

For agents located in KY, NJ and WV:

Regulatory requirements in 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:

- **West Virginia:** West Virginia Fire and Casualty Policy Surcharge – 0.55%
- **Kentucky**
 - Kentucky State Surcharge – 1.8%
 - Kentucky Municipality Tax: Use Kentucky Risk Location Tool
<https://insurance.ky.gov/ppc/Documents/2025-2026%20Tax%20Schedule.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:** Effective October 1, 2024, through September 30, 2026, the New Jersey Property Liability Guarantee Association (PLIGA) has amended its surcharge of direct written premium on applicable admitted policies issued in New Jersey, currently at a 0.5% surcharge, to a 0.3% surcharge.