

## INSTRUCTIONS FOR COMPLETING AND FILING STATEMENT OF PREMIUM TAXES AND FEES LIFE, ACCIDENT AND HEALTH

**IMPORTANT CHANGE FOR 2025 FILINGS: Idaho is collecting an \$8 TriTech filing fee for all companies. This fee **MUST** be paid before the filing is considered submitted.**

**Filing fee must be paid even if there is ZERO premium, ZERO tax due, or a refund due**  
-- tax refund cannot be used to pay the filing fee.

**File the Idaho form that matches the Annual Statement filed with the NAIC – if you file the wrong form, you will need to refile the correct form **AND** pay the filing fee again.**  
**Late filing penalties may apply.**

### Step 1: Read First

- Read these instructions before you start.
- If you have questions, call (208) 334-4281 or email [premiumtax@doi.idaho.gov](mailto:premiumtax@doi.idaho.gov)

### Step 2: Who Needs to File

- All licensed Life, Accident, and Health insurance companies must file a tax statement and pay fees by March 1<sup>st</sup>
- You must file even if you didn't write any business in Idaho
- Insurance companies that were once authorized must report renewal payments received during the year
- If policies are moved to another company, include a note—this also shifts the tax responsibility

### Step 3: Know the Deadline

- Your Statement of Premium Taxes and Fees and payment are due March 1<sup>st</sup>
- If you don't file or pay by then, your company may lose its right to do business in Idaho See *Idaho Code* § 41-335, §41-402(5), *IDAPA* 18.02.020.01, 18.01.01.02.020.02, and 18.01.02.021.
- **If you don't pay the continuation fee, your Certificate of Authority will expire on March 31st** See *Idaho Code* §41-404, 41-3427 (2), and 41-3922 (2).

## Step 4: Avoid Penalties

- If you file or pay late, you will be charged \$25 per day starting March 2<sup>nd</sup> See *Idaho Code §41-404*
- You may be fined for:
  - Filing late
  - Incomplete or misspelled company name – **DO NOT ABBREVIATE**
  - Missing a signature
  - Not paying or underpaying
  - **EFT payment not arriving on time or sent to the wrong bank account**
- If mailing a check:
  - Only a U.S. Postal Service postmark counts as proof of mailing
- If using a delivery service, the pick-up date is considered the postmark

## Step 5: File Online Only

- You must file your tax and fee statement electronically.
- Use one of these options:
  - Premium Pro software, or
  - [TriTech website](#):
- On the TriTech website, choose: **IDAHO, 2025, Life**

## Step 6: Complete the Form

**File the Idaho form that matches the Annual Statement filed with the NAIC - if you file the wrong form, you will need to refile the correct form AND pay the filing fee again. Late filing penalties may apply.**

- Fill out every section of the form
- Incomplete forms will be rejected

## Step 7: Contact Information

- Include the name, phone number (**with extension**), and email address of the person we can actually contact
- This person will get any messages or correspondence.
- **DO NOT** use a generic phone number for the company
- If the contact person changes, let the Premium Tax section know

## Step 8: Validate and Submit

- After completing the form:
  - At the bottom left of the screen (scroll down), there is a bright blue VALIDATE button. **Click the VALIDATE button**
  - After the form passes validation, the SUBMIT button (under the Validate button) will turn bright blue. **Click the SUBMIT button**. If you do not click SUBMIT, your form is not filed.

## Step 9: Make a Payment

- You can pay by:

- **Check** - with a TriTech payment voucher
- **Electronic Fund Transfer (EFT)** – You must sign up first
- Idaho accepts ACH Credit and Wire Transfers
- **Idaho does not accept ACH Debit or OPTins**
- **You cannot pay through TriTech**
- To sign up for EFT:
  - Fill out the [EFT Enrollment Form](#)
  - Email it to [premiumtax@doi.idaho.gov](mailto:premiumtax@doi.idaho.gov)
  - You cannot enroll between Feb 14 and July 1
- Payments over \$100,000 must be made electronically See *Idaho Code §67-2026*
- A \$20 fee applies to returned checks
- **Payments that can't be identified will be sent back**

## ➤ **PAGE 1 – STATEMENT OF PREMIUM TAXES AND FEES**

### ➤ **Company Information**

- Enter your company's NAIC Number in the box.
- Fill in the **COMPLETE** company name, address, and domicile state. DO NOT ABBREVIATE
- Add an ATTN line if applicable.
- This is where refunds and correspondence will be sent.

### ➤ **RECAP OF TAXES AND FEES**

**Line 1 – Total Tax** Auto-calculated Greater of Schedule E, Line 6, Column A or B

**Line 2 – Idaho Guaranty Association Credits** – Auto-calculated Schedule 8 Total

**Line 3 – Total Tax Liability** – Auto-calculated Line 1 - Line 2 - Total credits cannot exceed tax liability on Line 1. If Line 2 is greater than Line 1, enter 0.

**Line 4 – Prepayments** Enter the amounts of your **quarterly prepayments**.

- If this is an **amended return**, include the tax paid with the original return on Line 4 (4).

**Line 5 – Total Tax Due** – Auto-calculated Line 3 - Line 4

- If you overpaid, you still must pay the **filing fee** and the **Continuation Fee**.
- If Line 5 is a **negative number**, the amount should be on **Line 9 – Refund Due**.
- Refunds will be sent after auditing is complete.
- Refunds **can't be used** to pay any fees or future taxes.

**Line 6 – Annual Continuation Fee**

- Look at your NAIC Annual Statement, Page 3, Line 37, Column 1.
- Enter your surplus amount.
- The system will automatically calculate your fee.
- You must include payment. If not, attach a written reason. **Tax refunds cannot be used to pay Continuation Fees.**

**Line 7: Filing Fee – \$8 for all companies NEW FOR 2025**

**Line 8: Amount Enclosed** – Auto-calculated Line 5 (if not negative) + Line 6 + Line 7

- Payment **CANNOT** be made through Tri Tech

**Line 9: Refund Due** – if you overpaid, you will be issued a refund if the amount is on this line

➤ **Contact Information**

- Include the name, phone number (**with extension**), and email address of the person we can actually contact
- This person will get any messages or correspondence.
- **DO NOT** use a generic phone number for the company
- If the contact person changes, let the Premium Tax section know
- Typed signatures are okay for electronic filing
- Unsigned forms will be rejected

➤ **PAGE 2 - SCHEDULE A - COMPUTATION OF PREMIUM TAX - LIFE ONLY**

Enter the **total annuity premiums written**. Schedule T, Line 13, Column 3 of your Annual Statement.

**Line 1 Total Gross Life Premiums Written.** Idaho Life State Page, Line 11, Columns 1 + 2 and Line 19, Columns 1 + 2. If the number is different from your Annual Statement, include a written explanation.

**Line 1A Dividends allocated as premium payments.** Idaho Life State Page, Line 11, Column 4 + Line 19, Column 4. If these are already included in Schedule T **gross premiums**, **check the box and attach an explanation.**

**Line 1B Dividends allocated as paid-up additions.** Idaho Life State Page, Line 11, Column 5 + Line 19, Column 5.

**Line 1C Total premiums written through Associations, Trusts, or Groups** outside Idaho that cover Idaho residents or risks located in Idaho and have been reported on Schedule T as premiums written in a state other than Idaho. **Idaho Tax Law does not allow the Rule of 500 to apply to tax obligation.**

**Line 1D Total Premiums** Auto-calculated Line 1 + Line 1A + Line 1B + Line 1C

**Line 2, Idaho domestic insurers** Enter total premiums minus dividends for life premiums written in places where the insurer is not licensed.

**Line 3 LESS policy dividends & return coupons on direct business** Idaho Life State Page, Line 11 Columns 3, 4, and 5 + Line 19 Columns 3, 4, and 5. Do not include dividends from exempt premiums. **Attach a note explaining any exempt amounts.**

**Line 4 Premiums exempt by Federal law** List premiums that are exempt from Idaho tax because of federal law. Include the name of the law that allows the exemption.

**Line 5 NET taxable LIFE premiums** Auto-calculated - Line 1D + Line 2 - Line 3 - Line 4. Carry forward to Schedule E, Line 1, Column A.

**Line 6 Premium Tax** Auto Calculated Multiply Line 5 by 1.5%. If the result is less than zero, enter zero. Carry forward to Schedule E, Line 1B, Column A.

➤ **PAGE 3 - SCHEDULE B - COMPUTATION OF PREMIUM TAX - ACCIDENT AND HEALTH ONLY**

**Line 1 Total gross Accident and Health premiums written** including policy, membership and other fees. Schedule T, Line 13, Column 4. If it doesn't match, include a written explanation.

**Line 1A Total premiums written through Associations, Trusts, or Groups** based outside Idaho but covering Idaho residents or risks and have been reported on Schedule T as premiums written in a state other than Idaho. **Idaho Tax Law does not allow the Rule of 500 to apply to tax obligation.**

**Line 1B Total Premiums** Auto-calculated Line 1 + Line 1A.

**Line 2 Idaho Domestic Insurers** write the total premiums minus dividends for Accident and Health insurance sold in jurisdictions where your company is not licensed.

**Line 3 LESS policy dividends paid or credited on direct business.** Idaho Life State Page, Line 46, Columns 3 and 4. Do not include dividends from exempt premiums. **Attach a note explaining any exempt amounts.**

**Line 4 Premiums Exempt and/or preempted by Federal or Idaho law.** If the law is not listed, please include the name of the law.

- If you have **Dental Premium** in Idaho, you **MUST complete Schedule D** to correctly calculate the tax.

**Line 5 NET Taxable Accident and Health Premiums** Auto-calculated Line 1B + Line 2 - Line 3 - Line 4. Carry forward to Schedule E, Line 2, Column A

**Line 6 Premium Tax** Auto-calculated Multiply Line 5 by 1.5%. If the result is less than zero, enter zero. Carry forward to Schedule E, Line 2B, Column A.

➤ **PAGE 4 - SCHEDULE D – DENTAL PLANS**

- **Total Annual Dental Premiums** Idaho Life State Page, Line 38, Columns 1 + 2.
- **Monthly Contracts** Enter the number of contracts for **each month** for individual insured, group certificate holder, or blanket policy participant.
- **Total Annual Contracts** Auto-calculated Total number of monthly contracts for the year
- **Tax Rate** The dental tax rate is \$.04 per subscriber per month. Idaho Code §41-402(9).
- **Total Tax Due** Auto-calculated Multiply the total contracts by \$.04 to calculate the total tax due.

## ➤ PAGE 5 – SCHEDULE 8 – GUARANTY ASSOCIATION TAX CREDIT

- The Guaranty Association issued 2 separate Class B assessments in 2024 – Colorado Bankers Life and Bankers Life
- Beginning on the March 1<sup>st</sup> filing date for the calendar year the assessment was **paid**, the company may take 20% of the credit in each of five consecutive years. If the company does not claim their 20% credit, they will lose it.
- Each credit **must be itemized on its own line**. Do **NOT** claim multiple credits on one line... 1 assessment = 1 line = 1 credit per year.
- Enter the total of all credits on Recap of Taxes and Fees, Line 2.

## ➤ PAGE 6 - SCHEDULE E - COMPUTATION OF RETALIATORY TAXES

- This page helps figure out which state—Idaho or your domicile state—would charge more tax for the same business. **You must pay the higher amount.**
- **You must attach a Retaliatory Tax Calculation Worksheet from your domicile state. DO NOT** use Idaho's Schedule E as your support worksheet.

**Column A: Idaho Basis** - Use other schedules to calculate Idaho taxes.

### **Column B: Domicile State Basis**

**Line 1: Life Premiums** – Enter the total **taxable** Life premiums per your domicile state. If it is different from taxable Idaho premiums, **attach an explanation**.

**Line 1A: Life Premium Tax Rate** – Enter domicile state's tax rate for Life premiums

**Line 1B: Life Premium Tax** – Auto-calculated Multiply Line 1 by Line 1A

**Line 2: Accident & Health Premiums** – Enter the total **taxable** Accident and Health premiums per your domicile state. If it is different from taxable Idaho premiums, **attach an explanation**.

**Line 2A: Accident & Health Tax Rate** – Enter domicile state's tax rate for Accident and Health premiums

**Line 2B: Accident & Health Tax** – Auto-calculated Multiply Line 2 by Line 2A

**Line 3: Annuity Premiums** – Enter the total **taxable** Annuity premiums per your domicile state.

**Line 3A: Annuity Tax Rate** – Enter domicile state's tax rate for Annuity premiums

**Line 3B: Annuity Tax** – Auto-calculated Multiply Line 3 by Line 3A

**Line 4: Municipal, City, or County Premiums** – Enter the total taxable premiums for Municipal, City, or County tax per your domicile state.

**Line 4A: Municipal, City, or County** – Enter the Municipal, City, or County tax rate per your domicile state.

**Line 4B: Municipal, City, or County/Municipal Tax** – Auto-calculated Multiply Line 4 by Line 4A

**Line 5: Other Taxes** - (state 0 if zero) List all other taxes the domicile state charges foreign insurers including corporate, income, excise, fire taxes EXCEPT:

- Ad valorem taxes on real or personal property.
- Personal income, capital or surplus taxes.
- Taxes imposed for special purpose obligations or assessments on a particular kind of insurance.
- Licensing fees

**Line 6: Total Taxes** – Auto-calculated Lines 1B + 2B + 3B + 4B + 5

**Carry the GREATER of Line 6, Column A or Column B to Page 1, Recap of Taxes and Fees, Line**

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