

FY27 Insurance Premium Taxes

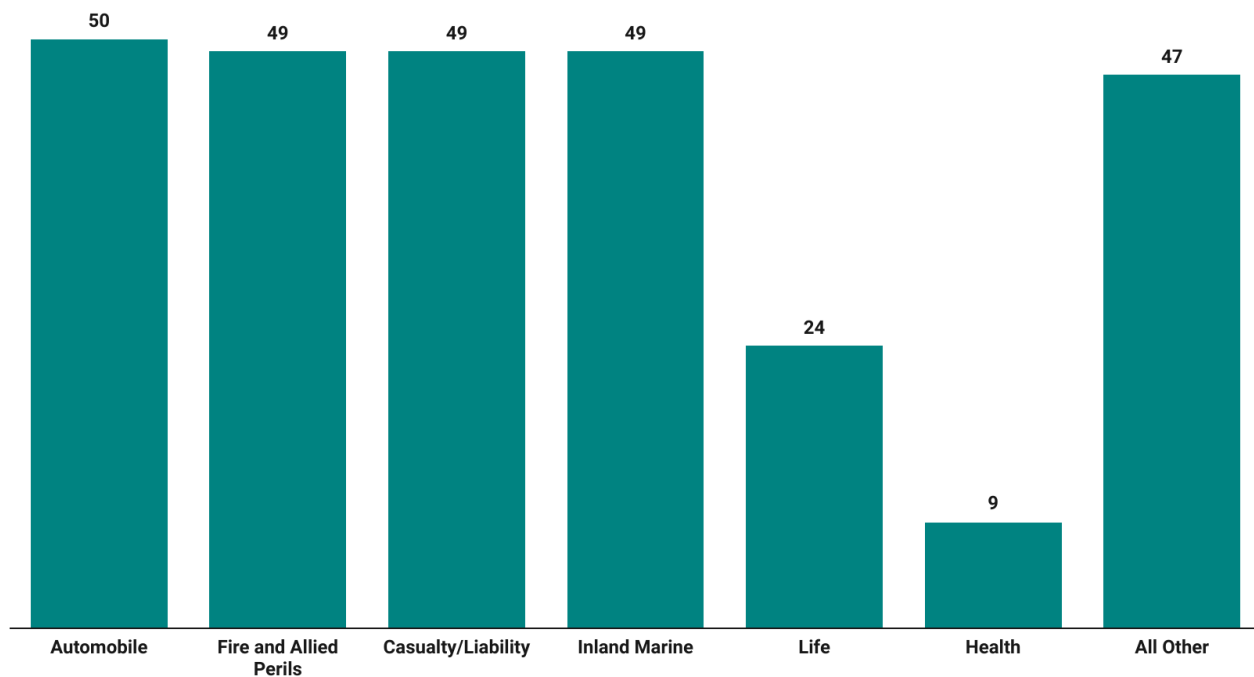
Insurance premium taxes are assessed on insurance companies for the privilege of doing business in the county. Fiscal courts can levy insurance premium taxes on the following types of insurance: automobile, fire and allied perils, casualty/liability, inland marine, life, health, and all other risks.

- Fiscal year 2027: 50 counties with an insurance premium tax on at least one category.
- Tax rates range from 2 to 10 percent, with a median rate of 5 percent.
- Counties collected a total of \$99.5 million in insurance premium tax revenue, making up 9.8 percent of total county tax revenue in FY25*.

*Excluding Fayette and Jefferson counties.

Counties are required to notify the Kentucky Commissioner of Insurance by March 23 of any new or modified insurance premium tax rate that will take effect the following July 1.

Number of counties assessing insurance premium taxes, by type



Visit www.kaco.org for more information.

KACo DATA BRIEF



FY27 County Insurance Premium Tax Rates

County	Fire & Allied Perils"	Casualty/ Liability	Automobile	Inland Marine	Health	Life	All Other Risks"
Anderson	4%	4%	4%	4%	4%	4%	4%
Bell	7%	7%	7%	7%	None	7%	None
Breckinridge	5%	5%	5%	5%	None	5%	5%
Bullitt	5%	5%	5%	5%	None	None	5%
Calloway	None	None	7%	None	None	None	None
Campbell	10%	10%	10%	10%	None	None	10%
Carlisle	4%	4%	4%	4%	4%	4%	4%
Carter	6.5%	6.5%	6.5%	6.5%	None	None	6.5%
Casey	6%	6%	6%	6%	None	None	6%
Clark	4%	4%	4%	4%	None	None	4%
Crittenden	3%	3%	3%	3%	None	None	3%
Cumberland	4%	4%	4%	4%	None	None	4%
Daviess	6%	6%	6%	6%	6%	None	None
Elliott	6%	6%	6%	6%	None	None	6%
Fayette	5%	5%	5%	5%	5%	5%	5%
Fleming	6%	6%	6%	6%	None	6%	6%
Floyd	4%	4%	4%	4%	4%	4%	4%
Franklin	9%	9%	9%	9%	9%	9%	9%
Fulton	3%	3%	3%	3%	None	3%	3%
Green	3%	3%	3%	3%	None	None	3%
Henderson	4.875%	4.875%	4.875%	4.875%	4.875%	4.875%	4.875%
Hopkins	10%	10%	10%	10%	None	10%	10%
Jackson	5%	5%	5%	5%	None	None	5%
Jefferson	5%	5%	5%	5%	None	5%	5%
Jessamine	9%	9%	9%	9%	None	9%	9%
Kenton	8%	8%	8%	8%	None	None	8%
Knott	4%	4%	4%	4%	None	None	4%
Lee	8%	8%	8%	8%	None	None	8%

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FY27 County Insurance Premium Tax Rates (cont.)

County	Fire & Allied Perils"	Casualty/ Liability	Automobile	Inland Marine	Health	Life	All Other Risks"
Lewis	6%	6%	6%	6%	None	6%	6%
Madison	5%	5%	5%	5%	None	None	5%
Mason	7%	7%	7%	7%	None	7%	7%
McCracken	4.9%	4.9%	4.9%	4.9%	None	4.9%	4.9%
Meade	5%	5%	5%	5%	None	5%	5%
Menifee	6%	6%	6%	6%	None	None	6%
Morgan	4.5%	4.5%	4.5%	4.5%	None	None	4.5%
Nicholas	5%	5%	7%	7%	None	None	7%
Oldham	10%	10%	10%	10%	None	10%	10%
Owen	7.5%	7.5%	7.5%	7.5%	None	None	7.5%
Owsley	7%	7%	7%	7%	None	None	7%
Powell	5%	5%	5%	5%	None	5%	5%
Pulaski	5.5%	5.5%	5.5%	5.5%	None	5.5%	5.5%
Robertson	5%	5%	5%	5%	None	None	5%
Rockcastle	4%	4%	4%	4%	None	None	4%
Spencer	3%	3%	3%	3%	None	None	3%
Todd	6%	6%	6%	6%	None	None	6%
Trigg	6%	6%	6%	6%	None	6%	6%
Trimble	10%	10%	10%	10%	None	10%	10%
Warren	7%	2%	2%	7%	2%	2%	7%
Washington	4%	4%	4%	4%	4%	4%	4%
Wayne	5%	5%	5%	5%	None	None	5%
Wayne	5%	5%	5%	5%	None	None	5%

Source: KACo analysis of data from Kentucky Department of Insurance, 2026-2027 Local Government Premium Tax Schedule <https://insurance.ky.gov/ppc/Documents/2026-2027%20Tax%20Schedule.pdf>



Visit www.kaco.org for more information.