



**Form 115 RRG**  
**Connecticut Insurance Premiums**  
**Tax Return - Risk Retention Groups**  
(Rev. 12/22)

**2022**



File and pay Form 115 RRG electronically using **myconnect** at [portal.ct.gov/DRS-myconnect](http://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. <b>Amount due</b> 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.

<b>Sign Here</b> 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, Connecticut 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.

## 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

Those granted an electronic filing and payment waiver may file by paper and make payment by check. Complete this return in blue or black ink only. Do not use staples. To request a one-year waiver from the electronic filing requirement, visit [portal.ct.gov/DRS](http://portal.ct.gov/DRS) and complete **Form DRS-EWVR, Electronic Filing and Payment Waiver Request**.

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

If you pay by mail, make check payable to **Commissioner of Revenue Services**. Write "**2022 Form 115 RRG**" and your Connecticut Tax Registration Number on the front of your check. DRS may submit your check to your bank electronically.

Mail paper return to:

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

**Attachments:** Attach the following to this return:

- A copy of the official 2022 Connecticut Business Page from the Annual Statement filed with the Connecticut Department of Insurance; **and**
- A copy of the official 2022 Schedule T from the Annual Statement filed with the Connecticut Department of Insurance.

## Rounding Off to Whole Dollars

You must round off cents to the nearest whole dollar on your return and schedules. If you do not round, DRS will disregard the cents.

Round down to the next lowest dollar all amounts that include 1 through 49 cents. Round up to the next highest dollar all amounts that include 50 through 99 cents. However, if you need to add two or more amounts to compute the amount to enter on a line, include cents and round off **only** the total.

**Example:** Add two amounts (\$1.29 + \$3.21) to compute the total (\$4.50), then round the total to \$5.00 and enter it on a line.

## Filing an Amended Return

If you make an error on your return, you must correct the error by filing an amended Form 115 RRG, using **myconneCT**. Check the box to indicate this is an amended return and complete the form using the correct figures and information for the reporting period.

You must file an amended return within three years of the original due date of the return to claim a refund of taxes already paid. An explanation of the claim for refund must accompany the amended return.

## 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.

## 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 the Latest News

Visit the DRS website at [portal.ct.gov/DRS](http://portal.ct.gov/DRS).

## E-Services Update

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, please visit the DRS website at [portal.ct.gov/DRS-myconneCT](http://portal.ct.gov/DRS-myconneCT).