SURPLUS LINE ASSOCIATION OF WASHINGTON

SURPLUS LINE PREMIUM TAX

Annual Tax Statement Survival Guide

2026 tax year

INTRODUCTION

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 policy procurement. **(RCW 48.15.120)**

Using the data collected throughout the year, we assist the Office of the Insurance Commissioner (OIC) in completing Annual Tax Statements for Washington surplus line licensees.

This guide is a resource for you as you prepare to file your Annual Tax Statement with the State of Washington.

OUR MISSION

To make surplus lines compliance clear and accessible, empowering members, insurers, and stakeholders with modern tools and trustworthy guidance.

We believe compliance doesn't have to feel complicated or intimidating. Our role is to be a clear, approachable guide, helping you navigate surplus lines with confidence and ease. Every process we design and every resource we provide is rooted in integrity, collaboration, and support.

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 the business entity and the individually licensed surplus line broker.

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

- Business entities holding an active surplus line broker license in 2026
- Unaffiliated individuals holding an active surplus line broker license in 2026

This applies even if no business was transacted.

Still not sure?

Use these resources to determine whether the OIC 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#.

LICENSE TYPE AND CONDITION	REQUIRED TO FILE? YES / NO
Business entity (agency) If the WAOIC# was active during any part of 2026, even if no business was transacted.	**Yes**
Individual broker (agent) If the WAOIC# was active during any part of 2026 and no business entity affiliation was in place at any time in 2026, even if no business was transacted.	**Yes**
Individual broker (agent): partial-year business entity If an active business entity was in place during only some of 2026. Check with our office in January to confirm whether the State of Washington expects an individual premium tax statement for your license number.	**May or may not be required to file**

Understanding your 2026 Annual Tax Statement

Follow this guide and our other resources to make your annual tax filing as seamless as possible.

Understanding which types of transactions will appear on your tax statement is a crucial first step.

Annual Tax Statements are based on policies effective in 2026, as evidenced by a certification form. **Only certified transactions and registered endorsements will appear on your Annual Tax Statement.**

We provide a grace period for members to file and certify their 2026 policies for inclusion on their Annual Tax Statement. Policy document requirements are waived during this time so you can upload data for any transaction that should be included.

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

GRACE PERIOD

All 2026 policies filed and certified in the Washington Filing Portal by **January 31, 2027** will appear on your 2026 Annual Tax Statement.

LATE FILINGS

Any 2026 effective policy not filed and certified by the deadline is classified as a late filing. Late filings are subject to a tax penalty of up to **20 percent**, as determined and assessed by the OIC.

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

Preparing for your statement

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 keeps your Annual Tax Statement accurate and leaves time for any adjustments or corrections before the January 31 deadline.

2 **CLEAR OUTSTANDING TAGS**

Clearing outstanding tags is critical to accurate premium data. Filing your surplus line policies promptly keeps you organized before and during tax season.

3 **CHECK THE QUICK INFO SECTION**

Uncertified policies for the tax year will not be included in your Annual Tax Statement. Check Quick Info on your Washington Filing Portal home screen for outstanding tags and uncertified or unregistered policies.

4 **REVIEW THE ANNUAL TAX STATEMENT DETAIL REPORT**

This Washington Filing Portal report provides real-time tax data so you can compare it against your own records. Remember to exclude special billing. Send changes to taxinfo@surpluslines.org at any time. We'll work with you to fix errors before the premium tax deadline.

5 **ESTABLISH OR VERIFY YOUR TAX CONTACT WITH THE OIC**

The OIC relies on each surplus line broker licensee (individual and business entity) to set up and maintain a tax account login, separate from the Fortress account where licensing is maintained. **You cannot file your Annual Tax Statement without a tax account and a valid tax contact email address.** Confirm both by searching your WAOIC# in the OIC's Filing & Payment Center.

Need credentials or changes to your tax contact?

Email **taxes@oic.wa.gov**

Important dates

December 2026

GET READY

Establish your tax contact, file outstanding policies, and reconcile your data with Washington Filing Portal reporting.

January 31 2027

FILING DEADLINE

All 2026 effective policies must be filed and certified in the Washington Filing Portal.

February 15 2027

STATEMENT AVAILABLE

The OIC emails your tax contact when your Annual Tax Statement is available to view and file in the Filing & Payment Center.

March 1 2027

TAX DEADLINE

File your 2026 Annual Tax Statement and pay premium taxes.

Statutory requirements

All filed transactions must meet the Surplus Line Association of Washington's filing requirements before they can be registered. As the surplus line broker, you are responsible for answering tagged transactions as soon as possible. A filing is not complete until tags are cleared and the policy is registered.

You are responsible for paying taxes on all policies procured within the tax year, whether or not they have been reported.

We prepare Annual Tax Statements as a courtesy; you are responsible for confirming the information is correct.

RCW 48.15.120

Premium taxes are due annually on March 1.

Penalties

RCW 48.14.060

Failure to file a tax statement or pay premium taxes results in a penalty of five to twenty percent (5-20%), applied in stages based on lateness.

Ways to pay

All payments must be made electronically to the OIC through the Filing & Payment Center.

Contact us

Need an amendment or have general questions? Email our tax support team.

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surpluslines.org
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