

STATE		Insurers Generally	A/H	Life	Annuity	P/C	Additional P/C	Fire	Additional fire	Risk Retention Groups	Title	Ocean Marine	NOTE
ALABAMA (12/20)	AL	varies	1.60%	2.30%	0%	3.60%		3.60%		3.60%	3.60%	3.60%	Privilage tax, Municipal Corporate tax
ALASKA (12/20)	AK	2.70%	2.70%	2.70%	0%	2.70%		2.70%		2.70%	1%	0.75%	gross underwriting profit
ARIZONA (12/20)	AZ	1.75%	1.75%	1.75%	0%	1.75%	0.4312%	2.20%		1.80%	Income tax	1.80%	Disability 2%
ARKANSAS	AR	2.50%	2.50%	2.50%	0%	2.50%	0.50%	2.50%	0.50%	4.00%	2.50%	0.75%	gross underwriting profit; Corporate Franchise Tax capital stock< \$500,000 tax \$300, >\$500,000 tax \$400
CALIFORNIA (12/20)	CA	2.35%	2.35%	2.35%	2.35%	2.35%		2.35%		2.35%	2.35%	5%	gross underwriting profit
COLORADO (12/20)	CO	2%	2%	2%	0%	2%		2%		2%	2%	2%	
CONNECTICUT (12/20)	CT	1.50%	1.50%	1.50%	0%	1.50%		1.50%		4.00%	1.50%	0.00%	foreign
DELAWARE (12/20)	DE	2%	2%	2%	0%	2%		2%		2%	2%	5%	gross underwriting profit
DISTRICT OF COLUMBIA	DC	1.70%	2.00%	1.70%	0.00%	1.70%		1.70%		1.70%	1.70%	1.70%	
FLORIDA	FL	1.75%	1.75%	1.75%	1.00%	1.75%		1.75%	1.00%	5.00%	1.75%	0.75%	gross underwriting profit
GEORGIA (12/20)	GA	2.25%	2.25%	2.25%	0.00%	2.25%		2.25%		4.00%	2.25%	2.25%	
HAWAII (12/20)	HI	4.265%	4.265%	2.750%	0.000%	4.265%		4.265%		varies	4.265%	0.87750%	gross underwriting profit
IDAHO (12/20)	ID	1.50%	1.50%	1.50%	0.00%	1.50%		1.50%		1.50%	1.50%	1.50%	
ILLINOIS (12/20)	IL	0.005%	0.400%	0.005%	0.000%	0.005%		0.005%	2.000%	0.005%	0.005%	0.005%	insurers subject to income tax, privilege tax and retaliatory tax
INDIANA (12/20)	IN	1.30%	1.30%	1.30%	0.00%	1.30%		1.30%		1.30%	1.30%	1.30%	
IOWA (12/20)	IA	1%	1%	1%	0%	1%		1%		1%	1%	6.50%	3 years average profit
KANSAS (12/20)	KS	2%	2%	2%	0%	2%		2%	3.25%	6%	2%	2%	
KENTUCKY (12/20)	KY	2%	2%	2%	0%	2%		2%	0.75%	2%	2%	2%	net underwriting profit
LOUISIANA (12/20)	LA	tiered based on Premium written volume see Note	See Note	See Note	0%	See Note		See Note		See Note	See Note	See Note	Life, accident & health or service insurance: \$140 for \$7,000 or less in premiums received; add \$225 for each additional \$10,000 or part; Fire, marine, transportation, casualty, surety, workers' comp.: \$185 for \$6,000 or less in premiums; add \$300 for each additional \$10,000 or part; Fire: 0.25% fireman training, 1.25% fire damage, 2% premium tax; HMO: \$550 for every \$10,000 in premiums received
MAINE (12/20)	ME	2%	2%	2%	2%	2%		2%	1.40%	2%	2%	2%	
MARYLAND (12/20)	MD	2%	2%	2%	0%	2%		2%		2%	2%	2%	
MASSACHUSETTS (12/20)	MA	2.28%	2.28%	2%	0%	2.28%		2.28%		2.28%	2.28%	5.70%	
MICHIGAN (12/20)	MI	See Note	See Note	See Note	0%	See Note		See Note		2%	See Note	See Note	#Greater of single business tax, income tax, or retaliatory tax
MINNESOTA (12/20)	MN	2%	2%	2%	0%	2%		2%	0.50%	2%	2%	2%	
MISSISSIPPI (12/20)	MS	3%	3%	3%	0%	3%		3%	1.00%	3%	3%	3%	Premiums for qualified retirement plans not taxed.
MISSOURI (12/20)	MO	2%	2%	2%	0%	2%		2%		2%	2%	2%	Premiums for qualified retirement plans not taxed; Workers' comp.: administrative tax of 1% + additional surcharges not to exceed 3%.
MONTANA (12/20)	MT	2.75%	2.75%	2.75%	0.00%	2.75%		2.75%	2.50%	2.75%	2.75%	2.75%	
NEBRASKA (12/20)	NE	1%	0.50%	1%	0%	1%		1%	0.75%	1%	1%	1%	Premiums for qualified retirement plans not taxed.
NEVADA (12/20)	NV	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	2.0%	3.5%	3.5%	Premiums for qualified retirement plans not taxed.
NEW HAMPSHIRE (12/20)	NH	1.25%	2%	1.25%	0%	1.25%		1.25%		1.25%	1.25%	1.25%	Minimum \$200
NEW JERSEY (12/20)	NJ	2.10%	2.10%	2.10%	0.00%	2.10%		2.10%		5.00%	2.10%	5.25%	3 years average profit
NEW MEXICO (12/20)	NM	3.003%	3.003%	3.003%	0.000%	3.003%		3.003%		3.003%	3.003%	3.003%	
NEW YORK (12/20)	NY	2%	1.75%	0.70%	0.00%	2%	MTA 17%	2%	2%	2%	2%		Minimum \$250; Ocean marine excluded from definition of premium
NORTH CAROLINA (12/20)	NC	1.90%	1.90%	1.90%	0.00%	1.90%	0.74%	1.90%	0.74%	5.00%	1.90%	1.90%	Workers' compensation 2.5%
NORTH DAKOTA (12/20)	ND	1.75%	1.75%	2.00%	0.00%	1.75%		1.75%		1.75%	1.75%	1.75%	Minimum \$200
OHIO (12/20)	OH	1.40%	1.40%	1.40%	0.00%	1.40%		1.40%	0.75%	5.00%	1.40%	1.40%	Minimum \$250
OKLAHOMA (12/20)	OK	2.25%	2.25%	2.25%	0.00%	2.25%	1.00%	2.25%	0.3125%	2.25%	2.25%	2.25%	Life policies on an employee or director for the benefit of the employer, above \$100,000: 2.25% + 0.1%;
OREGON (12/20)	OR	See Note	See Note	See Note	0.00%	See Note		See Note	1.15%	See Note	See Note	5%	corporate excise tax based on income; ocean marine 3 years average profit
PENNSYLVANIA (12/20)	PA	2%	2%	2%	0%	2%		2%		2%	2%	5%	3 years average profit
PUERTO RICO (12/20)	PR	4%	4%	4%	0%	4%		4%		no provision	4%	no provision	

RHODE ISLAND (12/20)	RI	2%	2%	2%	0%	2%		2%		2%	2%	2%	
SOUTH CAROLINA (12/20)	SC	1.25%	1.25%	0.75%	0.00%	1.25%		2%	2.35%	1.25%	1.25%	1.25%	Workers' compensation: 2.5%;
SOUTH DAKOTA (12/20)	SD	2.50%	2.50%	2.50%	1.25%	2.50%		2.50%	0.50%	2.50%	2.50%	2.50%	Life: 2.5% on first \$100,000 in premiums, 0.08% on annual premiums exceeding \$100,000 per policy, small face amount policies of less than \$7000 face amount, 1.25%; Annuity: 1.25% for first \$500,000 in annuity consideration and 0.08% for annual consideration exceeding \$500,000 per annuity contract.
TENNESSEE (12/20)	TN	2.50%	2.50%	1.75%	0.00%	2.50%		2.50%	0.75%	2.50%	2.50%	2.50%	Minimum \$150 Workers' Comp premium is taxed separate from all other premium at 4% with a surcharge of 0.4% earmarked for TOSHA;
TEXAS (12/20)	TX	1.60%	1.75%	1.75%	0.00%	2.50%	Maintenance	2.50%	Maintenanc	2.50%	1.35%	2.50%	Life and HMO: 1.75% of gross premiums, except 0.875% for first \$450,000 of gross premiums or revenues received.
UTAH (12/20)	UT	2.25%	0.00%	2.25%	0.00%	2.50%	0.01%	2.25%		2.25%	0.45%	0.00%	variable life: 2.25% of first \$100,000 in premiums and 0.08% for premiums in excess of \$100,000
VERMONT (12/20)	VT	2%	2%	2%	0%	2%		2%		2%	2%	2%	
VIRGINIA (12/20)	VA	2.25%	2.25%	2.25%	0.00%	2.25%	2.50%	2.25%	1%	2.25%	2.25%	2.25%	
WASHINGTON (12/20)	WA	2%	2%	2%	0%	2%		2%		2%	2%	0.950%	Premiums for qualified retirement plans not taxed; Title insurers and their property are taxed under the general laws relating to taxation, but not premium taxes;
WEST VIRGINIA (12/20)	WV	3%	3%	3%	1%	3%	2.05%	3%	2.05%	4.55%	3%	3%	
WISCONSIN (12/20)	WI	See Note	See Note	2%	0%	2%		2.375%	2%	3%		0.50%	WI has retaliatory and reciprocal provision
WYOMING (12/20)	WY	0.75%	0.75%	0.75%	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	gross underwriting profit; Premiums for qualified retirement plans not taxed;