

INSTRUCTIONS FOR COMPLETING AND FILING STATEMENTS OF PREMIUM TAXES RISK RETENTION GROUPS

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 are ZERO premiums, 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 Risk Retention Groups 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, RRG**

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**

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**

Line 1: Total Tax Liability – Auto-calculated Larger of Schedule E, Line 4, Columns A or B

Line 2 – Prepayments

- Enter the amounts of the **quarterly prepayments**.
- If this is an **amended return**, include the tax paid with the original return on Line 2(4).

Line 3 – Tax Due – Auto-calculated Line 1 - Line 2

- If you overpaid, you still must pay the filing fee and the Continuation Fee.
- If Line 3 is a negative number, the amount should be on Line 6 – Refund Due.
- Refunds will be sent after auditing is complete.
- Refunds can't be used to pay any fees or future taxes.

Line 4: Filing Fee – \$8 for all companies NEW FOR 2025

Line 5: Amount Enclosed – auto-calculated Line 3 (if not negative + Line 4

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

Line 6: 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: Premium Tax**

Line 1: Total Direct Premiums Written – Should agree with premium as reported on Schedule T, Line 13, Column 2 + Column 8

Line 2: Dividends Paid to Policyholders – Should match the Idaho State Business Page, Line 35, Column 3.

Line 3: Net Taxable Premiums – Auto-calculated Line 1 - Line 2

Line 4: Premium Tax – Auto-calculated Multiply Line 3 by 1.5%

➤ **Page 3 – Schedule E: Retaliatory Taxes**

This page helps figure out which state—Idaho or 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 the **DOMICILE STATE**. **DO NOT use Idaho's Schedule C as your support worksheet.**

Column A: Idaho Basis – Use other schedules to calculate Idaho Tax

Column B: Domiciled State Tax Basis –

Line 1: Net Taxable Premiums – Enter total taxable premium per your domicile state. If there is a difference from the Idaho taxable premium, **attach an explanation.**

Line 1A: Tax Rate – Enter domicile state's tax rate

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

Line 2 – Municipal, City, or County Premiums - Enter the total taxable premiums for Municipal, City, or County taxes for the domicile state

Line 2A – Municipal, City, or County Tax Rate - Enter the Municipal, City, or County tax rate per the domicile state

Line 2B – Municipal, City, or County Premium Tax – Auto-calculated Multiply Line 2 by Line 2A

Line 3 – Other Taxes (**state 0 if zero**) List all other taxes the domicile state charges foreign insurers include 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 4 – Total Taxes - Auto calculated Lines 1B + 2B + 3

Carry forward greater of column A or B to Page 1, Line 1