

Missouri DIFP Filing Guidelines Property and Casualty Section

These filing guidelines and requirements are not intended to supersede Missouri statutes and regulations nor are they intended to be legal interpretations of statutes or regulations. If you have questions regarding these guidelines, you may contact the Property and Casualty Section at 573-751-3365.

Filing Fees

Pursuant to Missouri Regulation 20 CSR 100-9.100 any filing submission, paper, or report must be paid for through the SERFF Electronic Fund Transfer (EFT) system. The general filing fee is \$50.00 per line, for each company, per Regulation 20 CSR 500-8.100 and Section 374.230 (5) RSMo. For Mutual Chapter 380 companies, the specific fee is \$10.00 per Section 380.251.3 RSMo.

General Guidelines for ALL P&C Filings

- All filings from risk bearing entities (insurers) must include your company's NAIC CoCode and Group Code under the Companies and Contact Tab within the SERFF filing. Failure to include the correct numbers could result in a filing rejection.

All filings from non-risk bearing entities (advisory or rating organizations) must include your State ID and Group number under the Companies and Contact Tab within SERFF. The State ID and Group number are a proxy for NAIC CoCodes and Group numbers. They can be found by entering your company name on the first search field on the DIFP website at the following link: <https://sbs-mo.naic.org/Lion-Web/jsp/sbsreports/CompanySearchLookup.jsp>. Failure to include these numbers will result in a filing rejection.

- Once a filing 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 Regulation 20 CSR 500-8.100(1)(C). *Exception: companies may amend the effective date for closed filings by using a Post Submission Update as long as it is made prior to the original effective date of the filing.*
- If your company is affiliated with an advisory or rating organization, any company deviations from the original organization's product should be documented in the filing in either the cover letter or within the Filing Description.
- All actuarial justification for rate changes should be filed under the Supporting Documentation tab. The overall effect of the rate change should be filed under the Rate/Rule tab. If there is no rate effect, zeroes should still be entered to show the area was not overlooked. For companies adopting these organization's loss costs, please complete Exhibit A, B, and C, per Regulation 20 CSR 500-4.200. (Not applicable to Worker's Compensation filings)
- When filing a rate/rule page that contains rates and rules, please use a Filing Type that includes "Rate" and "Rule". This will ensure the most recent version of that rate and rule page can be easily found in a Rate/Rule search. This is a helpful practice even if only the rules are being revised.
- A change to any form, including application, policy jacket, declaration page, etc should be filed for each line of insurance for each company within a group. If multiple companies under one parent company are filing identical information for all companies, one filing may be submitted for all companies. The contents of a filing should apply to all companies listed in the filing. Any

information not applicable to all companies for which the filing is made will have to be filed through a company specific filing.

- “Me too” filings can be submitted for affiliated companies when the original filing has been submitted in SERFF. This can also be done when the referenced company is affiliated to the filing company and the original filing was submitted as a paper filing **after** July 1, 2007.
- For general details about how a filing complies with the Missouri Statutes and Regulations, please see the Filing Checklists located on our web site at <http://insurance.mo.gov/industry/filings/checklists/index.htm>
- For filing status updates, please refer to the SERFF status, which allows companies 24/7 access to the status of filings.
- Post Submission Updates (PSU) for both open and closed filings can be submitted. For closed filings, only effective dates can be changed. For open filings, information such as effective dates, Company Rate Data, etc. can be changed by using a PSU. For more information on the uses of this feature, please contact the SERFF helpdesk.
- Coding from the Uniform NAIC Product Coding Matrix for the filing (TOI and Sub-TOI). Can be found at the NAIC website at http://www.naic.org/documents/industry_pcm_p_c_2016.pdf.