



2024

R. 01/25

DR-350900
R. 01/24
Rule 12B-8.003, F.A.C.
Effective 01/24
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2023 Insurance Premium Tax Information for Schedules XII and XIII, Form DR-908

Effective XX/XX

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The Department of Revenue has created a database that insurers may use in assigning premiums and policies to the various participating local taxing jurisdictions. It is available for free at floridarevenue.com/taxes/pointmatch. This database was created pursuant to sections (ss.) 175.1015 and 185.085, Florida Statutes (F.S.). In addition to completing Schedules XII and XIII, you must answer Question B on Form DR-908, Page 2, about your use of the Department's database.

These statutes provide that insurers who exercise due diligence in using the Department's database to assign premiums to the participating local taxing jurisdictions shall be held harmless from any liability, including but not limited to liability for taxes, interest, or penalties that would otherwise be due as a result of an assignment of premiums to an incorrect local taxing jurisdiction. Sections 175.1015 and 185.085, F.S., specify that insurance companies that do not use the electronic database provided by the Department and do not exercise due diligence in applying the electronic database, are subject to a 0.5% (.005) penalty on the total premium per policy that is improperly assigned.

We review the figures reported on Schedules XII and XIII of your ~~2023~~ **2024** *Insurance Premium Taxes and Fees Return* (Form DR-908). **You should include a written explanation with your return if a significant variance exists between the figures reported on your ~~2022~~ **2023** and ~~2023~~ **2024** returns. A significant variance is considered an increase or decrease of greater than 10% for any municipality or fire control district.**

Your explanation should contain specific information. All explanations are subject to review by the Department of Management Services and the Department of Financial Services. Generally, more precise information than explanations such as "shift of business" or "business transfers" is required. If you are not sure your explanation will be acceptable, contact the Department of Management Services at 850-922-0667.

Give careful attention to the amounts reported on Schedules XII and XIII. The monies reported by

your company for each of these cities and districts fund retirement benefits for their police officers and firefighters. The money is distributed back to each local taxing jurisdiction based on the information reported.

When completing Schedules XII and XIII:

- ✓ Report premiums based on the actual physical location of the property.
- ✓ Do not use ZIP codes to report premiums as they may not identify the appropriate city or district and can result in an inaccurate allocation of premiums.

Premiums must be reported accurately and timely. The Department of Financial Services, in Informational Memorandum 99-111M, reminded insurers authorized to write property and casualty insurance in the State of Florida of the requirements

We are going to devote the entire area at the bottom of page 1 to 2024 Additions, Deletions, or Changes. Please make a dark black line where I have the red line and move the text to accomodate. Page 3 has more entries.

or municipality code in order for the Department of Management Services to accurately distribute

2024

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2023 Additions, Deletions, and Changes to Schedules XII and XIII

| Additions | | | |
|----------------|--|-----------------------|-----------------|
| Code | City/District | County | Type |
| 046 | Navarre Beach Fire District | Santa Rosa | Fire |
| | | None | |
| Deletions | | | |
| Code | City/District | County | Type |
| | | None | |
| Changes | | | |
| Code | City/District | County | Type |
| | | None | |

District Name Corrections/Changes

See Page 3, Section #A, for Corrections/Changes section new entries

premium tax allocations to the participating pension funds. Sections 175.151 and 185.13, F.S., provide that an insurer's certificate of authority may be cancelled or revoked if an insurer fails to comply with the provisions of Chapters 175 and 185, F.S.

Chapters 175 and 185, F.S., taxes are administered by three different state agencies:

- The Florida Department of Financial Services, Office of Insurance Regulation has the authority to impose the 0.5% (.005) penalty relating to the address database and insured risks not properly assigned to participating local taxing jurisdictions.
- The Florida Department of Management Services, Division of Retirement, Municipal Police Officers' and Firefighters' Retirement Trust Funds Office:
 - Administers the retirement trust funds.
 - Distributes monies to the local taxing jurisdictions.
 - Notifies the Office of Insurance Regulation when insurers fail to comply.
- The Florida Department of Revenue:
 - Administers the database.
 - Produces, distributes, and processes the insurance premium tax forms.
 - Collects Chapters 175 and 185, F.S., taxes on Forms DR-907 and DR-908.

- Contacts insurers when there is a variance in reported premiums between the current year and prior year for the local taxing jurisdictions. This review helps ensure that the proper amount(s) are reported by the insurer to the proper local taxing jurisdiction.

Contact Us

Information and tutorials are available at floridarevenue.com/taxes/education.

Tax forms and publications are available at floridarevenue.com/forms.

To speak with a Department of Revenue representative, call Taxpayer Services at 850-488-6800, Monday through Friday, excluding holidays.

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Types of Premiums subject to Form DR-908 Schedules XII (Firefighters' Pension Trust Funds) and XIII (Police Officers' Retirement Trust Funds)

| Annual Statement Line Number & Line of Business | Premiums Subject to Firefighters' Pension Trust Fund (DR-908, Schedule XII) | Premiums Subject to Police Officers' Retirement Trust Fund (DR-908, Schedule XIII) |
|--|---|--|
| 1 Fire | YES | |
| 2.1 Allied Lines | YES | |
| 3 Farmowners multiple peril | YES (70%) | YES (30%) |
| 4 Homeowners multiple peril | YES (70%) | YES (30%) |
| 5.1 Commercial multiple peril (non-liability portion) | YES (70%) | YES (30%) |
| 5.2 Commercial multiple peril (liability portion) | YES (70%) | YES (30%) |
| 12 Earthquake | YES | |
| 19.1 Private passenger auto no-fault (personal injury protection) | | YES |
| 19.2 Other private passenger auto liability | | YES |
| 19.3 Commercial auto no-fault (personal injury protection) | | YES |
| 19.4 Other commercial auto liability | | YES |
| 21.1 Private passenger auto physical damage | | YES |
| 21.2 Commercial auto physical damage | | YES |
| 22 Aircraft (all perils) | YES | |
| 23 Fidelity | | YES |
| 26 Burglary and theft | | YES |
| 34 Aggregate write-ins for other lines of business (meeting the definition of property insurance in s. 624.604, F.S.). | YES | |

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References

The following documents were mentioned in this form and are incorporated by reference in the rules indicated below. The forms are available online at floridarevenue.com/forms.

| | | |
|-------------|---|------------------------|
| Form DR-908 | Insurance Premium Taxes and Fees Return | Rule 12B-8.003, F.A.C. |
| Form DR-907 | Florida Insurance Premium Installment Payment | Rule 12B-8.003, F.A.C. |

#A

District Name Corrections/Changes

| Code | City/District | County | Type |
|------|---|-------------------|------|
| 017 | Bonita Springs Fire Control and Rescue District | Lee | Fire |
| 023 | East Lake Tarpon Special Fire Control District | Pinellas | Fire |
| 029 | Estero Fire Rescue District | Lee | Fire |
| 033 | Holley-Navarre Fire Protection District | Santa Rosa County | Fire |
| 046 | Navarre Beach Fire Rescue District | Santa Rosa County | Fire |
| 053 | North River Fire District | Manatee County | Fire |
| 060 | Palm Harbor Special Fire Control and Rescue District | Pinellas County | Fire |
| 064 | San Carlos Park Fire Protection & Rescue Service District | Lee County | Fire |
| 067 | South Walton Fire District | Walton County | Fire |