



Form 115 RRG
Connecticut Insurance Premiums
Tax Return - Risk Retention Groups
(Rev. 12/21)

2021



File and pay Form 115 RRG electronically using **myconnect** at portal.ct.gov/DRS-myconnect.

Taxpayer name			Connecticut Tax Registration Number		
Address			Number and street		
City, town, or post office			State	ZIP code	-
Federal Employer Identification Number (FEIN)			-		

Check if this is an amended return.

Change of address

1. Gross premiums received during the calendar year.	1.		.00
2. Tax: Multiply Line 1 by 4% (.04).	2.		.00
3a. If late: Penalty. See instructions.	3a.		.00
3b. If late: Interest. See instructions.	3b.		.00
3. Total penalty and interest: Add Line 3a and Line 3b.	3.		.00
4. Amount due for calendar year: Add Line 2 and Line 3.	4.		.00

Declaration: I declare under penalty of law that I have examined this return (including any accompanying schedules and statements) and, to the best of my knowledge and belief, it is true, complete, and correct. I understand the penalty for willfully delivering a false return or document to the Department of Revenue Services (DRS) is a fine of not more than \$5,000, or imprisonment for not more than five years, or both. The declaration of a paid preparer other than the taxpayer is based on all information of which the preparer has any knowledge.

Sign Here Keep a copy of this return for your records.	Signature of principal officer	Title	Date
	Print name of principal officer		Telephone number
	Email address of principal officer		
	Paid preparer's signature	Preparer's SSN or PTIN	Date
	Firm's name, address, and ZIP code	Firm's FEIN	Telephone number

Form 115 RRG Instructions

General Instructions

Form 115 RRG, Insurance Premiums Tax Return Risk Retention Groups, is due on or before March 1 following the close of the calendar year for insurance procured, continued, or renewed during the period beginning January 1 and ending December 31. If the due date falls on a Saturday, Sunday, or legal holiday, the next business day is the due date.

Filing and Paying Electronically

File and pay Form 115 RRG electronically using **myconneCT**. DRS **myconneCT** allows taxpayers to electronically file, pay and manage state tax responsibilities.



Filing and Paying by Mail

If you file by mail, complete the return in blue or black ink only. Do not use staples.

Please note that each form is year specific. To prevent any delay in processing your return or refund, the correct year's form **must** be submitted to the Department of Revenue Services (DRS).

Mail this return to:

Department of Revenue Services
State of Connecticut
PO Box 2990
Hartford CT 06104-2990

If you pay by mail, make check payable to **Commissioner of Revenue Services**. To ensure payment is applied to your account, write the calendar year of the return, "**Form 115 RRG**," and your Connecticut Tax Registration Number on the front of your check. DRS may submit your check to your bank electronically.

Filing an Amended Return: If you make an error(s) on your return, you must correct the error(s) by filing an amended return using a new Form 115 RRG. Check the *Amended return* box on the front of the return. Complete Form 115 RRG using the correct figures and information for the reporting period. You must file an amended return claiming a refund of taxes paid within three years of the original due date of the return. An explanation of the claim for refund must accompany the amended return.

Rounding Off to Whole Dollars: You must round off cents to the nearest whole dollar on your return and schedules.

Who Must File

All premiums paid for coverages within Connecticut to a risk retention group or insurer, other than a captive insurance company or a licensed or eligible surplus lines insurer, are subject to a 4% (.04) tax under Conn. Gen. Stat. § 38a-254 and Conn. Gen. Stat. § 38a-277(c). As such, risk retention groups and insurers are required to file Form 115 RRG to report said tax.

Information regarding the responsibilities of risk retention groups is located in Conn. Gen. Stat. §§ 38a-250 through 38a-278.

Form 115 RRG should not be used to report tax on nonadmitted insurance as the term is defined by Conn. Gen. Stat. § 38a-277(f). Insureds who procure nonadmitted insurance are required to file **Form 115 NIN, Nonadmitted Insurance Premium Tax Return.**

Penalty and Interest

In general, penalty and interest apply to any portion of the tax not paid on or before the original due date of the return. If you do not pay the tax when due, you will owe interest at the rate of 1% per month or fraction of a month until the tax is paid in full.

Late Payment Penalty: The penalty for late payment of tax is 10% of the tax due or \$75, whichever is greater.

Late Filing Penalty: The Commissioner of Revenue Services may impose a \$50 penalty for failure to file any return or report that is required by law to be filed.

Form 115 RRG Back (Rev. 12/21)

Line Instructions

Line 1

Enter the gross premiums for coverages within Connecticut received during the calendar year. The term premium shall include all premiums, membership fees, assessments, dues and any other consideration for insurance. In the event of cancellation and rewriting of any insurance contract the premium for said contract shall be the premium in excess of the unearned premium of the cancelled insurance contract. The risk retention group premium tax is not applicable to premiums on wet marine, transportation, individual life, or individual disability insurance.

If a policy covers risks or exposures only partially in Connecticut, the tax is computed on the portions of the premium allocated to the risks or exposures located in Connecticut. **Attach a copy of your allocation schedule to this return.**

Property coverage (including fire and allied lines, U&O, boiler, and machinery insurance): Allocate the coverages to Connecticut in the same proportion that the insured value of all properties in Connecticut bears to the insured value of properties everywhere.

Coverage on mobile equipment (trucks, automobiles, etc.): Allocate the coverages to Connecticut in the same proportion that the vehicles garaged in Connecticut bear to vehicles garaged everywhere.

Railroad rolling stock: Allocate the coverages to Connecticut in the same proportion that car days in Connecticut bear to car days everywhere.

Workers compensation: Allocate the coverages to Connecticut in the same proportion that payroll involving employees in Connecticut bears to total payroll everywhere.

Liability coverages (OL&T, M&C, etc.): Allocate the coverages to Connecticut in the same proportion that the number of insured locations in Connecticut bears to the number of insured locations everywhere.

Products liability: Allocate the coverages to Connecticut in the same proportion that exposure in Connecticut bears to exposure everywhere.

Example: Allocate aircraft products liability coverages to Connecticut in the same proportion that the number or air miles flown over Connecticut bears to the number of air miles flown everywhere, or that the number of passenger boardings in Connecticut bears to the number of passenger boardings everywhere.

Travel accident: Allocate the coverages to Connecticut in the same proportion that the number of insured employees in Connecticut bears to the number of insured employees everywhere.

Group life and group accident and health: Allocate the coverages to Connecticut in the same proportion that the number of insured employees in Connecticut bears to the number of insured employees everywhere.

For Further Information

Visit the DRS website at portal.ct.gov/DRS.

Call DRS Monday through Friday, 8:30 a.m. to 4:30 p.m. at:

- **800-382-9463** (Connecticut calls outside the Greater Hartford calling area only); **or**
- **860-297-5962** (from anywhere).

TTY, TDD, and Text Telephone users **only** may transmit inquiries anytime by calling 860-297-4911. Taxpayers may also call 711 for relay services. A taxpayer must tell the 711 operator the number he or she wishes to call. The relay operator will dial it and then communicate using a TTY with the taxpayer.

E-Services Update

A new modernized system, **myconneCT**, will replace the **TSC** (Taxpayer Service Center) as part of a multi-year, multi-phase project. Many tax types are already able to be filed using **myconneCT** and more will be added each year. Use **myconneCT** to file taxes, make payments, view filing history, and communicate with the agency simply and more efficiently on virtually any mobile device, including laptops, tablets, and smartphones, 24 hours a day, 7 days a week. For updated information on the progress of this project and the transition schedule for specific taxes, please visit the DRS website at portal.ct.gov/DRS-myconneCT.