

Allocation of Surplus Lines and Independently Procured Insurance Premium Tax and Service Fee on Multi-State Risks

as taken from the Agent Procedures Manual

For the purpose of determining the tax and service fee payable to this state pursuant to Sections 626.932(3), 626.9325(3) and 626.938 (3), Florida Statutes the following guidelines should be used in determining the premium allocation for risks or exposures located in more than one state.

Type of Insurance	Allocation of Premium for Florida
Commercial Property	Premium for structures and other property located in Florida
Homeowners and Other Residential Property	Premium for structures and other property permanently located in Florida
Ocean Marine	Premium for vessels registered in this state or to be registered in this state. Other property used as a marina located in Florida.
Inland Marine	Premium for property located in this state.
Liability	Premium generated by the portion of the rating basis attributable to exposures in Florida.
Medical Malpractice	Premium generated by the portion of the rating basis attributable to exposures in Florida.
Errors and Omissions	Premium generated by the portion of the rating basis attributable to exposures in Florida.
Automobile Coverage	Premium for any vehicle registered or titled and which is principally garaged or used in this state or the premium generated by the portion of the rating basis attributable to motor vehicle exposures in Florida.
Aircraft	Premium for aircraft principally kept or used in Florida.
Crime	Premium generated by that portion of the rating basis attributable to exposures in Florida.
Hospital, Nursing Homes and Adult Living Facilities	Number of beds plus one additional bed for each 100 outpatient visits at locations in Florida or premium generated by that portion of the rating basis attributable to exposures in Florida.
Miscellaneous Coverages	Premium generated by that portion of the rating basis attributable to exposures in Florida.