

**General Instructions
For Companies to Use with 2025 Checklist**

	NOTES AND INSTRUCTIONS (A-N APPLY TO ALL FILINGS)	
A	Required Filings Contact Person:	Filing Questions: Hailey Luebbert, 573-526-4877 or Hailey.Luebbert@insurance.mo.gov or InsuranceSolvency@insurance.mo.gov Statistics Questions: Statistics Section, 573-751-3163 or statistics@insurance.mo.gov Premium Tax Questions: Noland Stuecken 573-526-4986 or Noland.Stuecken@insurance.mo.gov
B	Mailing/Emailing Address:	Missouri Department of Commerce and Insurance (DCI) (a) 301 West High Street, Room 530, Jefferson City, MO 65101 (b) PO Box 690, Jefferson City, MO 65102-0690 (c) For Electronic Filings – InsuranceSolvency@insurance.mo.gov
C	Mailing Address for Filing Fees:	Missouri Department of Commerce and Insurance (DCI) PO Box 4001, Jefferson City, MO 65102
D	Mailing Address for Premium Tax Payments:	Missouri Department of Revenue PO Box 898, Jefferson City, MO 65105-0898
E	Delivery Instructions:	All filings must be mailed or emailed by the due date. If the due date falls on a weekend or holiday, the due date extends to the next business day.
F	Late Filings:	Each day the company fails to file a report or statement is a separate level two violation. Each level two violation may result in a civil penalty or forfeiture of up to one thousand dollars (\$1,000), up to an aggregate civil penalty or forfeiture of fifty thousand dollars (\$50,000) per annum for multiple violations, pursuant to section 374.049 RSMo.
G	Original Signatures	Original signatures are required on all <u>paper</u> filings from domestic companies. Electronic signature will be accepted on electronic filings pursuant to §374.057. Signatures must accompany all original and amended financial statements.
H	Signature/Notarization/Certification:	See L below for information on who has the statutory responsibility to sign. (a) The document must be notarized. (Electronic notarization/signatures are accepted on electronic filings pursuant to §374.057.) (b) The document must be certified.
I	Amended Filings	File amended items within 10 days of the amendment with an explanation. Signature requirements for an amendment follow the original requirements.
J	Exceptions from normal filings:	Extensions / Exemptions from filing: (a) Domestic companies must make a written request at least 30 days before the due date. (b) Submit requests for relief from the 5-year audit partner rotation 30 days before the end of the calendar year pursuant to section 375.1037.3, RSMo. (c) Consolidated Audit Reports (375.1038): Domestic and foreign companies must make a written request at least 30 days before the due date. Foreign companies must provide a copy of the domestic state's approval of such request. (d) For PBR Exemptions, use the form found here: https://insurance.mo.gov/companies/how-to-submit-financial-filings.php .
K	Bar Codes (State or NAIC):	Missouri does not require bar codes. Please follow the NAIC Annual Statement Instructions for NAIC bar codes.
L	Signed Jurat	The following statutes govern the individuals who are authorized to sign the Jurat. Foreign insurers are not required to provide signed Jurat pages. HCS & HMO - §354.435 Prepaid Dental - §354.720 L&H - §376.350 Fraternal - §378.626 P&C - §379.105 Missouri Mutual - §380.051 Extended Missouri Mutual - §380.482 Title - §379.105 Chapter 383 companies - §379.105 Multi-Employer Self-Insured Welfare Associations - §376.1012(4)
M	NONE Filings:	See NAIC Annual Statement Instructions for Supplemental Interrogatories. Exceptions to these instructions are noted on the form. If a company has nothing to report on a state form, please indicate "NONE" and file the form on or before the due date.

N	Filings new, discontinued, or modified materially since last year:	<p>No filings have been discontinued since last year.</p> <p>(a) Foreign companies not required by their domiciliary state to file with the NAIC must submit their annual/quarterly statements to Missouri; such companies may include reinsurers and risk retention groups. Electronic filings are permitted. See B and G for address and signature requirements.</p> <p>(b) File the Application to Renew Certificate of Authority available from https://insurance.mo.gov/companies/how-to-submit-financial-filings.php to CompanyLicForms@insurance.mo.gov.</p> <p>(c) If the CPA changed from the prior year, the CPA must register with the Department by December 1 pursuant to §375.1035 RSMo.</p> <p>(d) If the actuary changed from the prior year, the actuary must register with the Department pursuant to 20 CSR 200-1.116 (3)(C) for Life & Fraternal companies. And per annual statement instructions for Property & Casualty and Health companies.</p> <p>(e) Multi-Employer Self-Insured Welfare Associations pay a fee of 2% of claims paid per §376.1000-1040</p> <p>(f) When required, file the Group Capital Calculation with the lead state. If Missouri is not your lead state, refer to the lead state's statutes to determine if you need to file. You may find your lead state using the following link: https://content.naic.org/public_lead_state_report.htm, and which states have adopted or have legislation pending here: https://content.naic.org/sites/default/files/smi_state_adoption_maps_models.pdf.</p>
O	State Filing Fees	In May, invoices are mailed with the Application to Renew Certificate of Authority. For instructions on how to electronically pay, please see Attachment 1 to these instructions. The Application is available at https://insurance.mo.gov/companies/how-to-submit-financial-filings.php .
P	Health Blank	For Life and Health companies and Property and Casualty companies filing on the Health Blank, please refer to the Health Entities checklist at https://insurance.mo.gov/companies/how-to-submit-financial-filings.php .
Q	Premium Tax	Premium tax is not required for HMO and Prepaid Dental companies. Premium tax forms are sent electronically but submitted to the department in hard copy.
R	Report on Internal Control	Must be filed regardless of whether any deficiencies are noted.
S	Forms B & C, and F	Pursuant to §382.100 and 20 CSR 200-11.101. Filing Fee = \$250.00 per registrant, per form.
T	Basket Clause	Pursuant to §376.307 - Life and Health companies, Form MO 375-0076. Pursuant to §379.080 - P&C companies, Form MO 375-0097. Forms are located at https://insurance.mo.gov/companies/how-to-submit-financial-filings.php .
U	Certificate of Compliance with Advertising Rules	Pursuant to 20 CSR 400-5.100(8)(B) – any insurer advertising life or annuity policies. The form is located at https://insurance.mo.gov/companies/how-to-submit-financial-filings.php and submitted to marketconduct@insurance.mo.gov .
V	Biographical Affidavit and Third-Party Verifications	Biographical Affidavits are required for every new Director/Officer. Updated Biographical Affidavits are required every five years for existing Officers/Directors. Third-party verifications are needed for every Biographical Affidavit, including updated ones.
W	Statistical Filings	Statistical forms are located at https://apps.dci.mo.gov/ProfLiab/MedMal/Login.aspx . Supplement: Submit electronic filings to the Statistics section at statistics@insurance.mo.gov , but send a hard copy with the premium tax filing. File Life, Accident, & Health products using Form 375-1802 (Annual Statement Supplement). File Property & Casualty products using Form 375-0381 (Page 19 Supplement). File the supplement that corresponds to your Missouri license type and not your blank type. Correspondence should be sent to statistics@insurance.mo.gov
X	Confidential Information	For electronic filings that contain confidential information, please submit documents securely. Contact Hailey Luebbert as specified in Note A to set up a box account if needed.



Submitting Electronic Payment

To submit payment electronically, please follow the link below and refer to these instructions to ensure all required information is entered correctly and your payment is properly accounted for. **Please do not send Credit Card or eCheck information to us directly.**

<https://magic.collectorsolutions.com/magic-ui/payments/mo-insurance-finance-pro-reg/2>

- **Payment Category:** “Insurance” will be auto filled
- **Payment Type:** “Insurance Fees” will be auto filled
- **Fee Type:** Enter “Annual Fee-Exam”
- **Business Name:** Enter your company name
- **License/Invoice Number:** Enter the invoice number located in the header of your invoice
- **Payment Amount:** Enter the amount of the invoice that is due and click **Add Item and Checkout**
- Enter all relevant information in the **Billing Contact Information** screen. Click **Next Step: Add Payment Method**
- **Payment Method:** Select either the **Credit Card** or **eCheck** radio button. Enter all applicable information for your preferred payment method. Fees for these payment options are listed below. Click **Next Step: Review Payment**
- **Review all billing and payment information:** Check the box stating “**I agree to the Payment Terms of Service and authorize this payment**”
- Click **Make Payment**, if all of the above information is correct. If necessary, click **Back to Payment Method** to navigate through earlier screens and make corrections
- Please note that all electronic payments will be subject to a transaction fee. There will be a flat \$0.50 transaction fee on all eCheck payments, and transaction fees imposed on credit card payments will be computed as follows:

Online Payment Services Transaction Fees			
Transaction Dollar Amount	Credit Cards	Debit Cards	E-Check/Web Entry ACH Debit
\$0 up to \$50.00	2.00% + \$0.25	2.00% + \$0.25	2.00% + \$0.25
\$50.01 up to \$100.00	2.00% + \$0.25	2.00% + \$0.25	2.00% + \$0.25
\$100.01 up to \$500.00	2.00% + \$0.25	2.00% + \$0.25	2.00% + \$0.25
\$501.00 up to \$1,000.00	2.00% + \$0.25	2.00% + \$0.25	2.00% + \$0.25
\$1,000.01 up to \$2,000.00	2.00% + \$0.25	2.00% + \$0.25	2.00% + \$0.25
\$2,000.01 up to \$3,000.00	2.00% + \$0.25	2.00% + \$0.25	2.00% + \$0.25
NSF Check Returns paid by Consumer			\$25.00

Submitting Payment by Check

Checks should be made payable to “Missouri Department of Commerce and Insurance” and mailed to:
Missouri Department of Commerce and Insurance
P.O. Box 4001
Jefferson City, MO 65102-4001

If you have any questions, please contact us via email at invoicing@insurance.mo.gov or by phone at the number listed at the bottom of your invoice.

