

Domiciles as of 2018

(The list of domiciles can change over time)

Onshore or U.S. Captive Domiciles:

Alabama	Kansas	Oregon
Arizona	Kentucky	Puerto Rico
Arkansas	Maine	Rhode Island
Colorado	Michigan	South Carolina
Connecticut	Missouri	South Dakota
Delaware	Montana	Tennessee
Delaware Tribe of Indians	Nebraska	Texas
District of Columbia	Nevada	U.S. Virgin Islands
Florida	New Jersey	Utah
Georgia	New York	Vermont
Guam	North Carolina	West Virginia
Hawaii	Ohio	
Illinois	Oklahoma	

Offshore or Foreign Captive Domiciles:

Abu Dhabi	Dubai	Micronesia
Anguilla	Germany Gibraltar	Nevis
Australia	Guernsey	New Zealand
Bahamas	Hong Kong	Panama
Bahrain	Island of St. Christopher (St. Kitts)	Qatar
Barbados	Ireland	St. Lucia
Bermuda	Isle of Man	Singapore
British Columbia	Jersey	Sweden
British Virgin Islands	Labuan	Switzerland
Cayman Islands	Liechtenstein	Turks & Caicos Islands
Cook Islands	Luxembourg	Vanuatu
Curacao (Netherlands Antilles)	Malta	
Cyprus	Mauritius	
Denmark		

<https://www.captive.com/domiciles>

Domestic, Foreign, and Alien Insurers

Insurance regulations have their own lexicon to describe domicile and authority.

A domestic insurer is not one that writes homeowners insurance, but one that is domiciled in a state. A foreign insurer is not one that is domiciled outside the U.S., but one that operates in a state other than its state of domicile. An alien insurer is not one from Alpha Centauri or Mars, but one that is domiciled in a foreign country.

For example, Underwriters at Lloyd's of London would be an alien insurer in most states, but it is licensed as a foreign insurer in Illinois. Allstate Insurance Company and State Farm Mutual Insurance Company are domiciled in Illinois and operate in all other states as foreign insurers.

In addition to the domicile issues, insurance carriers operate under different certificates of authority. An admitted insurance carrier is one that is licensed or permitted to operate in the state. If that company is a foreign insurer, it can be licensed or permitted to operate as if it were a domestic insurer in exchange for agreeing to adhere to the state's statutes and administrative law governing insurance. A non-admitted insurance carrier can apply to be authorized to do business in the state, but the financial surveillance responsibility shifts from the state's insurance regulator to a surplus lines broker. Premium taxes are not included in the premiums and must be collected by the surplus lines broker and remitted to the appropriate regulatory office. Also, the insurance carrier is not protected by the state's guaranty fund. An alien insurance carrier is a non-admitted insurance carrier, the notable exception being Underwriters at Lloyd's of London in the state of Illinois.