

ANNUAL TAX STATEMENT SURVIVAL GUIDE 2025

INTRODUCTION

Surplus Line Premium Annual Tax Statements

Surplus line brokers licensed in the state of Washington are required to file surplus line policy data with the Surplus Line Association of Washington, within 60 days of procurement.

Using the data collected throughout the year, the Surplus Line Association of Washington assists the Office of the Insurance Commissioner in completing Annual Tax Statements for surplus line licensees.

This guide is intended to serve as a resource for surplus line brokers as they prepare to file their Annual Tax Statement with the State of Washington. (RCW 48.15.120).

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Our Mission

Promote a stable non-admitted insurance market in the State of Washington to offer viable options to the insurance buying public.

Encourage and facilitate compliance by its members with the laws of the State of Washington and of the United States of America relative to surplus line insurance coverage, and with the laws, rules and regulations of the Office of the Insurance Commissioner of the State of Washington.

Provide means for the examination of surplus line policies placed by members on Washington risks in accordance with rules as established by the Association, and as may be amended from time to time, and provide assistance, as appropriate, to members in filing and compliance.

Supply educational support to the members of the Association including dissemination of information regarding laws, rules and regulations relevant to surplus lines insurance. Support insurance education relative to surplus lines insurance in the State of Washington through sponsorship of training classes and seminars, or grants of money or expertise to educational institutions.

Communicate with the Legislature and Office of the Insurance Commissioner in support of our members and the non-admitted marketplace.

Collaborate with the Office of the Insurance Commissioner of the State of Washington on Annual Tax Statement reporting.

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Who is Required to File?

The surplus line broker licensing structure can be complex. A premium tax return (annual tax filing) may be required for both business entity surplus line brokers and individually licensed surplus line brokers.

Licensees meeting any of the criteria outlined below should anticipate filing an annual premium tax return:

- Business entities holding an active surplus line broker license in 2025
- Unaffiliated Individuals holding an active surplus line broker license in 2025

Even if no business was transacted!

Still Not Sure?

Use these resources to determine if the Office of the Insurance Commissioner requires an annual tax filing for your license number.

Find your license number (WAOIC#) on the [**OIC's Agent Lookup Portal**](#) by searching the Agent or Agency WAOIC#.

Business Entities (Agency)

If the WAOIC# was active during any part of 2025, even if no business was transacted:

You are required to file.

Individual Broker (Agent)

If the WAOIC# was active during any part of 2025, and there was no active affiliation in place at any time in 2025:

You are required to file, even if no business was transacted.

If an active affiliation during any part of 2025 was in place:

You may not be required to file, as your filed premium is reported under the affiliated business entity.

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Understanding Which Transactions Will Appear on the Statement

We encourage you to follow this guide and other available resources to ensure that your annual tax filing process is as seamless as possible. Understanding what type of transactions will appear on your tax statement is a crucial first step.

Annual Tax Statements are completed based on policies effective in 2025, as evidenced by a “certified” certification form.

Only certified transactions will appear on your Annual Tax Statement.

The Surplus Line Association of Washington grants a grace period for filing and certifying all 2025 effective policies in the Washington Filing Portal.

Any 2025 effective policies certified in the Washington Filing Portal by January 31, 2026, will appear on your 2025 Annual Tax Statement.

Any 2025 effective policy that is not filed and certified by the deadline will be classified as a late filing. **Late filings are subject to a tax penalty of up to 20 percent, assessed by the OIC.**

Policy document requirements are waived during this time to support you in the data upload of any transaction that should be included in your 2025 Annual Tax Statement.

You are required to upload the policy documents once available. Transactions without policy documents will not be registered; Although, for tax purposes, you will have complied with the statutes.

Use the Quick Info section in the Washington Filing Portal for a quick snapshot of any uncertified transactions and other important statuses.

 Inbox	
Your Inbox Is Empty	
 Quick Info	
<i>My Questioned Transactions:</i>	0
<i>Total Questioned Transactions:</i>	0
<i>My Unregistered Transactions:</i>	0
<i>Total Unregistered Transactions:</i>	2
<i>My Uncertified Transactions:</i>	0
<i>Total Uncertified Transactions:</i>	0

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Preparing for Your Statement

There are several steps you can take throughout the year to ensure a smooth annual tax filing.

1. FILE OUTSTANDING POLICIES

File policies within 60 days of procurement. Filing promptly ensures your Annual Tax Statement is accurate and leaves time to make any necessary adjustments or corrections before the annual tax filing deadline.

2. CLEAR OUTSTANDING TAGS

Clearing outstanding tags is critical to ensuring that premium data is accurate. This includes the premium amount, effective dates and coverage type.

3. CHECK THE QUICK INFO SECTION

Uncertified policies for the tax year will not be included in your Annual Tax Statement. Check the Quick Info Section on your Washington Filing Portal home screen to determine whether you have outstanding tags, uncertified or unregistered policies.

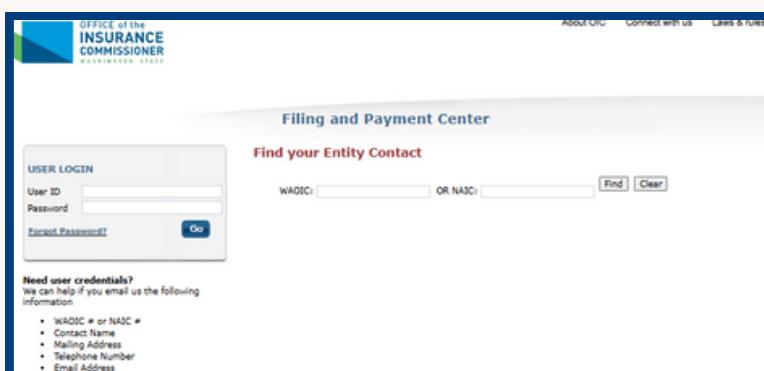
4. WASHINGTON FILING PORTAL REPORTING: ANNUAL TAX STATEMENT DETAIL

This report provides real-time tax data, allowing you to closely compare the data in the Washington Filing Portal against your own records for any discrepancies. When using this report, remember to **exclude special billing**. Changes can be sent to our [tax support email](#) at any time. We'll work with you to fix any errors ahead of the deadline to file your premium taxes.

5. ESTABLISH OR VERIFY YOUR TAX CONTACT WITH THE OIC

The OIC relies on each Surplus Line Broker Licensee (Individual & Entity) to set up and maintain a tax account login. This account login is different from the Fortress account where licensing is maintained.

If you're not sure that a tax account or tax contact has been established for your license number, search the WAOIC# in the Filing & Payment Center.



Need credentials or changes to your tax contact?

[Email the OIC](mailto:taxes@oic.wa.gov) at taxes@oic.wa.gov.

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Important Dates

December 2025

Get Ready

- Establish your tax contact
- File outstanding policies
- Reconcile data



January 31

Deadline

All 2025 effective policies must be filed and certified in the Washington Filing Portal.



February 15

View and File

Annual Tax Statement

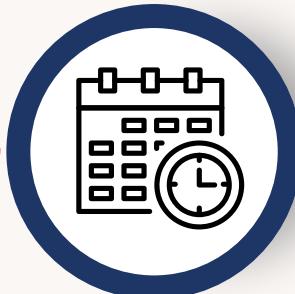
OIC notifies tax contact via email that the tax statement is available to view and file. [Filing & Payment Center](#)



March 1

Deadline

File 2025 Annual Tax Statement



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Statutory Requirements

All filed transactions must adhere to the filing requirements set forth by the Surplus Line Association of Washington before they can be registered. It is the responsibility of the surplus line broker to ensure that tagged transactions are answered as soon as possible. The filing is not complete until tags are cleared and the policy is registered.

It is the responsibility of the surplus line broker to pay taxes on all policies procured within the tax year, regardless of whether they have been reported.

Annual Tax Statements are prepared by the Surplus Line Association of Washington as a courtesy. It is the responsibility of the surplus line broker to ensure the information is correct.

RCW 48.15.120

Premium taxes are due annually on March 1

Penalties

48.14.060

Penalties for failure to file a tax statement or pay premium taxes will result in a penalty between five and twenty percent, applied in stages, based on lateness.

Ways to Pay

All payments must be made electronically to the Office of the Insurance Commissioner.

Filing & Payment Center.

Contact Us

If you need an amendment or have general questions, email our tax support team.

Surplus Line
ASSOCIATION OF WASHINGTON



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surpluslines.org



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