



**Missouri Department of Commerce & Insurance
Insurance Market Regulation Division
Property and Casualty Section**

<https://insurance.mo.gov/industry/filings/checklists/documents/PersonalInlandMarineFilingsChecklist10-2018.pdf>

Company Name: _____

Lead Form # as it appears in SERFF: _____

This list is in no way an exhaustive or complete statement of all requirements and provisions that might be applicable. This checklist is a representation of general provisions and objections and should not be construed as a legal position or legal advice. Please refer to the statutes and regulations for exact wording of requirements or prohibitions. The language within the Missouri Statutes and Regulations always prevails over this checklist.

Description of Provisions for Personal Inland Marine			
Type of Insurance (TOI) codes applicable to 9.0			
Review Requirements	Reference	Comments	Location in Contract (page and section #) If Applicable

Filing Requirements

Filing Fees	374.230 (6) RSMo	Filings can now be funded through EFT. The general filing fee is \$150.00 per line, for each company. As long as the filing is still open, EFT payment can be submitted	
Underwriting rules	20 CSR 500-9.100	Requires underwriting rules to be filed with the department	

Forms

Application	375.936 RSMo	Prohibits insurers asking applicants if they have ever been cancelled or non-renewed by prior insurer	
Basic Property Insurance Inspection and Placement Disclosure	375.003 RSMo 20 CSR 500-1.100 (3)	Cancellation notice to state that the insured may be eligible for insurance through this program	
Cancellation—Notice of	375.003 RSMo , 20 CSR 500-1.100(2)	10 days for nonpayment of premium, otherwise 30 day notice is required	
Cancellation—Grounds for	375.002 RSMo	Outlines reasons allowed for cancellation: nonpayment, fraud, increased hazard, physical changes	
Cancellation—Proof of Notice	375.005 RSMo 20 CSR 500-1.100 (3)	Cancellation "proof of mailing" notice shall be sufficient proof of notice	
Coinsurance	379.155 RSMo	Coinsurance provisions void	
Discrimination-geographic location-prohibited	375.936(11)(c)RSMo 375.007 RSMo 20 CSR 500-3.200	Prohibits insurers from applying an underwriting rules based only on the geographic location of the risk	



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Mandatory endorsement (name, address, phone)	375.924(1) RSMo	Requires policies to contain the name, address and telephone number of the insurer	
Missouri Property & Casualty Guaranty Association	375.772 RSMo	Requires policies to contain the guaranty fund endorsement.	
Nonrenewal	375.004 RSMo 20 CSR 500-1.100	30 day advance notice, actual reason shall be specific and clear	
Nonrenewal—Proof of Notice	375.005 RSMo 20 CSR 500-1.100 (3)	"Proof of mailing" nonrenewal notice shall be sufficient proof of notice	
Other Insurance	379.145 RSMo	Insurers shall not be permitted to deny that the property insured was worth the aggregate amounts for which it was insured at the time the policy was issued or renewed	
Unfair Discrimination	375.936(11)(c)(d)(e)(f) RSMo	Cannot refuse to issue, refuse to renew, cancel or limit the amount of insurance due to geographic location, age of residential property, gender or marital status of the individual, or because another insurer has refused to issue a policy or has cancelled an existing policy	
Claim Reporting	20 CSR 100-1.020(1)(D)	Insurer cannot deny claim for failure of insured to provide notice of claim within a specified time frame	
Electronic Delivery of Insurance Documents	379.011 RSMo	Insurers sending notices or documents electronically shall obtain recipient's consent to be sent electronically.	

Loss Settlement Provisions

Acknowledging claims/settlement provisions	375.1000 RSMo 20 CSR 100-1.020-1.050	Misrepresentation of policy provisions, failure to acknowledge pertinent communications, standards for prompt investigation of claims, standards for prompt, fair and equitable settlement of claims	
Appraisal	20 CSR 500-1.100(4)	Defines appraisal language	
Appraisal	Case Law, <i>Abercombie v. Allstate</i> , 891 S.W.2d 838	Insurer cannot depreciate appraisal award	
Arbitration	20 CSR 500-1.600(1)	Precludes insurers from issuing policies that contain compulsory arbitration provisions	
Arbitration	435.350 RSMo	Mandatory binding arbitration prohibited in contracts of insurance	
Loss Settlement	375.1000-1007 RSMo	Improper or unfair claims settlement practices definitions	
Statute of limitation	516.110 RSMo	10 year statute of limitation on contracts	



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Rate

Deviation from rating organization	379.326 RSMo	Deviations from rating organizations shall be filed with the director and are effective upon the date of filing	
Fees/installment fees	379.356 RSMo	Incidental fees to premium installments, late payments, policy reinstatement, or other similar services specifically provided for by law or regulation are allowed	
Rates are to be filed	379.321 RSMo	Rates are to be filed within 10 days of their effective date	
Rate making standards	379.318 RSMo	Defines provisions governing rates	
Rebates	379.356 RSMo	Prohibits rebating	
Rate Stabilization	Bulletin 16-05	Insurers use rate stability rules to moderate rate and premium fluctuations that may occur due to the acquisition of new business or changes in rating plans for existing policyholders.	
Price Optimization	Bulletin 16-02	Considered to be the use of factors to help determine or to adjust the insured's premium that are not specifically related to the insured's risk or hazard.	

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