Instructions for 1996 Form 4I — Wisconsin Insurance Company Franchise Tax Return

Item to Note

- Tax-exempt entities that derive income from a health maintenance organization (HMO) or limited service health organization (LSHO) are subject to franchise tax measured by their net income from the HMO or LSHO. The net income is computed under the laws for insurance companies. For more information, contact the Department of Revenue.

General Instructions

Purpose of Form — Insurance companies use Form 4I to report their income, gains, losses, deductions, and credits; to compute their franchise tax liability; and to figure their temporary recycling surcharge.

Who Must File
- Domestic insurance companies (those organized under Wisconsin law).
- Cooperative sickness care associations organized under sec. 185.981, Wis. Stats., service insurance corporations organized under ch. 613, Wis. Stats., and nonprofit organizations that derive income from an HMO or LSHO.

Who Is Not Required to File
- Foreign insurers (those not organized under Wisconsin law).
- Domestic insurers engaged exclusively in life insurance business.
- Domestic insurers transacting mortgage guaranty insurance business as defined in Wisconsin Administrative Code section Insurance 6.75(2)(i).
- Town mutual insurers organized under or subject to Chapter 612, Wisconsin Statutes.
- Insurers exempt from federal income taxation under section 501(c)(15) of the Internal Revenue Code (IRC).

Additional Information or Forms — To obtain additional information about the Wisconsin franchise tax, write to the Audit Bureau, Wisconsin Department of Revenue, P.O. Box 8906, Madison, WI 53708-8906 or call (608) 266-2772.

If you need forms, call (608) 266-1961 or write to the Wisconsin Department of Revenue, P.O. Box 8903, Madison, WI 53708-8903. To receive forms by FAX, use your fax telephone to call the department's Fax-A-Form Retrieval System at (608) 261-6229. You may download forms from the department's Internet website at http://www.dor.state.wi.us.

Accounting Methods — Compute Wisconsin net income using the method of accounting regularly used in computing federal taxable income under the Internal Revenue Code. In situations where you have an option under the Internal Revenue Code, you must make the same election for Wisconsin as for federal purposes, except (1) the election to file consolidated returns can't be made, (2) a deduction may be claimed for expenses allowed as a federal tax credit, and (3) a different method of depreciation may be used.

When to File — Generally, you must file Form 4I by the 15th day of the 3rd month following the close of your taxable year. Returns for short taxable years (periods of less than 12 months) are due on or before the federal due date. If a return is filed late, without an extension, you may be subject to penalties and interest.

Extensions — Any extension allowed by the Internal Revenue Service for filing the federal return automatically extends the Wisconsin due date to 30 days after the federal extended due date. *You don't need to submit either a copy of the federal extension or an application for a Wisconsin extension to the department by the original due date of your return.* However, you must attach a copy of the federal extension to the Wisconsin return that you file. If you aren't requesting a federal extension, but you need additional time for Wisconsin, you may request a 30-day extension by submitting Wisconsin Form IC-830 to the department on or before the original due date of the return.

When to Pay Franchise Tax and Temporary Recycling Surcharge — The franchise tax and temporary recycling surcharge must be paid by the 15th day of the 3rd month following the close of the taxable period, regardless of the due date of the return.

An extension for filing the return doesn't extend the time to pay the franchise tax and temporary recycling surcharge. Interest will be charged on the tax and surcharge not paid by the 15th day of the 3rd month following the close of the taxable year. You can avoid interest charges during the extension period by paying the tax and surcharge due by that date. Submit your payment with Wisconsin Form 4-ES, Corporation Estimated Tax Voucher. If you received a set of vouchers from the department, use the 5th voucher to make the estimated tax and surcharge extension payment.

During the extension period, 12% annual interest generally applies only to 10% of the tax and surcharge shown on the return. Interest of 18% per year applies to the remainder of the unpaid tax and surcharge. See Form 4U, Part II.

Payment of Estimated Tax and Temporary Recycling Surcharge — If the sum of an insurer's franchise tax due (tax minus credits) and temporary recycling surcharge is $500 or more, it generally must make quarterly estimated tax and surcharge payments using Wisconsin Form 4-ES. Failure to make required estimated tax and surcharge payments may result in an interest charge. If an insurer filed Form 4-ES for the current year, it will automatically receive estimated tax vouchers before the first payment of the next year's tax and surcharge is due.

An insurer that overpaid its estimated tax and surcharge may apply for a refund ***before*** filing its tax return if its overpayment is (1) at least 10% of the expected Wisconsin franchise tax and surcharge liability and (2) at least $500. To apply, file Wisconsin Form 4466W, Corporation Application for Quick Refund of Overpayment of Estimated Tax, after the end of the taxable year and before the insurer files its tax return. An insurer that has a tax or surcharge due when filing its tax return as a result of receiving a "quick refund" will be subject to interest on the unpaid tax and surcharge.

Information Returns That May Be Required
- Form 8 — Report of stock transfers.
- Form 9b — Report of rents, royalties, and miscellaneous compensation paid to individuals.

Final Return — If an insurer liquidated during the taxable year, check the box on the front of the return marked "Final return - corporation dissolved." Attach a copy of its plan of liquidation along with a copy of federal Form 966 (even if not required to be filed federally) to the final Wisconsin return. Generally, the final return is due on or before the federal due date. In most cases, this is the 15th day of the 3rd month after the date the corporation dissolved. The tax is payable by the 15th day of the 3rd month after the date of dissolution, regardless of the due date of the final return.

Internal Revenue Service Adjustments and Amended Returns — If an insurer's federal tax return is adjusted by the Internal Revenue Service and such adjustments affect the Wisconsin net tax payable, the amount of a Wisconsin credit, a Wisconsin net business loss carryforward, or a Wisconsin capital loss carryforward, the insurer must report such adjustments to the Department of Revenue within 90 days after they become final.

If an insurer files an amended federal return and the changes affect the Wisconsin net tax payable, the amount of a Wisconsin credit, a Wisconsin net business loss carryforward, or a Wisconsin capital loss carryforward, you must file an amended Wisconsin return with the Department of Revenue within 90 days after filing the amended federal return. To file an amended return, an insurer should use Form 4I, clearly marked "Amended return" at the top of the form.

Send a copy of the final federal audit reports and amended returns to the Wisconsin Department of Revenue, P.O. Box 8991, Madison, WI 53708-8991. If submitting a federal audit report without an amended return, mail it to the Audit Bureau, Wisconsin Department of Revenue, P.O. Box 8906, Madison, WI 53708-8906. Don't attach these items to your return for the current year.

Consolidated Returns — Wisconsin law doesn't permit insurers that are members of an affiliated group, as defined in IRC section 1504, to file consolidated returns. In addition, each corporation must make its own estimated tax payments.

Wisconsin Use Tax — Insurers that purchase taxable tangible personal property or taxable services for storage, use, or consumption in Wisconsin without payment of a state sales or use tax are subject to a Wisconsin use tax and must file a Wisconsin sales and use tax return. For more information or forms, call (608) 266-2776 or write to the

Compliance Bureau, Wisconsin Department of Revenue, P.O. Box 8902, Madison, WI 53708-8902.

Penalties for Not Filing or Filing Incorrect Returns — If you don't file a franchise tax return that you are required to file, or if you file an incorrect return due to negligence or fraud, interest and penalties may be assessed against you. The interest rate on delinquent taxes is 18% per year. Civil penalties may be as much as 100% of the amount of tax not reported on the return. Criminal penalties for filing a false return include a fine of up to $10,000 and imprisonment.

Line-by-Line Instructions

(The numbering corresponds with the line numbers on Form 4I, page 1, unless otherwise indicated.)

■ **Period Covered** — File the 1996 return for calendar year 1996 and fiscal years that begin in 1996. For a fiscal year or a short-period return, fill in the taxable year beginning and ending dates in the taxable year space at the top of the form.

■ **Name and Address** — If you received a mailing label with the corporation's name and address, place it in this area. Make any necessary corrections. Otherwise, print or type the corporation's name and address. Indicate a change in the corporation's name or address from that shown on last year's Wisconsin return filed by checking the appropriate box.

■ **A. Federal Employer Identification Number** — Enter the corporation's federal employer identification number (EIN). If you haven't yet applied for a federal EIN, you may do so by filing federal Form SS-4 with the Internal Revenue Service. (Corporations reporting federally to the Kansas City Service Center may obtain an EIN by calling (816) 926-5999.)

■ **B. Seller's Permit or Use Tax Number** — Enter the corporation's Wisconsin seller's permit, use tax, or consumer's use tax number.

■ **C. Wisconsin Employer Identification Number** — Enter the corporation's Wisconsin employer identification (withholding) number.

■ **D. Wisconsin Business Activity Code** — Enter the corporation's business activity code from the list below which reflects the activity that accounts for the largest percentage of total receipts:

6310	Life Insurers
6320	Accident and Health Insurers
6330	Fire, Marine, and Casualty Insurers
6390	Insurers Other Than Above

■ **E. First Return, Final Return, Short Period Return** — If this is the first year that a corporation is filing a Wisconsin return because it wasn't in existence in prior years, check the "First return" box. If the corporation ceased to exist during the year, check the "Final return" box. Indicate that a short period return is being filed due to a change in the corporation's accounting period or a stock purchase or sale by checking the appropriate box.

■ **F. State and Year of Incorporation** — Enter the state under whose laws the corporation is organized and the year of incorporation. Only insurers incorporated in Wisconsin must file Form 4I.

■ **G. Amended Return** — If this is an amended return, check the box.

■ **Line 1. Adjusted Federal Taxable Income** — Complete Schedule A, page 2, and enter the amount from line 6.

Schedule A

Line 1. Enter federal taxable income as determined under the provisions of the Internal Revenue Code applicable to your corporation as of December 31, 1995. However, IRC section 847, relating to an additional deduction for insurers required to discount unpaid losses, doesn't apply for Wisconsin purposes.

Caution: Federal law changes enacted after December 31, 1995, generally won't apply for Wisconsin purposes unless subsequently adopted by the Wisconsin Legislature.

Note: If the corporation is a small company as defined in IRC section 831(b)(2), it may elect to be taxed on taxable investment income as provided in IRC section 831(b), rather than on net income.

Line 2a. Enter any loss carryforward, including any capital loss carryforward previously deducted for Wisconsin, that is being deducted in the calculation of federal taxable income.

Line 2d. Enter taxes imposed by Wisconsin, any other state, and the District of Columbia that are value-added taxes, single business taxes, or taxes on or measured by net income, gross income, gross receipts, or capital stock and were deducted in computing federal taxable income.

Line 2e. Enter environmental tax (imposed under IRC section 59A) deducted in computing federal taxable income.

Line 2f. Enter the amount by which the federal deduction for depreciation or amortization exceeds the Wisconsin deduction. For assets first placed into service on or after January 1, 1996, depreciation or amortization may be computed under either the Internal Revenue Code in effect for the year for which the return is filed or the Internal Revenue Code as amended to December 31, 1995, at the corporation's option. An asset placed in service before 1996 must continue to be depreciated or amortized under the method allowable for Wisconsin purposes for the year in which it was placed in service. Many differences in Wisconsin and federal depreciation and amortization existed before January 1, 1987, including the following:

a. IRC section 168(f)(8), relating to a special rule for leases (safe harbor), didn't apply for Wisconsin purposes. See *Wisconsin Tax Bulletin* 84 (October 1993, page 22) for further details about Wisconsin's treatment of safe harbor leases.

b. The federal accelerated cost recovery system (ACRS) wasn't allowable for Wisconsin purposes for property located outside Wisconsin and first placed in service from January 1, 1983, through December 31, 1986. Instead, depreciation was to be computed under a method permitted by the Internal Revenue Code as of December 31, 1980, or, in the alternative, the Internal Revenue Code applicable to the calendar year 1972.

Note: Since the Wisconsin Tax Appeals Commission declared this provision unconstitutional in *Beatrice Cheese, Inc. vs. Wisconsin Department of Revenue* (February 24, 1993), corporations may either (1) claim the same depreciation deduction as for federal purposes, or (2) continue using their present method of depreciation. Basis differences resulting from the use of different federal and state depreciation methods are accounted for when the assets are disposed of in a taxable transaction. For more information, see the tax release in *Wisconsin Tax Bulletin* 84 (October 1993, page 18).

c. Wisconsin and federal depreciation may have been different in the case of investment credit property. A corporation electing to claim an investment tax credit for federal income tax purposes could either (1) claim the credit and reduce the depreciable basis of the property by one-half of such credit, or (2) in the case of regular investment tax credit property, claim a reduced investment credit and not reduce the depreciable basis of the property.

Corporations that claimed an investment tax credit on their federal return (and reduced the federal basis of the assets) weren't required to reduce the basis of the investment credit property for Wisconsin purposes and could either (1) claim the same depreciation for Wisconsin as that claimed for federal purposes (except for item b above) and receive a deduction for the basis difference in the year the property is disposed of, or (2) claim depreciation on the asset's full (unreduced) basis for Wisconsin. (The second method required separate depreciation records for Wisconsin purposes.)

d. For the following property acquired in the 1986 taxable year, depreciation must be computed under the December 31, 1980, Internal Revenue Code: (1) residential real property, and (2) property used in farming, as defined in IRC section 464(e)(1), if the corporation's Wisconsin gross farm receipts or sales exceeded $155,000 for the 1986 taxable year.

Line 2g. Enter the amount by which the federal basis of any assets disposed of in a taxable transaction exceeds the Wisconsin basis.

Line 2h. Enter any IRC section 847 deduction that was claimed in computing federal taxable income.

Line 2i. Enter any other additions to federal income. These could include research credits computed, development and enterprise zone credits computed to the extent not included in federal income, community development finance credit computed, and farmland preservation and farmland tax relief credits received during the taxable year that aren't included in federal income.

Line 4a. Enter dividends received which are included in the amount on line 3 and qualify for deduction for Wisconsin. Dividends are deductible for Wisconsin if received during the year from payor corporations that meet the following requirements:

a. The dividend must be paid on common stock, and
b. The corporation receiving the dividend must have owned at least 70% of the combined voting stock of the payor corporation for the entire taxable year.

Note: "Dividends received" means gross dividends minus any taxes paid to a foreign nation on those dividends and claimed as a deduction for Wisconsin purposes.

Line 4b. Enter the amount by which the Wisconsin deduction for depreciation or amortization exceeds the federal deduction. Refer to the instructions for Schedule A, line 2f, for a detailed discussion of depreciation and amortization.

Line 4c. Enter the amount by which the Wisconsin basis of any assets disposed of in a taxable transaction exceeds the federal basis.

■ **Line 2. Net Gain From Operations, Other Than Life Insurance** — Include net income, after dividends to policyholders and before federal and foreign income taxes, from property and casualty insurance; net gain from operations, after dividends to policyholders and before federal income taxes, from accident and health insurance; and net realized capital gains or losses on investments from accident and health insurance operations. Apportion net realized capital gains or losses among life insurance lines and accident and health insurance lines in the same manner as net investment income is required to be apportioned by the Commissioner of Insurance.

■ **Line 3. Total Net Gain From Operations** — Include net income, after dividends to policyholders and before federal and foreign income taxes, from property and casualty insurance; net gain from operations, after dividends to policyholders and before federal income taxes, from accident and health and life insurance; and net realized capital gains or losses on investments from accident and health and life insurance operations.

Note for lines 2 and 3: See the Annual Statement adopted by the National Association of Insurance Commissioners for the year 1996, as filed with the Commissioner of Insurance of the State of Wisconsin, which shows the amounts for net income after dividends to policyholders, net realized capital gains, etc. For life and accident and health companies, refer to the Summary of Operations, Analysis of Operations by Lines of Business. For property and casualty companies, refer to the Underwriting and Investment Exhibit, Statement of Income. Net realized capital gains or losses are allocated after the Interest Maintenance Reserve (IMR) adjustment and before capital gains tax.

■ **Line 4. Percentage** — In determining the income or loss from nonlife lines of insurance, the percentage will be one of the following:

- Zero, if the numerator (line 2) is negative and adjusted federal taxable income (line 1) is positive.
- Zero, if the numerator (line 2) is positive and adjusted federal taxable income (line 1) is negative.
- Zero, if the numerator (line 2) is zero.
- Greater than zero but not more than one, if the numerator (line 2) is positive, the denominator (line 3) is positive, and adjusted federal taxable income (line 1) is positive.
- Greater than zero but not more than one, if the numerator (line 2) is negative, the denominator (line 3) is negative, and adjusted federal taxable income (line 1) is negative.
- One, if the numerator (line 2) is positive, the denominator (line 3) is zero or negative, and adjusted federal taxable income (line 1) is positive.
- One, if the numerator (line 2) is negative, the denominator (line 3) is zero or positive, and adjusted federal taxable income (line 1) is negative.

■ **Line 6. Premiums Written on Property and Risks, Other Than Life Insurance, Located Outside Wisconsin** — Enter the direct premiums written on all property and risks other than life insurance, where the subject of insurance was resident, located, or to be performed outside Wisconsin.

■ **Line 7. Premiums Written on Property and Risks, Other Than Life Insurance, Wherever Located** — Enter the total direct premiums written on all property and risks, other than life insurance, wherever located during the taxable year.

■ **Line 8. Payroll, Exclusive of Life Insurance Payroll, Paid Outside Wisconsin** — Compensation is paid outside Wisconsin if (a) the individual's service is performed entirely outside Wisconsin; (b) the individual's service is performed both in and outside Wisconsin, but the service performed in Wisconsin is incidental to the individual's service outside Wisconsin; or (c) some service is performed outside Wisconsin and the base of operations is outside Wisconsin (or if there is no base of operations, the place from which the service is directed or controlled is outside Wisconsin, or the base of operations or the place from which the service is directed or controlled isn't in any state in which some part of the service is performed, but the individual's residence is outside Wisconsin). Include management or service fees paid to a related corporation for services performed outside Wisconsin. Exclude payments made to independent contractors.

■ **Line 9. Payroll, Exclusive of Life Insurance Payroll, Paid Everywhere** — Enter the total payroll, excluding life insurance payroll, paid everywhere in the taxable year. Include management or service fees paid to a related corporation for the performance of personal services. Exclude payments made to independent contractors.

■ **Line 13. Average of Premium and Payroll Percentages** — Divide line 12 by 2. You can't omit a factor that isn't employed in producing taxable income.

■ **Line 16. Wisconsin Net Business Loss Carryforward** — Enter any Wisconsin net business loss sustained in any of the taxable years 1981 through 1995 to the extent not offset by other items of Wisconsin income in the loss year and by Wisconsin net business income of any year between the loss year and the current taxable year.

The Wisconsin net business loss is computed under sec. 71.45(4), Wis. Stats., which provides that the net business loss is the Wisconsin net loss sustained in a preceding taxable year, except that adjustments for deductible dividends, excess federal capital losses, and net business losses from prior years must be reversed. Attach to the return a schedule similar to Form 4BL showing the computation of the loss carryforward.

■ **Line 18. Gross Tax** — Enter the lesser of (a) 7.9% of the Wisconsin net income reported on line 17 or (b) 2% of gross Wisconsin premiums.

The franchise tax imposed on each domestic insurer measured by net income attributable to all lines of insurance in Wisconsin may not exceed 2% of the gross Wisconsin premiums as defined in sec. 76.62, Wis. Stats. For property and casualty companies, "gross premiums" is the amount from the Underwriting and Investment Exhibit, Part 2B — Recapitulation of All Premiums, column 1, line 32, or from Schedule T — Exhibit of Premiums Written, column 2, line 50, of the Annual Statement.

■ **Line 19. Nonrefundable Credits** — Complete Schedule C1, page 2, and enter the available credit.

Schedule C1

Line 1. Enter the manufacturer's sales tax credit from Form 4, Schedule Z, line 12. Corporations that are engaged in manufacturing in Wisconsin may claim a credit.

Line 2. Enter the research expense credit from Schedule R, line 16. Corporations that increase qualified research expenses in Wisconsin may claim a credit.

Line 3. Enter the development zone research credit from Schedule DC, line 26, and the enterprise zone research credit from Schedule EC, line 29.

Special tax credits may be available for corporations doing business in Wisconsin development or enterprise zones. The Wisconsin Department of Commerce administers the Wisconsin development and enterprise zone programs. For more information about the programs, write to the Division of Community Development, Wisconsin Department of Commerce, P.O. Box 7970, Madison, WI 53707-7970 or call (608) 267-2045.

Line 4. Enter the research facilities credit from Schedule R, line 20. Corporations that incur expenses to construct and equip new research facilities, or to expand existing facilities, in Wisconsin may claim a credit.

Line 5. Enter the available community development finance credit. Corporations that make contributions to the Wisconsin Housing and Economic Development Authority and, in the same year, purchase common stock in the Wisconsin Community Development Finance Company may claim a credit. The credit is nonrefundable and is equal to 75% of the purchase price of the stock, but may not exceed 75% of the amount that was contributed to the Wisconsin Community Development Finance Authority. Any unused credit may be offset against tax liabilities of the subsequent years, up to 15 years.

Line 6. Enter the enterprise zone jobs credit from Schedule EC, line 89.

Line 7. Enter the enterprise zone sales tax credit from Schedule EC, line 91.

Line 8. Enter the development zone investment credit from Schedule DC, line 82, and the enterprise zone investment credit from Schedule EC, line 93.

Line 9. Enter the development zone location credit from Schedule DC, line 84, and the enterprise zone location credit from Schedule EC, line 95.

Line 10. Enter the development zone day care credit from Schedule DC, line 86, and the enterprise zone day care credit from Schedule EC, line 97.

Line 11. Enter the development zone environmental remediation credit from Schedule DC, line 88, and the enterprise zone environmental remediation credit from Schedule EC, line 99.

Note: Each of the above credits (items 1 through 11) must be included as income in the year computed.

Line 12. Enter the supplement to the federal historic rehabilitation tax credit from Schedule HR, line 7. Corporations that rehabilitate certified historic structures located in Wisconsin and used for business purposes may claim a credit. The State Historical Society of Wisconsin administers the historic preservation program. For more information about this program, write to the Division of Historic Preservation, State Historical Society of Wisconsin, 816 State Street, Madison, WI 53706-1488 or call (608) 264-6500.

Line 13. Add lines 1 through 12. This is the total available nonrefundable credits.

■ **Line 21. Temporary Recycling Surcharge** — Enter the greater of $25 or 5.5% of the gross tax on line 18, but not more than $9,800.

Note: If the corporation has no business activities in Wisconsin or has less than $4,000 of total receipts from all activities, enter zero on line 21. "Total receipts from all activities" means gross receipts, gross sales, gross dividends, gross interest income, gross rents, gross royalties, the gross sales price from the disposition of capital assets and business assets, and all other receipts that are included in gross income for Wisconsin franchise tax purposes.

■ **Line 23. Estimated Tax Payments** — Enter estimated tax payments made or overpayments applied from prior years' returns, minus any "quick refund" applied for on Form 4466W. You can't claim estimated tax payments made by a related corporation.

Amended Return: If this is an amended return, enter the tax and temporary recycling surcharge previously paid.

■ **Line 24. Refundable Credits** — Complete Schedule C2, page 2, and enter the total available credit.

Schedule C2

Line 1. Enter the farmland preservation credit from Schedule FC, line 16.

Line 2. Enter the farmland tax relief credit from Schedule FT, line 6.

Note: The farmland credits must be included in income in the year of receipt.

Line 3. Enter the development zone jobs credit from Schedule DC, line 8.

Line 4. Enter the development zone sales tax credit from Schedule DC, line 14.

Note: The development zone credits must be included as income in the year computed.

Line 5. Add lines 1 through 4. This is the total available refundable credits.

■ **Line 26. Interest, Penalty, and Late Fee Due** — Enter any interest, penalty, and late fee due from Form 4U, line 17 or 26.

■ **Line 27. Tax Due** — If the total of lines 22 and 26 is larger than line 25, enter the amount owed. Attach your check to the front of Form 4I.

■ **Line 28. Overpayment** — If line 25 is larger than the total of lines 22 and 26, enter the overpayment.

■ **Line 29. 1997 Estimated Tax** — Enter the amount of any overpayment on line 28 that is to be credited to the corporation's 1997 estimated tax. The balance of any overpayment will be refunded.

■ **Line 31. Total Company Total Receipts** — Enter total company gross receipts, gross dividends, gross interest income, gross rents, gross royalties, the gross sales price from the disposition of capital assets and business assets, and all other receipts that are included in gross income, other than life insurance income, before apportionment for Wisconsin franchise tax purposes.

■ **Additional Information Required** — Answer questions 1 through 7 on back of Form 4I.

■ **Signatures** — An officer of the corporation must sign the form at the bottom of page 2. If the return is prepared by someone other than an employe of the corporation, the individual who prepared the return must sign the return, by hand, in the space provided and furnish the information requested about the preparing firm.

■ **Attachments** — Attach a copy of the federal return with all supporting schedules. In addition, attach a copy of the Annual Statement filed with the Commissioner of Insurance of the State of Wisconsin and any other required forms, schedules, or statements.