COLORADO
Department of Regulatory Agencies
Division of Insurance

RETALIATORY STATEMENT

FEES PAYABLE TO THE COLORADO DIVISION OF INSURANCE

With initial application, NONREFUNDABLE, for investigating and processing	$500.00

Annual NONREFUNDABLE fee in the year of authorization and each subsequent calendar year:

Prior year's direct written premiums in Colorado not exceeding $1,000,000	$670.00
Prior year's direct written premiums in Colorado in excess of $1,000,000 but not exceeding $10,000,000	$2,010.00
Prior year's direct written premiums in Colorado in excess of $10,000,000	$3,345.00

In addition to the above fees, each entity regulated by the Division of Insurance shall pay a NONREFUNDABLE fraud fee to provide the Colorado department of law with adequate funds for the investigation and prosecution of insurance fraud. The fee is established annually by the Commissioner. Effective July 1, 2025, the fee is:

Regulated entities whose prior year direct written premiums, gross contract funds or charges received in Colorado did not exceed $1,000,000	$520.00
Regulated entities whose prior year direct written premiums, gross contract funds or charges in Colorado were in excess of $1,000,000	$3,000.00

PREMIUM TAXES (Please refer to § 10-3-209, C.R.S.)

Tax Rate:

2% for all insurers
1% for companies maintaining a home or regional home office in this state

Exclusions and Deductions:

Fraternals are exempt from the payment of premium taxes
Policies issued prior to 1959 by a Colorado domestic company
Premiums crop insurance policies that are reinsured by the federal government

RETALIATORY PROVISIONS; § 10-3-209(2), C.R.S.

If any taxes and fees in the aggregate, fines, penalties, deposits or other obligations imposed on Colorado insurers exceed those that Colorado imposes on a similar insurer organized under the laws of another state, a retaliatory tax will result.

CAPITAL/GUARANTY FUND PLUS SURPLUS REQUIREMENTS

Type of Company	Capital/Guaranty Fund Plus Surplus
Life	$1,500,000
Fire	$1,500,000
Casualty	$1,500,000
Multiple Line	$2,000,000
Title	$750,000

DEPOSITS

The deposit, for the benefit of **ALL** policyholders wherever located, must equal in **MARKET VALUE** the minuimum capital or guaranty fund and surplus requirement set forth above for the type of company indicated.

Email inquiries to: DORA_INS_CORPORATEAFFAIRS@STATE.CO.US