

MISSOURI DIFP FILING GUIDELINES
Property & Casualty Section

These filing guidelines and requirements are based on Missouri statutes and regulations. If you have questions regarding these guidelines, you may contact the Property and Casualty Section (“P&C Section”) at **573-751-3365**.

FILING FEES: FILING FEES ARE BILLED MONTHLY – DO NOT REMIT PAYMENT WITH A FILING
The general filing fee is \$50.00 per line, for each company (see [Regulation 20 CSR 500-8.100](#) and [Section 374.230.6 RSMo.](#))

GENERAL GUIDELINES AND REQUIREMENTS FOR ALL P&C FILINGS

Priority will be given to SERFF filings. SERFF is a reliable and inexpensive means of submitting filings. If you haven’t already done so, you can sign up for SERFF by contacting the SERFF Marketing Team at serffmktg@naic.org or 816-783-8787. To learn more about SERFF, please visit www.serff.org.

- Companies that submit filings in SERFF must submit ALL of their filings in SERFF. The P&C Section may reject a paper filing from a company that submits filings in SERFF.
 - A change to any form, including application, policy jacket, declaration page, etc. must be filed for each line of insurance and for each company within a group (to which that form applies).
 - All actuarial justification for rate changes and an indication of the rate change’s overall effect must be filed. For companies who use a rating organization, they must complete and submit [Exhibit A](#), [B](#), and [C](#) found in [Regulation 20 CSR 500-4.200](#). (Not applicable to Workers’ Compensation filings).
 - If your company is affiliated with a rating organization, the following must be clearly indicated either on the cover letter or within the SERFF filing description:
 - Any company deviations from the original rating organization’s product should be included within the filing.
 - Once a file has been closed, the contents of the filing can only be revised, amended, or corrected by submitting a new filing and incurring a filing fee, per [20CSR500-8.100\(1\)\(C\)](#).
 - For details about how your filing complies with the Missouri Statutes and Regulations, please review the form filing checklists located on our web site at <http://www.insurance.mo.gov/industry/filings/checklists/index.php>
 - A company may submit a “me-too” filing with our department, as long as:
 - the referenced company is affiliated to the filing company and the filing was submitted in SERFF
- OR
- the referenced company is affiliated to the filing company and the filing was submitted as a paper filing to our department **after July 1, 2007**

SPECIFIC FILING GUIDELINES AND REQUIREMENTS FOR SERFF FILINGS

- Transmittal documents and cover letters are not required on SERFF filings. A brief description of the filing should be included in the Filing Description field.
- The P&C Section will give priority to a form filing consisting of less than two hundred and fifty (250) pages. **This page limitation only applies to the forms portion of the filing.**
- The P&C Section will no longer respond to status inquiries on SERFF filings. SERFF allows companies instant access to the status of their filings.
- For more information on filing guidelines in SERFF, please review the General Instructions document in SERFF.

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GENERAL FILING GUIDELINES AND REQUIREMENTS FOR ALL PAPER FILINGS

The following procedures relate to filings submitted in a paper format. **Failure to organize and submit your filing as requested will result in the rejection of your filing.** Rejection means we will return the file to you without review or consideration.

We **will not accept paper filings with:**

- Staples
 - Binding, such as spiral, book type, etc.
 - Any other fasteners or paper types that prohibit us from scanning documents easily.
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- Rubber bands and paperclips **are acceptable to keep materials together and in order.**
 - The P&C Section will give priority to a form filing consisting of less than 25 forms, subject to a page limitation of two hundred and fifty (250) pages. **This page limitation only applies to the forms portion of the filing.** Because we are scanning and entering paper filings into SERFF, filings that contain numerous forms make this process very labor intensive, and as a result, our limited resources are not being utilized in the most efficient manner.
 - The [NAIC Transmittal Document](#) must be submitted.
 - **The Transmittal Document must contain the following information:**
 - **COMPANY NAME** – Company name must be listed exactly as is shown on the company Certificate of Authority.
 - **NAIC NUMBER** – The nine (9) digit Company NAIC number must be listed.
 - **COMPANY TRACKING NUMBER** – This should be a company specific tracking number.
 - **BILLING ADDRESS** – This should be the billing address of the company, not a consulting firm.
 - **CONTACT PERSON** – This should be the actual “Filer”, not the Company President.
 - **PHONE NUMBER** – Toll Free number or a number we can call collect for any concerns associated with the filing.
 - **FILING RETURN ADDRESS** – The address where all correspondence may be sent.
 - **CODING** - The Uniform NAIC Filing Code for the filing must be identified (TOI and Sub-TOI). This code can be found on the NAIC web site at http://www.naic.org/documents/industry_rates_pc_matrix.pdf
 - A [Forms Schedule](#) must be submitted unless the information is provided on the NAIC Transmittal Document. This Schedule is necessary for our back-office tracking.
 - The cover letter must include the company name, NAIC number, line of business, NAIC Matrix Code (TOI and sub-TOI), filing contact name and contact information (including telephone number, mailing address, and e-mail address, if applicable), effective date of filing and a brief description of the filing.
 - A filing memorandum must be submitted which outlines the contents of the filing, if not addressed by the cover letter.
 - If multiple companies under one parent company are filing identical information for all companies, one filing may be submitted for all companies.
 - A copy of the cover letter and a self-addressed, postage paid envelope must be submitted if the company desires to have a stamped copy of the cover letter returned for their records. If no copy is included, nothing will be returned.
 - The P&C Section will not respond to status inquiries until after the filing has been at our department for sixty (60) days.
 - Since all paper filings are now being scanned and entered into SERFF, if a company wishes to amend the effective date for a closed filing, a new filing must be submitted and a filing fee will be charged. If the forms, rates, and/or rules have not been revised, then a cover letter referencing the initial filing and the revised effective date is sufficient for the new filing.