



**Due: January 31, 2025**

\*2331000\*

**Note:** Certain taxpayers with large annual tax liabilities are **required** to remit tax payments electronically. See MRS Rule 102 on the MRS website at [maine.gov/revenue/publications/rules](http://maine.gov/revenue/publications/rules) for details.  
**Use the MTP to file and pay electronically at [revenue.maine.gov](http://revenue.maine.gov) and eliminate the necessity of filing Form INS-2.**

Company XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Federal EIN 99 9999999

Address XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXX XX 99999

\*Signature

**Estimated Payment** 99999999 .00  
(see instructions below)

Name/Title XXXXXXXXXXXXXXXXXXXXXXXX

Telephone 999 999 9999

\*Must be signed by President, Treasurer, Secretary, Chief Accounting Officer, or Attorney-in-Fact of a Reciprocal Insurer.

**Instructions**

**Estimated Payment.** Every fire insurance company or association that does business or collects premiums or assessments in Maine is required by statute to pay **1.4%** of the gross direct premiums for fire risks written in Maine, less the amount of all direct return premiums and all dividends paid to policyholders on direct fire premiums. The tax must be paid on an estimated basis at the end of each month, with each installment equal to at least 1/12 of the estimated total tax to be paid for the current calendar year. **Note:** the fire investigation and prevention tax applies in addition to the insurance premiums tax (see forms INS-1 and INS-4).

25 M.R.S. § 2399 requires the Maine Bureau of Insurance to determine every 5 years the basis percentage of fire risk allocated to each line of insurance. The last determination was made in October 2023 and applies to tax periods beginning on or after January 1, 2024. **Insurance companies and associations must calculate their estimated tax payment on the basis of the allocation rates below. Companies and associations may not calculate the tax on the basis of alternate ratios.**

Line of Business (Form INS-5, line 1)	Percentage of Premiums allocated to fire (Form INS-5, line 1, column E)
Line 1a. Fire.....	100.00%
Line 1b. Inland Marine .....	20.68%
Line 1c. Aircraft Physical Damage .....	Actual
Line 1d. Auto – Private .....	1.98%
Line 1e. Auto – Commercial .....	8.07%
Line 1f. Farmowners Multiple Peril .....	47.36%
Line 1g. Homeowners Multiple Peril .....	39.81%
Line 1h. Commercial Multiple Peril .....	43.10%
Line 1i. All Other Fire Related .....	100.00%

**Interest & Penalty.** For calendar year 2025, the interest rate is 10%, compounded monthly. The penalty for failure to file a return on time is the greater of \$25 or 10% of the tax due, unless the return is filed more than 60 days after the receipt of a demand notice from the state tax assessor, in which case the failure-to-file penalty becomes the greater of \$25 or 25% of the tax due. The penalty for failure to pay a tax liability timely is 1% of the outstanding liability for each month or fraction thereof during which the failure continues, to a maximum of 25% of the outstanding liability.

**Form INS-5, Annual Return.** File Form INS-5 by March 16, 2026 to reconcile your 2025 fire investigation and prevention tax liability with the estimated tax payments and to pay any additional tax due to avoid interest and penalty charges.

**Statutory References.** This return is made in compliance with 25 M.R.S. § 2399 and 36 M.R.S. § 2521-A.

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Due: February 28, 2025

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Due: April 30, 2025

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Due: June 2, 2025

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**Interest & Penalty.** For calendar year 2025, the interest rate is 10%, compounded monthly. The penalty for failure to file a return on time is the greater of \$25 or 10% of the tax due, unless the return is filed more than 60 days after the receipt of a demand notice from the state tax assessor, in which case the failure-to-file penalty becomes the greater of \$25 or 25% of the tax due. The penalty for failure to pay a tax liability timely is 1% of the outstanding liability for each month or fraction thereof during which the failure continues, to a maximum of 25% of the outstanding liability.

**Form INS-5, Annual Return.** File Form INS-5 by March 16, 2026 to reconcile your 2025 fire investigation and prevention tax liability with the estimated tax payments and to pay any additional tax due to avoid interest and penalty charges.

**Statutory References.** This return is made in compliance with 25 M.R.S. § 2399 and 36 M.R.S. § 2521-A.

Use the Maine Tax Portal at [revenue.maine.gov](http://revenue.maine.gov) to file, pay, correspond with MRS, and manage your tax account.





Due: October 31, 2025

\*2331000\*

**Note:** Certain taxpayers with large annual tax liabilities are **required** to remit tax payments electronically. See MRS Rule 102 on the MRS website at [maine.gov/revenue/publications/rules](http://maine.gov/revenue/publications/rules) for details.  
**Use the MTP to file and pay electronically at [revenue.maine.gov](http://revenue.maine.gov) and eliminate the necessity of filing Form INS-2.**

Company XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Federal EIN 99 9999999

Address XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXX XX 99999

\*Signature

**Estimated Payment** 99999999 .00  
(see instructions below)

Name/Title XXXXXXXXXXXXXXXXXXXXXXXX

Telephone 999 999 9999

\*Must be signed by President, Treasurer, Secretary, Chief Accounting Officer, or Attorney-in-Fact of a Reciprocal Insurer.

### Instructions

**Estimated Payment.** Every fire insurance company or association that does business or collects premiums or assessments in Maine is required by statute to pay **1.4%** of the gross direct premiums for fire risks written in Maine, less the amount of all direct return premiums and all dividends paid to policyholders on direct fire premiums. The tax must be paid on an estimated basis at the end of each month, with each installment equal to at least 1/12 of the estimated total tax to be paid for the current calendar year. **Note:** the fire investigation and prevention tax applies in addition to the insurance premiums tax (see forms INS-1 and INS-4).

25 M.R.S. § 2399 requires the Maine Bureau of Insurance to determine every 5 years the basis percentage of fire risk allocated to each line of insurance. The last determination was made in October 2023 and applies to tax periods beginning on or after January 1, 2024. **Insurance companies and associations must calculate their estimated tax payment on the basis of the allocation rates below. Companies and associations may not calculate the tax on the basis of alternate ratios.**

Line of Business (Form INS-5, line 1)	Percentage of Premiums allocated to fire (Form INS-5, line 1, column E)
Line 1a. Fire.....	100.00%
Line 1b. Inland Marine.....	20.68%
Line 1c. Aircraft Physical Damage.....	Actual
Line 1d. Auto – Private.....	1.98%
Line 1e. Auto – Commercial.....	8.07%
Line 1f. Farmowners Multiple Peril.....	47.36%
Line 1g. Homeowners Multiple Peril.....	39.81%
Line 1h. Commercial Multiple Peril.....	43.10%
Line 1i. All Other Fire Related.....	100.00%

**Interest & Penalty.** For calendar year 2025, the interest rate is 10%, compounded monthly. The penalty for failure to file a return on time is the greater of \$25 or 10% of the tax due, unless the return is filed more than 60 days after the receipt of a demand notice from the state tax assessor, in which case the failure-to-file penalty becomes the greater of \$25 or 25% of the tax due. The penalty for failure to pay a tax liability timely is 1% of the outstanding liability for each month or fraction thereof during which the failure continues, to a maximum of 25% of the outstanding liability.

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Due: December 1, 2025

**Note:** Certain taxpayers with large annual tax liabilities are **required** to remit tax payments electronically. See MRS Rule 102 on the MRS website at [maine.gov/revenue/publications/rules](http://maine.gov/revenue/publications/rules) for details.  
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Company XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Federal EIN 99 9999999

Address XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
XXXXXXXXXXXXXXXXXXXX XX 99999

\*Signature

**Estimated Payment** 99999999 .00  
(see instructions below)

Name/Title XXXXXXXXXXXXXXXXXXXXXXXX

Telephone 999 999 9999

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Due: December 31, 2025

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Company XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Federal EIN 99 9999999

Address XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXX XX 99999

\*Signature

**Estimated Payment** 99999999 .00  
(see instructions below)

Name/Title XXXXXXXXXXXXXXXXXXXXXXXX

Telephone 999 999 9999

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