FORT WRIGHT
ESTABLISHED 1941
KENTUCKY

CITY OF FORT WRIGHT

INSURANCE PREMIUM TAX RATE

8%

Checking that your local insurance premium tax goes to the correct city or county is important!

Local tax rates vary significantly by jurisdiction, and paying the wrong rate means you could be overpaying or misdirecting public funds.

KEY REASONS TO VERIFY YOUR INSURANCE TAX LOCATION

VARYING LOCAL TAX RATES

Different cities and counties set different local insurance premium tax rates (often ranging from 5% to 15% on top of state fees).

For example: *living inside Fort Wright city limits means an 8% rate, while just outside in unincorporated areas could be a 4% rate or none at all.*

CITY LIMIT AND COUNTY BOUNDARY ERRORS

Insurers calculate your tax based on the physical location (risk location) of your property or vehicle. If you're misidentified as inside or outside the city limits, you can be charged the wrong rate.

FUNDING LOCAL PUBLIC SERVICES

Local insurance premium taxes are a primary revenue source used to fund essential public safety services, such as local police, fire departments, and emergency response teams.

AVOID OVERPAYING VIA HIDDEN FEES

In Kentucky, local taxes are bundled with state surcharges (such as the 1.8% Firefighters and Law Enforcement Foundation fund surcharge) and insurer facilitation fees. Itemize and check your policy notice to ensure you aren't paying inflated or misapplied charges.

Know Your Rate. Support Your City.

CITY OF FORT WRIGHT
8% INSURANCE PREMIUM TAX