75% on gross underwriting profit for wet marine & transportation.
Marine	3.6%	.75% gross underwriting profit
Notes	Tax rates for P&C, Fire, Marine and Title may be reduced based on AL office facilities credit. Note: Some small life premiums are taxed at 1% & .5%. Health premiums for small employer groups are taxed at .5%. BC/BS & other hospital/medical service corps gross premium less claims paid. Life: if yearly premium for individual policy exceeds \$100,000, rate is .1% on the excess over \$100,000. The first \$100,000 is taxed at generally charged rate.	

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	ARIZONA (12/13)	ARKANSAS (12/13)
Insurers Generally	2%	2.5%
A/H	#	#
Life	#	#
Annuity	0%	0%
P/C	# Note 1	# + .5% on real & personal property.
Fire	2.2% or .66% if use private fire co.	# + .5% on real & personal property.
RRG	#	4%
BC/BS	#	#
Title	Income tax	#
Independent/Direct Procurement	No provision	2%
Surplus Lines	3%	4%
Marine	#	.75% gross underwriting profit
Notes	1. Additional .4312% on premiums covering vehicles. 2. Contact the Industrial Commission of Arizona for workers' compensation.	Foreign Trade: .75% Workers' compensation set by Arizona Workers' Compensation Commission – not to exceed 3%.

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	CALIFORNIA (12/13)	COLORADO (12/13)
Insurers Generally	2.35%	2% 1% with CO home or regional office.
A/H	#	#
Life	#	# Note
Annuity	# .5% for qualified pension and profit sharing plans.	0%
P/C	#	#
Fire	#	#
RRG	#	#
BC/BS	#	5 cents per enrollee after first 10,000.
Title	#	#
Independent/Direct Procurement	3%	2.25%
Surplus Lines	3%	3%
Marine	5% net underwriting profit	#
Notes		Premiums for qualified retirement plans not taxed.

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	CONNECTICUT (12/13)	DELAWARE (12/13)
Insurers Generally	1.75%	1.75% additional .25%
A/H	#	#
Life	#	# COLI, TOLI & BOLI graduated rates based on net premiums per case.
Annuity	0%	0%
P/C	#	#
Fire	#	#
RRG	4%	#
BC/BS	2% service corporations 1.75% domestic insurers	No provision
Title	#	#
Independent/Direct Procurement	4%	No provision
Surplus Lines	4%	#
Marine	0% foreign co.	5% gross profit
Notes		Captives pay at a rate that varies.  Corporate owned life insurance taxed at rates that vary between 1% and 2%.

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	<b>DISTRICT OF COLUMBIA (12/13)</b>	<b>FLORIDA (12/13)</b>
Insurers Generally	2%	1.75%
A/H	#	#
Life	#	#
Annuity	0%	1% with exceptions
P/C	#	#
Fire	#	# + 1% assessment and up to .1% surcharge.
RRG	#	Foreign: 5% Domestic: 1.75%
BC/BS	#	#
Title	#	#
Independent/Direct Procurement	No provision	5% + .3% service fee
Surplus Lines	2%	5% + .3% service fee
Marine	#	.75% gross profit
Notes	Captive insurers graduated rates.	Commercial Self Insurance Fund, Group Self Insurance Fund, Med. Mal. Self-Ins. Fund, Public Housing Authorities Self-Insurance Fund, and Assessable Mutual Insurers: 1.6%  HMOs assessed up to .1%

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	<b>GEORGIA (12/13)</b>	<b>HAWAII (12/13)</b>
Insurers Generally	2.25%	4.265%
A/H	#	#
Life	#	2.75%
Annuity	0%	0%
P/C	#	#
Fire	# + additional 1%	#
RRG	4%	Rate varies from 0.00% to .25%.
BC/BS	#	0%
Title	#	#
Independent/Direct Procurement	4%	4.68%
Surplus Lines	4%	4.68%
Marine	#	0.8775% gross profit
Notes	Georgia Firefighter's Pension Fund collects its own tax.	Captives: graduated rates between 0.00% and .25% depending on premium volume; maximum tax is \$200,000; does not apply to premiums previously taxed or taxed elsewhere.

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	<b>IDAHO (12/13)</b>	<b>ILLINOIS (12/13)</b>
Insurers Generally	1.5%. Dental insurance taxed \$.04 per contract per month.	Insurers subject to income tax, privilege tax and retaliatory tax; Note.
A/H	# Note	.4%
Life	# Note	.5%
Annuity	0%	0%
P/C	#	.5%
Fire	#	.5 + additional 1% (2% foreign)
RRGs	#	.5%
BC/BS	# (mutuals)	.4% of net taxable premium
Title	#	.5%
Independent/Direct Procurement	1.5%	No provision
Surplus Lines	1.5%	3.5%
Marine	#	.5%
Notes	Life insurance used to fund qualified retirement plan not taxed. Dental insurance taxed .04 per contract per month.	Privilege (premium) tax is .5% of net taxable premium, except A/H is taxed at .4%.

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	INDIANA (12/13)	IOWA (12/13)
Insurers Generally	1.3%	1%
A/H	#	#
Life	#	# Note
Annuity	0%	0%
P/C	#	#
Fire	#	#
RRG	#	#
BC/BS	0% Note	#
Title	#	#
Independent/Direct Procurement	No provision	No provision
Surplus Lines	2.5%	#
Marine	#	6.5% average profit 3 yrs
Notes	HMO and BC/BS - No provision, department policy not to tax.	HMO - 1-5 years tax exempt, then 1%. Life insurance used to fund qualified retirement program not taxed.



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	KANSAS (12/13)	KENTUCKY (12/13)
Insurers Generally	2%	2%
A/H	#	# Note
Life	#	Foreign: 1.5% Domestic: 1.5%
Annuity	0%	0%
P/C	#	#
Fire	# Additional 1.25% and 2%	# + additional .75%
RRG	Foreign: 6% Domestic: 2%	#
BC/BS	#	Note
Title	#	#
Independent/Direct Procurement	6%	No provision
Surplus Lines	6%	3%
Marine	#	#
Notes	Small employees health benefit - 0%. HMO - Privilege fee of 1% all premiums.	Health care provider tax varies by facility. Hospital, medical, dental service corporations exempt.

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	LOUISIANA (12/13)	MAINE (12/13)
Insurers Generally	Based on volume; see Notes	2%
A/H	#	# Note
Life	#	# Note
Annuity	0%	# Note
P/C	#	#
Fire	Based on vol. + 2% Notes	# + 1.4% Note
RRG	Same as foreign fire or casualty insurer.	#
BC/BS	#	Up to .015% subscription income.
Title	#	#
Independent/Direct Procurement	5%	3%
Surplus Lines	5%	3%
Marine	Based on volume; see Notes	#
Notes	<p>For life, accident &amp; health or service insurance - \$140 for \$7,000 or less in premiums received. Add \$225 for each additional \$10,000 or part.</p> <p>Fire, marine, transportation, casualty, surety, workers' comp.: \$185 for \$6,000 or less in premiums. Add \$300 for each additional \$10,000 or part.</p> <p>Fire: 0.25% fireman training, 1.25% fire damage, 2% premium tax.</p>	<p>Long-Term Care: 1%; Group disability income 1%; Group disability income written by large insurers 2.55%.</p> <p>Life insurance or annuities issued in connection with the funding of a qualified retirement plan are not taxed.</p> <p>Fire: Assessment of 1.4% of gross direct premiums for fire risks in addition to premium tax.</p>

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	<b>MARYLAND (12/13)</b>	<b>MASSACHUSETTS (12/13)</b>
Insurers Generally	2%	2.28%
A/H	#	#
Life	#	2%
Annuity	0%	0% except retaliatory
P/C	#	#
Fire	#	#
RRG	#	#
BC/BS	0%	Excise tax: 1% of subscription dues.
Title	#	#
Independent/Direct Procurement	3%	No provision
Surplus Lines	3%	4%
Marine	5% underwriting profit (retaliatory)	5.7% net underwriting profit
Notes	For profit HMO taxed as insurer; nonprofit not taxed.	HMO with preferred provider plan 2.28%

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	MICHIGAN (12/13)	MINNESOTA (12/13)
Insurers Generally	Greater of Single Business Tax or Retailatory Tax	2%
A/H	#	#
Life	#	1.5%
Annuity	0%	#
P/C	#	#
Fire	#	# + additional .65% on direct business received by the company, or by its agents for it, for homeowner's insurance policies, commercial fire policies, and commercial nonliability insurance policies in this state. Reduced to .5% effective July 1, 2013.
RRG	2.5% domestic 2% foreign	#
BC/BS	0%	1%
Title	#	#
Independent/Direct Procurement	2% + .5% regulatory fee	2%
Surplus Lines	2% + .5% regulatory fee	3%
Marine	#	#
Notes		1% for town & farmers' mutuals & mutuals not writing life and with assets <\$5 million, 1.26% if assets >\$5 million, 2% surcharge on fire insurance premiums covering risk in Minneapolis, St. Paul and Duluth. HMO – 1%

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	MISSISSIPPI (12/13)	MISSOURI (12/13)
Insurers Generally	3%	2%
A/H	# Note	#
Life	# Note	# Note
Annuity	0%	0%
P/C	#	#
Fire	# + 1% additional	#
RRG	#	#
BC/BS	3% except for exempt approved carriers offering basic health insurance.	0%
Title	#	#
Independent/Direct Procurement	4%	5%
Surplus Lines	4% 3% Nonadmitted policy fee	5%
Marine	#	#
Notes	Premiums on tax-qualified life/health plans exempt.	Premiums for qualified retirement plans not taxed. Workers' compensation administrative surcharge – 1%

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	MONTANA (12/13)	NEBRASKA (12/13)
Insurers Generally	2.75%	1%
A/H	#	# .5% group
Life	#	# Note
Annuity	0%	0%
P/C	#	#
Fire	# + additional 2.5%	# + additional Domestic: .375% Foreign: .75%
RRG	#	#
BC/BS	0%	# .5% group
Title	#	#
Independent/Direct Procurement	At discretion of commissioner.	3%
Surplus Lines	#	3%, fire taxes apply
Marine	#	#
Notes		Premiums for qualified retirement plans not taxed. Captive insurers - .25%

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	NEVADA (12/13)	NEW HAMPSHIRE (12/13)
Insurers Generally	3.5%	1.25% Note
A/H	#	2%
Life	#	1.25% Note
Annuity	# Note (1)	0%
P/C	#	1.25% Note
Fire	#	1.25% Note
RRG	Foreign: 2% Domestic: 3.5%	1.25%
BC/BS	#	2%
Title	#	1.25% Note
Independent/Direct Procurement	#	4%
Surplus Lines	#	3%
Marine	#	1.25%
Notes	(1) Premiums for qualified retirement plans not taxed. (2) Rate for captive insurers varies between .025% and .4%.	Minimum payment \$200.

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	NEW JERSEY (12/13)	NEW MEXICO (12/13)
Insurers Generally	2.1%	3.003%
A/H	# 1.05% group	# + 1% surtax
Life	# Note (1)	#
Annuity	0%	0%
P/C	#	#
Fire	#	#
RRG	# Note (2)	#
BC/BS	2.1% taxable premiums + 2 to 4 cents per subscriber depending on coverage. 1.05% group	# + 1% surtax
Title	#	#
Independent/Direct Procurement	5%	#
Surplus Lines	5%	#
Marine	5.25% average profit for last 3 yrs.	#
Notes	<p>(1) Premiums for qualified retirement plans not taxed.</p> <p>(2) RRG taxed at same rate as surplus lines (5%) if not chartered in NJ; same rate as foreign admitted insurers (2.1%) if chartered in NJ.</p> <p>HMO – 2%</p> <p>.25% additional on workers' compensation and employers liability.</p>	



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	NEW YORK (12/13)	NORTH CAROLINA (12/13)
Insurers Generally	2%	1.9%
A/H	1.75%	#
Life	.7%	#
Annuity	0%	0%
P/C	#	# + additional .74% on property coverage contracts
Fire	# + additional 2% foreign	# + additional .74% on property coverage contracts
RRG	#	5%
BC/BS	0%	0%
Title	#	#
Independent/Direct Procurement	3.6%	5%
Surplus Lines	3.6%	5%
Marine	#	#
Notes	Also subject to franchise tax or retaliatory tax.	2.5% workers' compensation 1.9% HMO

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	<b>NORTH DAKOTA (12/13)</b>	<b>OHIO (12/13)</b>
Insurers Generally	1.75% Note	1.4%
A/H	#	1% for HICs; 1.4% for others Note
Life	2%	#
Annuity	0%	0%
P/C	#	#
Fire	#	# + .75% additional
RRG	#	Foreign: 5% Domestic: 1.4%
BC/BS	#	1%, if authorized as a HIC.
Title	#	#
Independent/Direct Procurement	No provision	5%
Surplus Lines	1.75%	5%
Marine	#	#
Notes	Minimum payment \$200.	Minimum tax is \$250. Non-HIC insurers authorized to write HIC lines of business are taxed at 1% on those HIC lines of business and 1.4% on all other lines of business. HIC=health insuring corporation

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	<b>OKLAHOMA (12/13)</b>	<b>OREGON (12/13)</b>
Insurers Generally	2.25%	Corporate Excise Tax and Retaliatory Taxes
A/H	#	# + 1% premium assessment
Life	#	#
Annuity	0%	0%
P/C	#	#
Fire	# + .3125% additional	# + 1% additional
RRG	#	#
BC/BS	#	# + 1% premium assessment
Title	#	#
Independent/Direct Procurement	6%	2% + 1% for fire when applicable
Surplus Lines	6%	2.3%
Marine	#	5% average profit 3 yrs. + retaliatory
Notes	Workers' compensation administration fund – 1%	

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	<b>PENNSYLVANIA (12/13)</b>	<b>PUERTO RICO (12/13)</b>
Insurers Generally	2%	4%
A/H	#	#
Life	#	#
Annuity	0%	1%
P/C	#	#
Fire	#	#
RRG	#	No provision
BC/BS	0%	#
Title	Domestic: Note Foreign: #	#
Independent/Direct Procurement	3%	15%
Surplus Lines	3%	9%
Marine	5% average profits 3 yrs.	No provision
Notes	Domestic title insurers pay tax based on stock, 1.25%.	Cooperative insurers subject to 5% tax on net income if exceeding \$250,000.

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	<b>RHODE ISLAND (12/13)</b>	<b>SOUTH CAROLINA (12/13)</b>
Insurers Generally	2%	1.25%
A/H	#	#
Life	#	.75%
Annuity	0%	0%
P/C	#	#
Fire	#	# + additional 2.35%
RRG	#	#
BC/BS	# Minimum assessment \$1,000	#
Title	#	#
Independent/Direct Procurement	4%	No provision
Surplus Lines	4%	6% (includes 2% municipal taxes)
Marine	#	#
Notes		2.5% workers' compensation Captives pay at a rate that varies.

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	<b>SOUTH DAKOTA (12/13)</b>	<b>TENNESSEE (12/13)</b>
Insurers Generally	2.5% Note	2.5% Note (1)
A/H	#	#
Life	# Note	1.75% Note (2)
Annuity	1.25% Note	0%
P/C	#	#
Fire	# + additional .5%	# + additional .75% on apportioned fire lines
RRG	#	#
BC/BS	#	1.75%
Title	#	#
Independent/Direct Procurement	#	No provision
Surplus Lines	#	5%
Marine	#	#
Notes	<p>Life: 2.5% on first \$100,000 in premiums, .08% on annual premiums exceeding \$100,000 per policy; small face amount policies of less than \$7000 face amount, 1.25%.</p> <p>Annuity: 1.25% for first \$500,000 in annuity consideration and .08% for annual consideration exceeding \$500,000 per annuity contract.</p>	<p>(1) \$150 minimum tax due</p> <p>(2) No tax on life insurance issued in connection with qualified retirement plan.</p> <p>Captives: .4% first \$20 million .3% each dollar thereafter</p> <p>Workers' comp premium is taxed separate from all other premium at 4% with a surcharge of 0.4%; surcharge revenue is earmarked for TOSHA.</p> <p>HMO – 5.5%</p>

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	TEXAS (12/13)	UTAH (12/13)
Insurers Generally	1.6%	2.25%
A/H	1.75%	0%
Life	1.75% Note	#; For variable life rate is 2.25% of first \$100,000 in premiums and 0.08% for premiums in excess of \$100,000.
Annuity	0%	0%
P/C	#	# plus .01% auto study
Fire	#	#
RRG	#	#
BC/BS	Single nonprofit trust for employees of hospital district exempt.	0%
Title	1.35%	.45%
Independent/Direct Procurement	4.85%	4.25%
Surplus Lines	4.85%	4.25%
Marine	#	0%
Notes	For life, health, HMOs: For first \$450,000 of gross revenues or premiums collected, rate shall be 50% of rate above.  In addition to the above, Texas has maintenance taxes based on premiums.	Workers' comp. – between 1% & 4.25% as determined each year by the state labor commission.

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	VERMONT (12/13)	VIRGIN ISLANDS (12/13)
Insurers Generally	2%	5%
A/H	#	#
Life	#	#
Annuity	0% Note	0%
P/C	#	#
Fire	#	#
RRG	#	No provision
BC/BS	0%	#
Title	#	#
Independent/Direct Procurement	3%	No provision
Surplus Lines	3%	5%
Marine	#	#
Notes	If annuities taxed by state of incorporation, VT will tax. Captive rates vary.	



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	VIRGINIA (12/13)	WASHINGTON (12/13)
Insurers Generally	2.25%	2%
A/H	#	#
Life	#	# Note (1)
Annuity	0%	0%
P/C	#	#
Fire	# + 1% to fund fire program fund	#
RRG	Rates vary	#
BC/BS	.75% of subscription fees 2.25% of subscription fees if no open enrollment	#
Title	#	Note (2)
Independent/Direct Procurement	No provision	No provision
Surplus Lines	2.25% + up to .1% assessment	#
Marine	# + 1% to fund fire program fund	.95% gross underwriting profit
Notes	Domestic nonprofit mutuals and industrial sick benefit companies 1%. Prepaid Lines - .75% of subscription fees 2.25% of subscription fees if no open enrollment.	(1) Premiums "in connection with a pension, annuity or profit-sharing plan exempt or qualified under §§ 401, 403(b), 404, 408(b) or 501(a) of the U.S. Internal Revenue Code" are exempt. (2) Title insurers and their property are taxed under the "general laws relating to taxation", but not premium taxes. Foreign Trade: 0.95%

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	<b>WEST VIRGINIA (12/13)</b>	<b>WISCONSIN (12/13)</b>	<b>WYOMING (12/13)</b>
Insurers Generally	3% Note	No provision	.75%
A/H	#	Assessed in proportion to share of business.	#
Life	#	Foreign: 2% Note	# Note
Annuity	1%	0%	1% Note
P/C	# + additional 2% + .55% surcharge + .5% fire marshal	Foreign: 2%	#
Fire	# + additional 2% + .55% surcharge + .5% fire marshal	Foreign: 2.375% + 2% fire dues Domestic: 2%	#
RRG	4% + .55% surcharge	3%	#
BC/BS	0%	Assessed in proportion to share of business.	#
Title	#	No provision	#
Independent/Direct Procurement	No provision	3%	No provision
Surplus Lines	4% + .55% surcharge	3%	3%
Marine	#	Foreign: 0.5%	.75% gross profit
Notes	Premiums received for State Act Workers' Compensation coverage are subject to the debt reduction and regulatory surcharges of W. Va. Code § 23-2C-3(f) and not the taxes and surcharges under Chapter 33 of the W. Va. Code.	Domestic Life: 2% or income tax	Premiums for qualified retirement plans not taxed. HMO - .75%

## **PREMIUM TAX RATE BY LINE**

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.

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