



Ohio Revised Code

Section 3905.068 Tax on travel insurance premiums.

Effective: October 19, 2022

Legislation: Senate Bill 256 - 134th General Assembly

(A) A travel insurer shall pay premium tax, as provided in Chapters 5725. and 5729. of the Revised Code, on travel insurance premiums paid by any of the following:

(1) An individual primary policyholder who is a resident of this state;

(2) A primary certificate holder who is a resident of this state who elects coverage under a group travel insurance policy;

(3)(a) A blanket travel insurance policyholder, when the policy covers eligible blanket group members, that is a resident of, or has its principal place of business in, this state, including when the policy covers an affiliate or subsidiary, regardless of the location of the affiliate or subsidiary.

(b) Such payments shall be subject to any apportionment rules that apply to the insurer across multiple taxing jurisdictions or that permit the insurer to allocate premium on an apportioned basis in a reasonable and equitable manner in those jurisdictions.

(B) A travel insurer shall:

(1) Document the state of residence or principal place of business of the policyholder or certificate holder, as necessary to comply with division (A)(1) of this section;

(2) Report as a premium only the amount allocable to travel insurance and not any amounts received for travel assistance services or cancellation fee waivers.

(C) Neither of the following are insurance:

(1) A cancellation fee waiver;



(2) Travel assistance services.

(D) Surplus lines brokers selling travel insurance shall pay taxes on premiums related to travel insurance in accordance with sections 3905.30 to 3905.38 of the Revised Code and not in accordance with the requirements of this section.

(E) With regard to an automobile or truck rental or leasing company obtaining travel insurance coverage for a group of individuals who may become renters, lessees, or passengers, defined by their travel status on the rented or leased vehicles, the common carrier, operator, owner, or lessor of a means of transportation, or the automobile or truck rental or leasing company, is the policyholder under a policy to which sections 3905.064 to 3905.0611 of the Revised Code apply.