

AUDIT SERVICES

**INSURANCE  
COMPANIES,  
AGENTS, &  
BROKERS**

TAX MATRIX

**INDUSTRY GUIDANCE**

<b>Category:</b> Insurance Companies, Agents & Brokers	<b>Tax Type:</b> Sales & Use Tax
<b>Brief Description:</b> Insurance Companies, Agents & Brokers Tax Matrix	<b>Effective Date:</b> 11-30-2022

The taxability of sales and purchases of tangible personal property and labor services by insurance companies, agents & brokers, are summarized below. While this document provides general information as to the taxability of sales and purchases of tangible personal property and labor services by businesses in the insurance sector, it may not necessarily cover every situation as the taxability may depend on facts and circumstances around the specific transaction. Should a more definitive determination be desired, businesses may request a letter ruling from the Department. [MODOR Letter Ruling Page](#)

***This list is not all-inclusive.***

Missouri sales or use tax applies to those purchases identified or designated as taxable in the chart below. The applicable Missouri sales or Missouri consumer's use tax must be paid to the vendor or accrued and remitted directly to the Missouri Department of Revenue. Purchases from Missouri vendors may be reported using the retailer's sales tax return. Purchases from outside this state which are delivered to this state are to be reported on the Missouri consumer's use tax return.

<b>Sales by Insurance Companies, Agents &amp; Brokers:</b>	<b>Taxable/Exempt</b>
Commercial insurance policies covering auto, property, liability, etc.	Exempt
Employee benefit plans for commercial customers including but not limited to: group health insurance, group life insurance, group dental insurance, group vision insurance, short-term and long-term disability insurance, flexible spending accounts, section 125 cafeteria plans, etc.	Exempt
Individual coverage including but not limited to: home, auto, renter, personal property, etc.	Exempt
Life insurance policies including but not limited to: group, term, whole life, etc.	Exempt
Surety bonds	Exempt
Timely certificates	Exempt

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<b>Sales by Insurance Companies, Agents &amp; Brokers (continued):</b>	<b>Taxable/Exempt</b>
Workers compensation insurance policies	Exempt
General liability insurance policies	Exempt
Disability insurance policies	Exempt
Cafeteria sales made to employees not open to the general public	Exempt
Cafeteria sales made to employees which are also available to the general public	Taxable
Retail sale of tangible personal property such as t-shirts, stuffed toys, etc.	Taxable

<b>Purchases by Insurance Companies, Agents &amp; Brokers:</b>	<b>Taxable/Exempt</b>
Items purchased for resale	Exempt
Purchases of food for sale by cafeteria where food is sold only to employees, and not the general public	Taxable
Purchases of food for sale by cafeteria where food is sold to employees, and the general public	Exempt
Furniture and fixtures, including but not limited to: desks, lamps, tables, chairs, artwork, signs, plants and planters, shelving, etc.	Taxable
Office supplies such as office forms, staplers, paper, pens, pencils, labels, business cards, ink, toner, ribbon cartridge, etc.	Taxable
Copiers, scanners, computers, printers, fax machines, cameras and other similar equipment	Taxable
Pre-printed forms, printer paper, receipt books, pamphlets	Taxable
Safe deposit boxes	Taxable
Checks and checkbook covers	Taxable
Canned software and software upgrades to maintain or update software delivered via CD Rom	Taxable
Canned software provided via electronic download through the internet	Exempt
Custom software and software upgrades to maintain or update software developed for a single end user	Exempt
Breakroom supplies such as microwaves, refrigerators, cups, and paper products	Taxable

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<b>Purchases by Insurance Companies, Agents &amp; Brokers (continued):</b>	<b>Taxable/Exempt</b>
Complimentary bottled water, coffee, soft drinks, creamer, sugar, cups and stir sticks, candy, etc.	Taxable
Promotional items including but not limited to: calendars, mugs, pens, clothing, balloons, etc.	Taxable
Educational materials such as posters, printed materials and literature, etc.	Taxable
Books, newspapers, and magazine subscriptions	Taxable
Lease or rental of any copier, fax, vehicle etc.	Taxable
Utilities	Taxable
Security cameras & other security related equipment	Taxable
Security monitoring services	Exempt
Specialty advertising	Taxable
Media advertising	Exempt
Donations of tangible personal property	Taxable
Streaming music services	Exempt
Trash & cleaning services	Exempt
Shredding services	Exempt
Janitorial supplies	Taxable
Pest control services	Exempt
Professional services such as legal or accounting	Exempt
Uniforms	Taxable
Repair and replacement parts for repairing, altering, or maintaining tangible personal property such as computers, printers, copiers, security equipment, etc.	Taxable
Repairs, maintenance, and remodeling services to existing structure/facility through a hired contractor	Exempt
Warranty or service agreements for tangible personal property such as computers, printers, copiers, security equipment, etc.	Exempt