

**D. Types of Tax and Charges (G.S. 105-228.5, G.S. 58-84-1, G.S. 58-6-25)**

There are several types of insurance premium tax applied, according to the type of insurance company and the type of insurance written. Gross and Retaliatory Premium Tax, Additional Statewide Fire and Lightning Tax, and Additional Local Fire and Lightning Tax are types of insurance premium tax reported. Tax rates, according to the type of insurance written, apply to each type of tax. Printed returns are generated from a computer program provided by the NC Department of Revenue. Printed returns and the completed diskette provided by the Department must be submitted. Other sources of the computer program, if used, must obtain prior approval.

Insurers, Article 65 corporations, health maintenance organizations, and self-insurers are required to pay an Insurance Regulatory Charge in addition to all other fees and taxes. For insurers and self-insurers, the Insurance Regulatory Charge is a percentage of the gross premium tax liability, exclusive of any additional taxes imposed by G.S. 105-228.8, any credits allowed under G.S. 105-228.5A or G.S. 97-133(a), and any other credits allowed under Chapter 105 of the General Statutes, for the taxable year. For Article 65 corporations and health maintenance organizations, the Insurance Regulatory Charge is a percentage of a presumed tax liability for the year calculated as if the corporation or organization were an insurer providing health insurance. The same exclusions apply for Article 65 corporations and health maintenance organizations that apply for insurers and self-insurers.