



2025 M11T, Insurance Premium Tax Return and Fire Premium Report for Township Mutual

Combined Report for Township Mutual Insurance Companies. Due March 1, 2026

Check if: Amended Return No Activity Return

Print or Type	Name of Insurance Company		FEIN	Minnesota Tax ID (required)	
	Mailing Address		Check if New Address <input type="checkbox"/>	NAIC Number	State/Country of Incorporation
	City	State	Zip Code	Contact Person	Daytime Phone
	Email Address		Website Address	Fax Number	

Premium Tax and Payments	1 Gross direct premiums, including policy fees, premium finance and other charges (from annual statement filed with the Minnesota Department of Commerce; attach a copy) 1 _____
	2 Premium tax percentage rate (1%) 2 _____ 1%
	3 Premium tax liability (multiply line 1 by line 2) 3 _____
	4 Short Line Railroad Transfer Credit (attach credit certificate). 4 _____
	5 Film Production Credit (attach credit certificate) 5 _____
	6 State Housing Tax Credit 6 _____
	Enter the credit certificate number from State Housing: SHTC - _____ - _____
	7 Tax before refundable credits. If line 3 is zero or less, enter the amount from line 3. If line 3 is positive, subtract any amounts on lines 4-6 from line 3. (If result is less than zero, enter zero). 7 _____
	8 Credit for historic structure rehabilitation (must attach credit certificate) and enter NPS project number: <input type="text"/> 8 _____
	9 Tax liability (subtract line 8 from line 7) 9 _____
10 Premium tax prepayments	
a Prior year's overpayment 10a _____	
b Estimated payment March 15 10b _____	
c Estimated payment June 15 10c _____	
d Estimated payment Sept. 15 10d _____	
e Estimated payment Dec. 15 10e _____	
Total payments (add lines 10a through 10e) 10 _____	
11 Tax due (or overpaid) (subtract line 10 from line 9) 11 _____	
12 a Additional charge for underpaying estimated tax (determine from worksheet in the instructions) 12a _____	
b Penalty (see instructions) 12b _____	
c Interest (see instructions) 12c _____	
Total (add lines 12a through 12c) 12 _____	
13 TOTAL AMOUNT DUE (or overpaid) (add lines 11 and 12) 13 _____	

Amount Due/Overpaid

If you owe additional tax:
 Payment method: Electronic payment Check (payable to Minnesota Department of Revenue; write MN tax ID number on check; attach voucher)
 Enter amount paid _____ Date paid _____ (If amount paid is different from amount due on line 13, attach an explanation.)

If you overpaid:
 Amount on line 13 to be credited to next year's estimated tax _____
 Amount on line 13 to be refunded _____

I declare that this return is correct and complete to the best of my knowledge and belief.

Sign Here	Authorized Signature	Title	Date	Daytime Phone	<input type="checkbox"/> I authorize the Minnesota Department of Revenue to discuss this tax return with the preparer.
	Signature of Preparer	Print Name of Preparer	Date	Daytime Phone	

2025 Insurance Premium Tax Return and Fire Premium Report for Township Mutual Instructions

For insurance tax laws, see Minnesota Statutes, Chapter 297I at www.leg.state.mn.us.

Before You File

You Need a Minnesota Tax ID

Your Minnesota tax ID is the seven-digit number you're assigned when you register with the Department of Revenue. You must include your Minnesota tax ID on your return so that your filing and any payments you make are properly credited to your account.

If you do not have a Minnesota tax ID, apply online at www.revenue.state.mn.us or call 651-282-5225 or 1-800-657-3605.

It is also important to enter your federal ID number and NAIC number on your return, but not in place of your Minnesota tax ID number.

Filing Requirements

All Minnesota township mutual insurance companies must file Form M11T, a combined premium tax return and fire premium report. (*M.S. 297I.05, subd. 2*)

Due Date

File Form M11T with all required attachments and pay any tax due by March 1. Payment extensions are not allowed.

The U.S. postmark date, or date recorded or marked by a designated delivery service, is considered the filing date (private postage meter marks are not valid). When the due date falls on a Saturday, Sunday or legal holiday, returns and payments electronically made or postmarked the next business day are considered timely. When a return or payment is late, the date it is received at the Department of Revenue is treated as the date filed or paid.

Extension for Filing Return. If good cause exists, you may request a filing extension.

Payments

Electronic Payments

If your total insurance taxes and surcharges for the last 12-month period ending June 30 is \$10,000 or more, you are required to pay your tax electronically in all subsequent years.

You must also pay electronically if you're required to pay *any* Minnesota business tax electronically, such as sales or withholding tax.

To pay electronically, go to the department's website at www.revenue.state.mn.us and log in to e-Services. You'll need your user name, password, bank routing, and account numbers. When paying electronically, you must use an account not associated with any foreign banks.

If you use other electronic payment methods, such as ACH credit method or Fed Wire, instructions are available on our website or by calling Business Registration Office at 651-282-5225 or 1-800-657-3605.

Estimated Tax Payments

If your estimated premium tax is more than \$500, you must make estimated payments based on the entire estimated amount. To avoid an additional charge for underpaying the tax, your payments must be made on time and be at least one-fourth of the prior year's total annual tax liability, or one-fourth of 80% of the current year's total annual tax liability.

Estimated payments are due quarterly on March 15, June 15, Sept. 15 and Dec. 15. When the due date falls on a weekend or legal holiday, payments made electronically or postmarked on the next business day are considered timely.

Check Payments

If you are not required to pay electronically and you choose to pay by check, you must mail a personalized payment voucher along with your estimated tax payment to help ensure the payment is credited correctly. Go to www.revenue.state.mn.us and select **Make a Payment**. Select **Check or Money Order**. Use the **Payment Voucher System** to create a voucher.

When you pay by check, your check authorizes us to make a one-time electronic fund transfer from your account. You will not receive your canceled check.

Note: If you make your payments electronically, do not send in a voucher.

If you do not pay the correct amount of estimated tax by the due dates and your tax liability is more than \$500, you may have to pay an additional charge for underpaying. Complete the worksheet on page 3.

Overpayments from prior years or prior estimated overpayments should be applied before underpayment charges are figured.

Return Payment

If there is an amount due on Form M11T, either pay it electronically or by check.

2025 Form M11T Instructions (Continued)

Visit our website at www.revenue.state.mn.us and select **Make a Payment** and then **By check** to create a voucher. Print and mail the voucher with a check made payable to Minnesota Revenue.

When you pay by check, your check authorizes us to make a one-time electronic fund transfer from your account, and you may not receive your canceled check.

Note: If no amount is due or if you pay electronically, do not send in a voucher.

Completing Form M11T

Check Boxes

At the top of the form, check if the return is:

- **an Amended Return:** Check only if you are amending a previously filed return for the same period. Include all original and corrected premiums on the amended return.
- **a No Activity Return:** Check only if you did not have any tax activity during the year.

Line Instructions

Round amounts to the nearest dollar. Decrease any amount less than 50 cents and increase any amount that is 50 cents or more to the next higher dollar.

Lines 4-6

Non-Refundable Credits

If the credits are more than your tax before refundable credits (positive amount on line 3), use only the amount necessary to reduce your tax to zero; the remaining amount may be deducted in future tax years.

Line 4

Short Line Railroad Transfer Credit. Enter the credit amount indicated on the Short Line Railroad Infrastructure Certificate. If the amount exceeds liability, the excess is a carryforward to each of the five succeeding taxable years.

Line 5

Film Production Credit. Enter the credit amount indicated on the Film production credit certificate statement. If the amount of the credit exceeds liability, the excess is a credit carryforward to each of the five succeeding taxable years.

Line 6

State Housing Tax Credit. Enter 85 percent of the contribution amount indicated on the State Housing Tax Credit certificate. The credit must be claimed for the taxable year in which the contribution payment is received by the account. If the amount of the credit exceeds liability, the excess is a credit carryforward to each of the ten succeeding taxable years.

Line 7

Tax Before Refundable Credits

The amount on line 6 can only be negative due to return premiums. It cannot be negative due to the non-refundable credit exceeding the tax liability.

Line 8

Refundable Credit

Historic Structure Rehabilitation Credit. To qualify for this credit, you must be eligible for the federal Historic Rehabilitation Credit for improving a certified historic structure located in Minnesota and have your application approved by the State Historic Preservation Office (SHPO) of the Minnesota Historical Society. For details, go to www.mnhs.org/shpo.

Enter the five-digit NPS project number from the credit certificate you received from SHPO and the amount of your credit on line 7.

- If your credit application was submitted to SHPO on or before December 31, 2017, report the credit amount shown on your credit certificate.
- If your credit application was submitted to SHPO after December 31, 2017, report one-fifth of the credit amount shown on your credit certificate.

Include the credit certificate when you file your return.

Line 12a

Additional Charge for Underpaying Estimated Tax

If you did not pay the correct amount of estimated tax by the due dates and your tax liability on line 5 is more than \$500, you may have to pay an additional charge for underpaying. Complete the worksheet on page 3 to determine the amount to enter on line 12a.

2025 Form M11T Instructions (Continued)

Line 12b

Penalty

Late Payment. If you file on time but do not pay all the tax due by the due date, a late payment penalty is due. The penalty is 5% of the unpaid tax for any part of the first 30 days the payment is late, and 5% for each additional 30-day period, up to a maximum of 15%.

Late Filing. Add a late filing penalty to the late payment penalty if your return is not filed by the due date. The penalty is 5% of the unpaid tax. When added to the late payment penalty, the maximum combined penalty is 20%.

Payment Method. If you're required to pay electronically and do not, an additional 5% penalty applies to payments not made electronically, even if a paper check is sent on time.

Line 12c

Interest. You must pay interest on the unpaid tax plus penalty from the due date until the total is paid. The interest rate for calendar year 2026 is 7%. The rate may change for future years.

To figure how much interest you owe, use the following formula with the appropriate interest rate:

$$\text{Interest} = (\text{tax} + \text{penalty}) \times \# \text{ of days late} \times \text{interest rate} \div 365$$

Mailing Your Return

Mail your return and all required attachments to:

Minnesota Department of Revenue
Mail Station 1780
600 N. Robert St.
St. Paul, MN 55146-1780

For express deliveries, use our street address:

Minnesota Department of Revenue
600 N. Robert St.
St. Paul, MN 55101

Business Information Changes

Be sure to let us know within 30 days if you change mailing addresses, phone numbers, or any other business information. To do so, go to our website, login to e-Services and update your profile information. By notifying us, we will be able to let you know of any changes in Minnesota tax laws and filing requirements.

Information and Assistance

Website: www.revenue.state.mn.us.

Email: insurance.taxes@state.mn.us

Phone: 651-556-3024

This material is available in alternate formats.

For questions about licensing and regulations, contact the Minnesota Department of Commerce:

Website: www.mn.gov/commerce

Email: licensing.commerce@state.mn.us

Phone: 651-539-1599 or 1-800-657-3978

Fax: 651-539-0107

2025 Form M11T Instructions (Continued)

Worksheet Instructions

Step 5

Payments of estimated tax are applied against any underpayments of required estimated payments in the order that the estimated payments were due.

For example, if your first estimated payment is underpaid by \$100 and you deposit \$200 for your second estimated payment, \$100 of your second payment is applied to the first estimated payment. The additional charge for the first estimated payment is computed from the estimated payment's due date to the date the second payment is made.

Also, the second estimated payment will then be underpaid by \$100 (assuming that the second payment is \$200) until sufficient repayments are received to eliminate the underpayment.

If more than one payment has been made for a required estimated payment, attach a separate computation for each payment.

Credit the excess of any overpayment for a period on step 5 of the next payment period.

Step 10

If there is no underpayment on step 7, enter "none" on step 10 for that period

Worksheet: Additional Charge for Underpaying Estimated Tax

1	Enter 80% of your total annual tax liability from line 5 of your 2025 Form M11T. If your tax liability was \$500 or less, you do not owe an additional charge.	1	_____				
2	Enter the amount from line 5 of your 2024 Form M11T. If you were not required to file a 2024 return, you do not owe an additional charge.	2	_____				
				Due Dates			
				March 15	June 15	Sept. 15	Dec. 15
3	Enter one-fourth of step 1 or step 2 (whichever is less) in each column	3	_____	_____	_____	_____	_____
4	Amounts paid on or before the due date for each period. Include credits applied, such as prior year's overpayment	4	_____	_____	_____	_____	_____
5	Overpayment of previous installment (<i>see worksheet instructions</i>) ...	5	_____	_____	_____	_____	_____
6	Add steps 4 and 5	6	_____	_____	_____	_____	_____
7	Underpayment (or overpayment). Subtract step 6 from step 3	7	_____	_____	_____	_____	_____
8	Date underpayment is paid or March 1, 2026, whichever is earlier	8	_____	_____	_____	_____	_____
9	Number of days from the due date to the date on step 8	9	_____	_____	_____	_____	_____
10	Additional charge (step 9 ÷ 365 × <i>interest (see below)</i> × step 7)	10	_____	_____	_____	_____	_____
11	TOTAL. Add amounts in each column on step 10. Enter the result here and on Form M11T, line 8a	11	_____	_____	_____	_____	_____

If step 11 is zero, keep this worksheet for your records. If it is more than zero, attach a copy of the worksheet to your Form M11T.

Interest: 2025 = 8% (0.08); 2026 = 7% (0.07)