

SHOW-ME MISSOURI



INDUSTRIES WE HELP GROW



- AGRICULTURE
- BANKING
- ENERGY
- HEALTHCARE/MEDICAL
- INSURANCE
- LOGISTICS
- MINING
- RETAIL
- TECHNOLOGY

WHERE CAPTIVES GROW STRONG



Devoted team with experience in protecting captive success



Laws and regulations that encourage captive growth



Supporting the business community, wherever they are

LINES OF BUSINESS

Including but not limited to:

- Auto Liability & Physical Damage
- Directors & Officers Liability
- General Liability
- Integrated Risk
- Medical Stop Loss
- Product Liability
- Property Liability
- Supply Chain Interruption
- Warranty
- Workers' Compensation
- Workplace Violence

[INSURANCE.MO.GOV/CAPTIVE-INSURANCE](https://insurance.mo.gov/captive-insurance)



SHOW-ME THE FACTS

MISSOURI CAPTIVE INSURANCE PROGRAM

Missouri Captives Reported \$8.6 Billion in Gross Written Premiums in 2025

TYPE	MINIMUM CAPITALIZATION
Pure, Branch, and Special Purpose Life Reinsurance Captive (SPLRC)	\$250,000
Association, Industrial Insured, and Sponsored	\$500,000

CAPTIVE COMPANY FEES	
Application fee and license fee	\$7,500 Additional \$10,000 SPLRC
Annual license renewal	\$7,500
Actuarial application review fee	\$4,000 \$7,500 SPLRC

Each captive may deduct license fee / renewal fee paid from the premium taxes payable.

LARGEST DOMICILE IN THE MIDWEST



55
ACTIVE
AS OF 2/01/2026

CAPTIVE INSURANCE COMPANY PREMIUM TAX RATE

TAX RATE	DIRECT PREMIUM	ASSUMED PREMIUM
\$0 to \$20 million	0.380%	0.214%
\$20 million to \$40 million	0.285%	0.143%
\$40 million to \$60 million	0.190%	0.048%
\$60 million plus	0.072%	0.024%

Minimum premium tax is \$7,500; maximum premium tax is \$200,000.



A primary point of contact with

SAM KOMO
MISSOURI
CAPTIVE
MANAGER

Contact Sam directly to discuss why Missouri is the place to domicile your captive.

573-522-9932

SAM.KOMO@INSURANCE.MO.GOV