

KANSAS DEPARTMENT OF INSURANCE

GENERAL INSTRUCTIONS – 2025 ANNUAL STATEMENT

AND RELATED TAX MATERIAL

Any questions relative to company filings, please email KDOI.ACCT@ks.gov or call 1-785-291-3800.

This year's premium, fire marshal, firefighters relief and retaliatory tax forms shall be completed online and electronically submitted through the Kansas Department of Insurance Company Desktop website. You will need to acquire a login to Company Desktop with "filing" rights enabled from your company administrator to access the online form. If you have a Company Desktop ID and password and need to have filing or other rights enabled, your administrator's name and contact information are shown in the left column of Company Desktop. If you do not have an ID and do not know who your company administrator, go to Company Desktop and click on "How do I get a Company ID and password".

The department will accept as on-time, filings electronically submitted on or before March 2, 2026. In 2026, March 1st is a Sunday therefore the due date will be extended to March 2nd. The online tax packet contains a checklist of documents to be uploaded. Until you check that you have uploaded documents that are required by the content of your tax forms, online submission will not be possible. **Please make certain that all required forms are completed and uploaded. PLEASE NOTE THE SPECIAL INSTRUCTIONS CONTAINED ON EACH FORM RELATIVE TO ITS PROPER COMPLETION.**

Tax Year 2025 Changes

1. House Bill 2050 granted the commissioner flexibility to lower statutorily set fees. The 2025 premium tax return will reflect the Annual Statement filing fee as \$50 and the Certificate of Authority fee as \$5. Health companies Annual Statement filing fee will be \$25.
2. House Bill 2050 also eliminated the annual appointment renewal fee for agents. Tax year 2025 will be the last filing that agent renewal fees will be included on the Retaliatory Summary Sheet.
3. House Bill 2334 reduced the premium tax rate to 1.98% for **tax year 2026** and all tax years thereafter. **Tax year 2025 will be assessed at 2%.**
4. LATE FILING - Premium tax returns will be accepted on or before **March 2, 2026**. Any return filed after this date is considered late and will be assessed a penalty up to \$1,000.
5. Form 100 (Health Premium Reporting Form), Form 200 (Property and Casualty Premium Reporting Form), and new Form 300 (Life and Annuity Premium Reporting Form) will no longer be part of the tax return. Please use the "Forms" link available on the Company Home Page to complete. These forms are due by March 1, 2026. **The information is requested pursuant to the Commissioner's authority under K.S.A. 40-103. Failure to provide the information will result in action pursuant to K.S.A. 40-2,125 including penalty of up to \$1,000 plus an additional \$500 for each week the information is not provided to the Commissioner. Please note the form asks for premium by type of insurance (TOI). Any questions should be directed to The Rate and Form Division at KDOI.RF@ks.gov.**

6. TAX PAYMENT REMINDER – All payments must be made online via Company Desktop; we are no longer accepting paper checks. Upon submission of the return, the company will be directed to the Kansas.gov secure payment engine to make the electronic payment. Be sure the company’s bank allows Kansas.gov, Origination ID 1481120617 to DEBIT the account. Transactions are subject to a convenience fee.

7. TAX REFUND REMINDER - In a continued effort to streamline work processes and to reduce the cost of state operations, the State of Kansas is now requesting ACH (Automated Clearing House) be the standard payment method. ACH payments are more secure, more convenient, and more prompt than paper checks. Any payment that exceeds \$50,000 must be via ACH.

If the company has received a previous payment from the department via ACH, please enter the bank name, routing number and last 4 digits of the account to assist in verification within our system.

If the company has **not** received a previous payment from the department via ACH **AND** the refund will be larger than \$50,000, email KDOI.ACCT@ks.gov to request the ACH form and instructions. Include “ACH request NAIC #” in the subject line.

8. Company Desktop no longer captures company contact information. An accounts receivable address and email contact will be required at the end of the return filing. The Department may utilize the accounts receivable contact information if a premium tax refund is due.

9. Other changes for 2025 are merely cosmetic or relate to credit rates that change from year to year.

INSTRUCTIONS

TAX REMITTANCE STATEMENT: The total tax, fees and retaliatory amount due as reported on Line 22 of the Estimated/Actual Tax, Fee and Retaliatory Adjustment Form will be carried forward to the proper space on the Tax Remittance Statement. If money is due, an electronic check or credit card payment must be completed as part of your electronic submission, for the total amount owed.

UPLOAD DOCUMENTATION: Anywhere documentation is called for in the tax form should be uploaded with the tax return. Click the upload link labeled **Attach Word, Excel, PDF and other Image Files** to attach the file electronically. You will be asked to associate the file with a particular form or schedule and provide a description. You cannot delete a file once uploaded, but you can upload an amended copy of the document. Please be mindful of file size when uploading. While we can accept files up to 15 MB, even voluminous reports can be reduced to significantly less than this. Large files may take a very long time to upload. File types allowed for upload are pdf, jpg, png, gif, bmp, tif, doc(x), rtf, xls(x), csv and txt. Include a copy of home state premium tax return using Kansas numbers.

INCLUDE TAX FILE NOTES: Company Desktop users can attach notes and explanations to their tax forms. Simply click the **Create/View Notes and Explanations to be included in Tax Form** link. You will be able to view notes already added and add new ones. Company and Department users can also use this feature to exchange information on files that have been reopened for amendment.

VIEW MULTIPLE TAX FILE VERSIONS, MULTIPLE YEARS: The Company user can view all versions of the tax file submitted where the file has been amended or an auditor’s version has been created. This same feature allows the viewing of prior year tax files. The Department will maintain three tax returns (the current year and two prior years). Contact the Department to have a previously submitted tax filing reopened for amendment.

RELIATORY DATA PREPOPULATED: On the Retaliatory Summary Sheet, the Kansas basis for most fees are pre-populated from Department records. This includes resident and non-resident agent fees paid for the year. The number of appointments and renewals included in each category are provided for the company's information. This form is made available for domestic companies to view, though they are not subject to retaliatory tax. Please note that many of these fields cannot be pre-populated until mid-January, after end of year appointment transactions have been processed and other December invoices have been issued. The Department will post a notice on the Company Desktop home page when these numbers have been posted. We expect companies to list ALL taxes, fees, charges, etc., that are subject to retaliation. List these in Column 3 of the Retaliatory Summary Sheet, which is entitled "Company's Home State Basis for Kansas Companies". Please note that the only items that may be included under column 2 of this form are for those taxes and fees shown on Lines 1 through 12 of Column 1.

RELATED FORMS: Where applicable, companies will need to complete Forms 100, 200 and/or 300 under the "Forms" tab at the top of Company Desktop. On all forms, you will be asked to provide a company contact who can be reached should the Department have questions or require additional information. Any questions should be directed to The Rate and Form Division at KDOI.RF@ks.gov.

Property and Casualty Companies Specific Instructions:

Please complete online our Supplement to the Annual Statement Exhibit of Premiums and Losses (Statutory Page 14 Data).

FIRE MARSHAL TAX STATEMENT: Please note that the Fire Marshal Tax rate is 1.25%.

FIREFIGHTERS RELIEF FUND TAX STATEMENT: Please note that the Firefighters Relief Fund Tax rate is 2.00%.

SPECIAL NOTE TO COMPANIES WRITING MULTIPLE-PERIL CROP INSURANCE: Due to a Federal court decision, Kansas does not assess or collect Premium Taxes, Fire Marshal Taxes, Firefighters Relief Fund Taxes or any retaliatory amounts due for Multiple Peril Crop Insurance (MPCI) premiums. **DO NOT** include the premium reported on line 2.4 of the Supplement to Exhibit of Premiums and Losses on your Premium Tax Statement, Fire Marshal Tax Statement, Firefighters Relief Fund Tax Statement or Retaliatory Summary Sheet.

INSURANCE COMPANIES DOMICILED IN CALIFORNIA: Pursuant to K.S.A. 40-253, it will be necessary to provide the Kansas Department of Insurance with a schedule of Workers' Compensation losses for Kansas business similar to the "Special California Schedule P for Unpaid Workers' Compensation Losses". The purpose of the schedule is to provide the basis for your bond or deposit requirements in Kansas resulting from Kansas Workers' Compensation Losses. For simplicity, please utilize the same schedule as is required to be filed in California; however, it will be necessary to utilize Kansas business data in lieu of California business. This schedule should accompany the other tax and fee materials submitted in conjunction with your annual statement. If the "Computation of Bond or Deposit requirement" shown on the reverse side of the "Special California Schedule P for Unpaid Workers' Compensation Losses" indicates that additional bond or deposit is required, an appropriate increase in our Kansas bond or deposit should be initiated. **NOTE: SPEICAL CALIFORNIA SCHEDULE P MUST BE FILED WITH THE KANSAS DEPARTMENT OF INSURANCE ON OR BEFORE MARCH 1 OF EACH YEAR.**

SPECIAL NOTE FOR ALIEN FIRE AND CASUALTY INSURERS: Alien Fire and Casualty Insurers should take note of the special requirements set forth in K.S.A. 40-210.

FURTHER INSTRUCTIONS

OTHER ANNUAL FILING FORMS: Other annual filing forms can be downloaded from Company Desktop (Other Filings Tab), completed and filed by uploading.

CONSUMER CREDIT COMPANIES: Each company doing consumer credit Insurance business in this state is reminded to conduct a reasonable annual review of its credit insurance operations as required by K.A.R. 40-5-110.

CERTIFICATES OF AUTHORITY: In accordance with K.S.A. 40-215, Certificates of Authority for life insurance companies, fraternal benefit societies, nonprofit service corporations and health maintenance organizations continue in force until suspended, revoked, or otherwise terminated by the Commissioner of Insurance. New certificates will not be issued annually.

Other Notices for All Companies:

UNCLAIMED PROPERTY LAW: Insurance Companies should be aware of the following unclaimed property laws. K.S.A. 58-3950(i), K.S.A. 58-3950(k), K.S.A. 58-3963(b). For more information contact the State Treasurer, Landon State Office Building, 900 S.W. Jackson Suite 201, Topeka, Kansas 66612. Also, you can go to website: <http://kansasstatetreasurer.com>.

COMPANIES ARE NOT REQUIRED TO MAIL TO THE DEPARTMENT A COMPLAINT REGISTER OR CLOSED CLAIM SUMMARY: The Kansas Department of Insurance repealed K.A.R. 40-1-35. Companies must still maintain a complaint register which will be available to the Commissioner upon request. See K.S.A. 40-2404(10).