

SOUTH DAKOTA TAX RATES FOR EACH LINE OF COVERAGE FOR THE SURPLUS LINES CLEARINGHOUSE

Surplus Lines Tax Rate	2.5%
Fire Premium Tax Rates	see below
FPT (Fire Property Tax)	0.175% or .5% x 35% of premium = 0.175% + the 2.5% or 2.675% total
FIMT (Fire Inland Marine Tax)	0.075% or .5% x 15% of premium = .075% + the 2.5% or 2.575% total
FOT (Fire Other Tax)	0.1% or .5% x 20% of premium = 0.1% + the 2.5% or 2.6% total
Fire Tax	.5% + 2.5% or 3% total
Stamping Fee or Assessments	None
Taxation of Non-Participating State Premium	2.5% (SD Tax Rate) + any applicable Fire Tax

Coverage Code	Description	SD Tax	SD FPT	SD FIMT	SD OT	SD Fire
Commercial Property						
1000	Commercial Property	Yes	Yes	No	No	No
1001	Builders Risk	Yes	Yes	No	No	No
1002	Business Income	Yes	No	No	No	No
1003	Apartments (Commercial)	Yes	Yes	No	No	No
1004	Boiler and Machinery	Yes	Yes	No	No	No
1005	Commercial Package (Property & Casualty)	Yes	Yes	No	No	No
1006	Condominium Package (Commercial)	Yes	Yes	No	No	No
1007	Crop Hail	Yes	No	No	No	No
1008	Difference In Conditions	Yes	No	No	No	No
1009	Earthquake	Yes	Yes	No	No	No
1010	Flood	Yes	No	No	No	No
1011	Glass (Commercial)	Yes	Yes	No	No	No
1012	Mortgagee Impairment	Yes	Yes	No	No	No
1013	Windstorm &/or Hail	Yes	No	No	No	No
1014	Mold Coverage - Commercial	Yes	No	No	No	No
1015	Sinkhole Coverage - Commercial	Yes	No	No	No	No
1016	Excess Flood - Commercial	Yes	No	No	No	No
1017	Collateral Protection (Forced Placed Coverage)	Yes	Yes	No	No	No
1018	Fire	Yes	No	No	No	Yes
Homeowners and Other Residential Property						
2000	Homeowners-HO-1	Yes	Yes	No	No	No
2001	Homeowners-HO-2	Yes	Yes	No	No	No
2002	Homeowners-HO-3	Yes	Yes	No	No	No
2003	Tenant Homeowners-HO-4	Yes	Yes	No	No	No
2004	Homeowners-HO-5	Yes	Yes	No	No	No
2005	Condo Unit-Owners HO-6	Yes	Yes	No	No	No
2006	Homeowners-HO-8	Yes	Yes	No	No	No
2007	Dwelling Builders Risk	Yes	Yes	No	No	No
2008	Dwelling Flood	Yes	No	No	No	No
2009	Dwelling Property	Yes	Yes	No	No	No
2010	Farmowners Multi-Peril	Yes	Yes	No	No	No
2011	Mobile Homeowners	Yes	Yes	No	No	No
2012	Windstorm	Yes	No	No	No	No

Coverage Code	Description	SD Tax	SD FPT	SD FIMT	SD OT	SD Fire
2013	Mold Coverage - Residential	Yes	No	No	No	No
2014	Sinkhole Coverage - Residential	Yes	No	No	No	No
2015	Excess Flood - Residential	Yes	No	No	No	No
	Ocean Marine					
3000	Marine Operators Legal Liability - Taxable	Yes	No	No	No	No
3001	Marine Liabilities Package - Taxable	Yes	No	No	No	No
3002	Ocean Marine-Hull &/or Protection & Indemnity	No	No	No	No	No
3003	Ocean Cargo Policy	No	No	No	No	No
3004	Ship Repairers Legal Liability	No	No	No	No	No
3005	Stevedores Legal Liability	No	No	No	No	No
3006	Personal & Pleasure Boats & Yachts	No	No	No	No	No
3007	Ocean Marine Builder's Risk	No	No	No	No	No
3008	Longshoremen (Jones Act)	No	No	No	No	No
3009	Marine Operators Legal Liability - Non Taxable	No	No	No	No	No
3010	Marine Liabilities Package - Non Taxable	No	No	No	No	No
	Inland Marine					
4000	Inland Marine (Commercial)	Yes	No	Yes	No	No
4001	Inland Marine (Personal)	Yes	No	Yes	No	No
4002	Motor Truck Cargo	Yes	No	Yes	No	No
4003	Jewelers Block	Yes	No	Yes	No	No
4004	Furriers Block	Yes	No	Yes	No	No
4005	Contractors Equipment	Yes	No	Yes	No	No
4006	Electronic Data Processing	Yes	No	Yes	No	No
	Liability					
5000	Commercial General Liability	Yes	No	No	No	No
5001	Commercial Umbrella Liability	Yes	No	No	No	No
5002	Directors & Officers Liability (Profit)	Yes	No	No	No	No
5003	Directors & Officers Liability (Non-Profit)	Yes	No	No	No	No
5004	Educator Legal Liability	Yes	No	No	No	No
5005	Employment Practices Liability	Yes	No	No	No	No
5006	Excess Commercial General Liability (Not Umbrella)	Yes	No	No	No	No
5007	Excess Personal Liability (Not Umbrella)	Yes	No	No	No	No
5008	Liquor Liability	Yes	No	No	No	No
5009	Owners & Contractors Protective	Yes	No	No	No	No
5010	Personal Umbrella	Yes	No	No	No	No
5011	Personal Liability	Yes	No	No	No	No
5012	Pollution & Environment Liability	Yes	No	No	No	No
5013	Product & Completed Operations Liability	Yes	No	No	No	No
5014	Public Officials Liability	Yes	No	No	No	No
5015	Police Professional Liability	Yes	No	No	No	No
5016	Media Liability	Yes	No	No	No	No
5017	Railroad Protective Liability	Yes	No	No	No	No
5018	Asbestos Removal & Abatement	Yes	No	No	No	No
5019	Guard Service Liability	Yes	No	No	No	No
5020	Special Events Liability	Yes	No	No	No	No

Coverage Code	Description	SD Tax	SD FPT	SD FIMT	SD OT	SD Fire
5021	Miscellaneous Liability	Yes	No	No	No	No
Medical Malpractice						
6000	Hospital Professional Liability	Yes	No	No	No	No
6001	Miscellaneous Medical Professionals	Yes	No	No	No	No
6002	Nursing Home Professional Liability	Yes	No	No	No	No
6003	Physician/Surgeon	Yes	No	No	No	No
Errors & Omissions						
7000	Architects & Engineers Liability	Yes	No	No	No	No
7001	Insurance Agents & Brokers E&O	Yes	No	No	No	No
7002	Lawyers Professional Liability	Yes	No	No	No	No
7003	Miscellaneous E&O Liability	Yes	No	No	No	No
7004	Real Estate Agents E&O	Yes	No	No	No	No
7005	Software Design Computer E & S	Yes	No	No	No	No
Automobile Coverages						
8000	Commercial Auto Liability	Yes	No	No	No	No
8001	Commercial Auto Excess Liability	Yes	No	No	No	No
8002	Commercial Auto Physical Damage	Yes	No	No	Yes	No
8003	Dealers Open Lot	Yes	No	No	Yes	No
8004	Garage Liability	Yes	No	No	No	No
8005	Garage Keepers Legal	Yes	No	No	No	No
8006	Private Passengers Auto-Physical Damage Only	Yes	No	No	Yes	No
8007	Personal Excess Auto Liability	Yes	No	No	No	No
Aircraft						
9000	Commercial Aircraft Hull &/or Liability	No	No	No	No	No
9001	Airport Liability	Yes	No	No	No	No
9002	Aviation Cargo	No	No	No	No	No
9003	Aviation Product Liability	No	No	No	No	No
9004	Hangar Keepers Legal Liability	No	No	No	No	No
9005	Personal & Pleasure Aircraft	Yes	No	No	Yes	No
Crime						
1100	Bankers Blanket Bond	Yes	No	No	No	No
1101	Blanket Crime Policy	Yes	No	No	No	No
1102	Employee Dishonesty	Yes	No	No	No	No
1103	Identity Theft	Yes	No	No	No	No
1104	Deposit Forgery	Yes	No	No	No	No
1105	Miscellaneous Crime	Yes	No	No	No	No
Miscellaneous						
1200	Accident & Health	No	No	No	No	No
1201	Credit Insurance	Yes	No	No	No	No
1202	Animal Mortality	Yes	No	No	Yes	No
1203	Mortgage Guaranty	Yes	No	No	No	No
1204	Worker's Compensation-Excess Only	No	No	No	No	No
1205	Product Recall	Yes	No	No	No	No
1206	Kidnap/Ransom	Yes	No	No	No	No
1207	Surety	Yes	No	No	No	No

Coverage Code	Description	SD Tax	SD FPT	SD FIMT	SD OT	SD Fire
1208	Weather Insurance	Yes	No	No	No	No
1209	Prize Indemnification	Yes	No	No	No	No
1210	Travel Accident	Yes	No	No	No	No
1211	Terrorism	Yes	No	No	No	No
1212	Fidelity	Yes	No	No	No	No