

INSTRUCTIONS FOR COMPLETING AND FILING STATEMENT OF PREMIUM TAXES AND FEES PROPERTY AND CASUALTY

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.

Step 1: Read First

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

Step 2: Who Needs to File

- All licensed Property and Casualty insurance companies must file a tax statement and pay fees by March 1st
- 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 1st
- 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 2nd 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, PC**

Step 6: Complete the Form

- 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
 - 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 5, Column A or B

Line 2 Workers Compensation Tax Credit – Auto-calculated Schedule 7 Total

Line 3 Idaho Guaranty Association Credits – Auto-calculated Schedule 8 Total

Line 4 Total Tax Liability – Auto-calculated Line 1 - Line 2 – 3 Total credits cannot exceed tax liability on Line 1. **If Line 2 + Line 3 is greater than Line 1, enter 0.**

Line 5 Prepayments Enter the amounts of your **quarterly prepayments**.

- If this is an **amended return**, include the tax paid with the original return on Line 5 (4).

Line 6 Total Tax Due – Auto-calculated Line 4 - Line 5

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

Line 9: Amount Enclosed – Auto-calculated Line 6 (if not negative) + Line 7 + Line 8

- 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 - PROPERTY AND CASUALTY (EXCLUDING ACCIDENT AND HEALTH)**

- **Report Direct Premiums Written for Purchasing Groups.** For Federal Purchasing Groups, you must report the total premiums for all members in Idaho. These numbers will be checked against the Premium Volume Reports from each group. If the totals don't match, you will be contacted.
- Enter the name, email address and telephone number of the group's contact person.

Line 1 Total Direct Property and Casualty premiums written including policy, membership and other fees LESS returned premiums on policies not taken. Idaho Exhibit of Premiums and Losses, SUM Lines 1-12 and 16-34, Column 1.

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 Bail Bond Premiums If these premiums are reported net on the Idaho Exhibit of Premiums and Losses (per your domicile state or SSAP No. 053), enter the **difference** between the net amount reported and the gross amount written for bail bond premiums in Idaho.

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

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 Paid or Credited to Policyholders on Direct Business Idaho Exhibit of Premiums and Losses, SUM Lines 1-12 and 16-34, Column 3. Do not include dividends from exempt premiums. **Attach a note explaining any exempt amounts.**

Line 4 Premiums Exempt and/or Preempted List premiums that are exempt and/or preempted from Idaho tax. Include the name of the law that allows the exemption.

Line 5 NET taxable PROPERTY AND CASUALTY premiums Auto-calculated Line 1C + 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 Direct Accident and Health premiums written including policy, membership and other fees. Idaho Exhibit of Premiums and Losses, SUM Lines 13.1 – 15.9, Column 1. **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 to Policyholders 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 Exhibit of Premiums and Losses, Line 15.2, Columns 1.

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. Carry forward to Schedule E, Line 4, Column A.

➤ **PAGE 5 – SCHEDULE 7 – WORKER’S COMPENSATION TAX CREDIT**

The first part of this Schedule calculates the maximum credit available based on 50% of the 2% Worker’s Compensation premium tax paid to the Idaho Industrial Commission in June and December.

Line 1 Enter amount of Worker’s Compensation premiums reported to the Idaho Industrial Commission on the June semi-annual report

Line 1A Report the amount of tax paid to the Idaho Industrial Commission with the June semi-annual report. **DO NOT include penalties.**

Line 1B Enter 50% of Line 1A. Auto-calculated Line 1A divided by 2

Line 2 Enter amount of Worker's Compensation premiums reported to the Idaho Industrial Commission on the December semi-annual report

Line 2A Report the amount of tax paid to the Idaho Industrial Commission with the December semi-annual report. **DO NOT include penalties**

Line 2B Enter 50% of Line 2A. Auto-calculated Line 2A divided by 2

Line 3 Maximum credit from tax paid to Idaho Industrial Commission. Auto-calculated Line 1B + 2B

The second part of this schedule calculates the 1.5% premium tax for Worker's Compensation charged by the Idaho Dept of Insurance. Do NOT confuse the premium taxes paid to the Idaho Industrial Commission at the 2% rate with the additional Dept of Insurance 1.50% premium tax rate.

Line 4 Worker's Compensation Premiums. Exhibit of Premiums and Losses, Line 16, Columns 1

Line 4A Worker's Compensation Dividends. Exhibit of Premiums and Losses, Line 16, Column 3

Line 4B Taxable Worker's Compensation Premiums. Auto-calculated Lines 4 – 4A

Line 5 Total Worker's Compensation Tax. Auto-calculated Multiply Lines 4B by 1.5%

Line 6 Maximum allowable credit. Auto-calculated Lesser of Line 3 or Line 5 Carry forward to Page 1, Line 2

➤ **PAGE 6 – SCHEDULE 8 – IDAHO INSURANCE GUARANTY ASSOCIATION CLASS B ASSESSMENT TAX CREDITS**

- The Idaho Insurance Guaranty Association has assessed 5 Class B assessments since 2021.
- Beginning on the March 1st 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 the 20% credit for a year, they will lose it. See *Idaho Code §41-3616*
- **Each credit must be itemized on its own line.** Available credits are pre-filled.
- **DO NOT COMBINE** multiple credits or multiple years on the same line line... 1 line = 1 credit = 1 year.
- Enter the total of all credit received on Recap of Taxes and Fees, Line 2. Carry total forward to Page 1, Line 3

➤ **PAGE 7 - 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: Property and Casualty Premiums – Enter the total **taxable** Property and Casualty premiums per your domicile state. If it is different from taxable Idaho premiums, **attach an explanation**.

Line 1A: Property and Casualty Premium Tax Rate – Enter domicile state's tax rate for Property and Casualty premiums

Line 1B: Property and Casualty 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: Municipal, City, or County Premiums – Enter the total taxable premiums for Municipal, City, or County tax per your domicile state. **Attach an explanation of all Municipal, City, or County Premiums and Taxes**.

Line 3A: Municipal, City, or County – Enter the Municipal, City, or County tax rate per your domicile state.

Line 3B: Municipal, City, or County/Municipal Tax – Auto-calculated Multiply Line 4 by Line 4A

Line 4: 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 + 4

Carry the GREATER of Line 5, Column A or Column B to Page 1, Line 1