

**2014**

# DOMESTIC COMPANIES OTHER THAN LIFE

Insurer NAIC Code Number \_\_\_\_\_

Type or print the requested information  
FEDERAL EMPLOYER I.D. NUMBER

Insurer NAIC Group Code Number \_\_\_\_\_

COMPANY NAME

MAILING ADDRESS

**IMPORTANT: THE FOLLOWING INSTRUCTIONS  
MUST BE ADHERED TO:**

CITY STATE ZIP CODE

The Original Return must be filed with the Director, Division of Taxation on or before March 1 annually and shall be accompanied with a CHECK PAYABLE TO - " NJ DIVISION OF TAXATION -- INSURANCE TAX"

**PLEASE REFER TO THE INSTRUCTIONS CONCERNING ELECTRONIC FUNDS TRANSFER (EFT) PAYMENTS.**

Mail to: Division of Taxation  
PO Box 247 (200 Woolverton St. Bldg 20)  
Trenton, NJ 08626-0247

**ALSO**

A duplicate return must be filed with the Commissioner of Banking and Insurance at the same time.

Mail to: Department of Banking and Insurance  
PO Box 325 (20 West State Street)  
Trenton, NJ 08625-0325

**WHEN COMPLETING THIS RETURN, PLEASE BE SURE TO FOLLOW THE GENERAL FILING INSTRUCTIONS ON PAGE 4.**

## ANNUAL REPORT Statement of Premium Taxes and Other Obligations

Commissioner of Banking and Insurance, State of New Jersey :  
Director, Division of Taxation, State of New Jersey :

The \_\_\_\_\_  
incorporated or organized under the laws of New Jersey and with offices located at \_\_\_\_\_  
MAILING ADDRESS OF OFFICE PREPARING RETURN

hereby submit the following statement for the calendar year ending December 31, 20 \_\_\_\_, as required by, and in accordance with the New Jersey Revised Statutes Title 54 chapters 16, 17, 18 and 18A.

The actual address of the New Jersey Principal Office: \_\_\_\_\_  
STREET, CITY, ZIP CODE

\_\_\_\_\_, which is located in \_\_\_\_\_  
NAME OF MUNICIPALITY\* AND COUNTY

**\*Please be sure to indicate the actual municipality and not the New Jersey mailing address.**

Date of Incorporation or organized \_\_\_\_\_

Date first licensed in New Jersey \_\_\_\_\_

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_ } ss.

On this \_\_\_\_\_ day of \_\_\_\_\_ A.D. 20 \_\_\_\_\_ before me \_\_\_\_\_  
personally appeared \_\_\_\_\_  
(INSERT SECRETARY OR U.S. MANAGER)

\_\_\_\_\_ Insurance Company of \_\_\_\_\_

who being duly sworn according to law, on his oath did depose and say that the foregoing report is true and correct.

Subscribed and sworn to before me the  
day and year aforesaid.

\_\_\_\_\_  
\_\_\_\_\_  
(INSERT SECRETARY OR U.S. MANAGER)

\_\_\_\_\_  
\_\_\_\_\_  
(OFFICIAL TITLE)

**IMPORTANT:**  
THIS BLOCK MUST BE COMPLETED  
FEDERAL EMPLOYER IDENTIFICATION  
NUMBER \_\_\_\_\_

(NAME & TITLE OF PARTY TO CONTACT REGARDING THIS RETURN) (PHONE NUMBER) (EMAIL ADDRESS)

(SIGNATURE OF INDIVIDUAL PREPARING THIS RETURN) (PREPARER'S IDENTIFICATION NUMBER)

(NAME OF TAX PREPARER'S EMPLOYER) (EMPLOYER'S IDENTIFICATION NUMBER)

**SCHEDULE A  
EXHIBIT OF TAXES  
MUST BE COMPLETED BY ALL TAXPAYERS**

	(1) DIRECT PREMIUMS	(2) DIVIDENDS	(3) TAXABLE PREMIUMS	STATE OF NEW JERSEY	
				RATE	(4) TAX
1 . Auto Liability and Physical Damage				2.1%	
2 . Individual Accident and Health				2.1%	
3 . Group Accident and Health				1.05%	
4 . All Other (Except Ocean Marine and Fire)				2.1%	
5 . Total Lines 1 thru 4				XXXX	
6 . Fire Lines				2.1%	
7 . Ocean Marine				XXXX	XXXXXX
8 .					
9 .					
10 . Total Lines 5 thru 9, Must Agree with Line 34, of New Jersey State page of Annual Statements as filed with the New Jersey Department of Banking and Insurance.				XXXX	
11 . Finance and Service Charges				2.1%	
12 . Total (Lines 10 and 11)				XXXX	
TAXABLE PREMIUMS AS DETERMINED WITH REFERENCE TO N.J.S.A. 54:18A-6					
<b>NOTE:</b> If Taxable Premiums are determined as provided in N.J.S.A. 54:18A-6 (12.5% Limitation), then Schedule B- Calculation of Taxable Premiums as Provided in N.J.S.A. 54:18A-6 -- Other Than Life Companies must be completed.					
13 . Taxable Premiums from Schedule B, Section II Line 3, Column B				2.1%	
14 . Taxable Premiums from Schedule B, Section II Line 2, Column B				1.05%	
15 . TOTAL (Lines 13 plus 14)				XXXX	
16 . Total Tax (Lesser of Line 12, Column 4 or Line 15, Column 4)			XXXXXX		
17 . Workers Compensation Premiums (included in line 4 above)				0.25%	
18 .					
19 . Total ( Lines 16 thru 18)			XXXXXX	XXXX	
<b>CALCULATION OF TOTAL AMOUNT DUE</b>					
Workers Compensation Premiums per Line 17 Premiums Line 16 in New Jersey State page of Annual Statement					
Less Dividends _____					
Taxable Premiums _____ (Line 17, Column 3)					
20 . Other Credits * -- Attach Supporting Documentation					
21 . Urban Transit Hub Tax Credit (Attach Form UTHTC-IPT)					
22 . Total Tax Credits (Total of Line 20 Plus line 21)					
23 . Balance of Tax Liability Due (Line 19 less line 22)					
24 . Credit for Prepayment of Premium Tax paid March 1 and June 1 of the prior calendar year					
25 . Balance Due (Line 23 less line 24)					
26 . Prepayment of Tax Liability due March 1st -- (50 % of line 16)					
27 . Total Amount Due State of New Jersey (Line 25 Plus line 26)					
28 . If line 25 plus line 26 is less than zero enter the amount of the overpayment. (See instructions)					
29 . Amount of line 28 to be applied to Prepayment of Tax Liability due June 1st (50 % of line 16). (See instructions)					
30 . Amount to be refunded or carried forward. (If Line 28 plus Line 29 is less than zero. (See instructions)					
31 . Portion of Line 30 to be refunded resulting from refundable credit overpayments. (See instructions)					
32 . Portion of Line 30 for UTHTC Credit carryforward. (See Instructions)					
<b>PAYMENT OF THE AMOUNT INDICATED AT LINE 27 MUST BE SUBMITTED TO THE DIVISION OF TAXATION AT THE ADDRESS INDICATED ON THE FIRST PAGE OF THIS RETURN.</b> * Requires proof of payment i.e copies of invoices and cancelled checks A copy of New Jersey State page, and, Schedule T as filed with the NAIC must be attached.					

**SCHEDULE B  
COMPANIES OTHER THAN LIFE  
CALCULATION OF TAXABLE PREMIUMS AS PROVIDED IN N.J.S.A. 54:18A-6**

**INSTRUCTIONS**

This schedule is to be completed *only* by those companies *electing* to calculate taxable premiums as provided in N.J.S.A. 54:18A-6 (12 ½% Limitation).

If the company was licensed subsequent to 6/30/84, complete *both* Section I and Section II.

If the company was licensed prior to 7/1/84, complete *only* Section II.

Worldwide Premiums should be calculated in Section I and II in accordance with the provisions for calculating New Jersey Taxable Premiums as indicated at Schedule A, Line 12.

**When completing Section 1, attach a separate schedule listing each affiliate and applicable premiums used in completing column A of Section 1.**

**Schedule A, Lines 1 to 12, must still be completed by ALL TAXPAYERS**

**SECTION 1 – COMPLETE ONLY IF LICENSED SUBSEQUENT TO 6/30/84**

**WORLDWIDE PREMIUM DATA FOR COMPANY COMPLETING THIS RETURN  
AND ALL OF ITS AFFILIATES AS DEFINED IN N.J.S.A. 17:27A-1 et seq.**

WORLDWIDE PREMIUM DATA	( A ) WORLDWIDE PREMIUMS	( B ) 12 ½% OF AMOUNT IN COLUMN (A)	( C ) NEW JERSEY PREMIUMS
1. TOTAL Premiums, including Finance and Service Charges, on all Policies of the company and its affiliates			
2. LESS: Premiums on Group Accident and Health Policies of the Company and its affiliates			
3. BALANCE – (Line 1 minus 2)			

**SECTION II – MUST BE COMPLETED BY ALL COMPANIES ELECTING TO CALCULATE TAXABLE PREMIUMS AS PROVIDED IN N.J.S.A. 54:18A-6.**

**WORLDWIDE PREMIUM DATA FOR COMPANY COMPLETING THIS RETURN**

WORLDWIDE PREMIUM DATA	( A ) WORLDWIDE PREMIUMS	( B ) 12 ½% OF AMOUNT IN COLUMN (A)
1. TOTAL Premiums, including Finance and Service Charges, on all Policies of the company		
2. LESS: Premiums on Group Accident and Health Policies of the Company		
3. BALANCE – (Line 1 minus 2)		

**NOTE: IN ORDER TO DETERMINE WHICH FIGURES SHOULD BE APPLIED AS TAXABLE PREMIUMS AT LINE(S) 13 AND/OR 14 OF SCHEDULE A, PLEASE REFER TO THE INSTRUCTIONS ON PAGE 4 FOR THE DETERMINATION OF TAXABLE PREMIUMS AS PROVIDED IN N.J.S.A. 54:18A-6.**

## DOMESTIC COMPANIES OTHER THAN LIFE GENERAL FILING INSTRUCTIONS

Please note listed below you will find instructions which highlight specific areas of concern when completing the tax return.

1. **NAIC code**—At the top left side of the first page of the return is a space to provide the insurer's five digit NAIC (National Association of Insurance Commissioners) code. This space must be completed by all taxpayers.<sup>7</sup>
2. **Email address** has replaced the Contact Persons Fax number on the Front Page of the return.
3. **Schedule A**—Please note that **Schedule A, including lines 1 to 12, must be completed by all taxpayers**, even if the taxpayer is calculating the tax based on the 12.5% limitation indicated in Schedule B.
4. **See instructions below regarding the Urban Transit Hub Tax Credit.**
5. **All credits** requested on Schedule A, require supporting documentation as proof of payment (i.e. copy of the check or cancelled check). These documents **MUST** be submitted with the return or the credit will be denied.
6. **Penalty and Interest**—Any taxpayer which shall fail to file its return when due or fail to pay any tax when due shall be subject to penalties and interest as provided for in the State Tax Uniform Procedure Law N.J.S.A. 54:48-1 et seq. and N.J.S.A. 18:2-2.1 et seq.
7. **Overpayment** – Please note, any **refundable** overpayment indicated on Schedule A Line 28 must first be applied to the June 1<sup>st</sup> prepayment before any refund is issued.
8. **Affiliate Schedule**—A taxpayer determining its taxable premiums as provided in **N.J.S.A. 54:18A-6**, when completing Schedule B Section 1, **must** include a separate schedule listing each affiliate and its applicable premiums, used in completing column A of Section 1.

### INSTRUCTIONS FOR THE DETERMINATION OF TAXABLE PREMIUMS AS PROVIDED IN N.J.S.A. 54:18A-6 (SCHEDULE B)

Column A Worldwide Premiums are defined as: **Worldwide Premiums minus dividends paid or credited to policyholders.**

If the company *was* licensed subsequent to 6/30/84 and the amount indicated at Section I, Line 3, Column C *is not greater* than the amount indicated at Section I, Line 3, Column B, then the company does not qualify to use this limitation. Taxable Premiums are then those included at Line 12 of Schedule A.

If the company *was* licensed subsequent to 6/30/84 and the amount indicated at Section I, Line 3, Column C *is greater* than the amount indicated at Section I, Line 3, Column B, then taxable premiums are the amounts indicated at Section II, Column B. These amounts should be entered at the applicable Line(s) (13, 14) of Schedule A. **In addition, a detailed schedule of Worldwide and New Jersey Premiums of the Company and each affiliate must be submitted with this schedule.**

If the company was licensed prior to 7/1/84 and if the amount indicated at Section II, Line 3, Column B *is less* than taxable premiums indicated at Line 12 of Schedule A, then enter amounts from Column B at the applicable Line(s) (13, 14) of Schedule A. If the premium amount indicated at Section II, Line 3, Column B *is not less* than taxable premiums indicated at Line 12 of Schedule A then taxable premiums are those included at Line 12 of Schedule A.

### URBAN TRANSIT HUB TAX CREDIT- LINE 21

To claim this credit, the taxpayer must attach a copy of the tax credit certificate issued by the New Jersey Economic Development Authority and a completed Form UTHTC-IPT, to the return to validate the claim. Failure to attach the tax credit certificate or Form UTHTC-IPT will result in the denial of the tax credit claimed on Line 21.

### SPECIAL INSTRUCTIONS: PAGE 2 - LINES 28-32

Line 28-This line may include both refundable credits and UTHTC Credit carry forward amounts.

Line 29-Only refundable credits can be used on this line. (i.e. Prepayment Credit, GFA or Other Credit overpayments).

Line 30-This total represents any refundable credit overpayment(s) still available for refund plus any UTHTC Credit carry forward.

Line 31-This amount represents refundable credit overpayment (s) still available after payment of 6/1 prepayment on Line 29.

Line 32-Portion of Line 30 that represents the UTHTC Credit available for carry forward

### ELECTRONIC FUNDS TRANSFERS

The Division of Taxation has established procedures to allow the remittance of tax payments through electronic funds transfer (EFT). Taxpayers with a prior year's tax liability of \$10,000 or more in any one tax are required to remit all tax payments using EFT.

For EFT program questions, visit the Division of Revenue website at <https://www.state.nj.us/treasury/revenue/eft1.shtml>, call the EFT Unit at (609) 292-9292 Opt #6, Fax (609) 984-6681 or write to the N.J. Division of Revenue, EFT Section, P.O. Box 191, Trenton, N.J. 08646-0191.

If remitting payment by EFT, the Total Amount Due indicated at Schedule A line 27 must be transmitted in one transaction with an applicable year of 2014. The prepayment tax liability included in this amount, along with the prepayment tax liability due June 1<sup>st</sup>, will be credited automatically against the succeeding years' tax liability, when the taxpayer files that years' Insurance Premium Tax Return. A separate transaction for the prepayment tax liability due March 1<sup>st</sup> at line 26 is not required.

**HELPFUL HINT FOR EFT REMITTANCE:** Return Period Ending **MUST** read **141231** ((YY) Year, (MM) Month, (DD) Day) for **ALL** payments associated with the 2014 tax return. This includes any **PREPAYMENT** tax liabilities due with the return on March 1<sup>st</sup> and on June 1<sup>st</sup>. The same procedure should be followed for subsequent tax years, after adjusting the return period ending accordingly.

## IMPORTANT NOTE

**PAYMENT** for the amount indicated at Schedule A Line 27 of the Insurance Premium Tax Return **MUST BE SUBMITTED TO THE DIVISION OF TAXATION** at the address indicated on the front page of this return. **DO NOT** send payment of this amount to the Department of Banking and Insurance.

In addition, if the taxpayer is simultaneously paying an Annual Statement Filing Fee, Renewal of Certificate of Authority Fee, Maintenance Fee, Insurance Development Fund Surcharge, etc., these amounts must be submitted under separate cover to the address indicated on the notice received for the particular fee, surcharge, etc., and **MUST NOT** be included with the Insurance Premium Tax Return.

**\*\*ALL ATTACHMENTS MUST BE INCLUDED WITH BOTH THE ORIGINAL RETURN FILED WITH THE DIVISION OF TAXATION AND THE DUPLICATE RETURN FILED SIMULTANEOUSLY WITH THE DEPARTMENT OF BANKING AND INSURANCE.**