

**For agents located in KY, NJ and WV:**

Regulatory requirements KY, NJ and WV stipulate a premium surcharge is payable by the resident insured agent. This surcharge is based on a rate factor applied to the agent's renewal E&O premium and will be added to the total amount due for each agent. AIG will make payments directly to the appropriate payee. The surcharge amounts will be collected at the time of renewal.

The following provides the state specific surcharge percentage to be applied to the agent's annual E&O premium.

- Kentucky State Surcharge (1.8%)
- Kentucky Municipal Tax -- Varies by municipality --
- <https://insurance.ky.gov/ppc/Documents/2024-2025%20Tax%20Schedule%204-3-2024.pdf>

To calculate the Kentucky Municipal Tax, access the KY DOI website where the Commonwealth of Kentucky Local Government Premium Tax Schedule is located. This schedule is effective as of the dates indicated

- New Jersey Property/Liability Insurance Guaranty Association Surcharge (0.5%)
- West Virginia Fire and Casualty Policy Surcharge (0.55%)