



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

<https://insurance.mo.gov/industry/filings/checklists/documents/WCChecklist10-2018.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 Workers' Compensation			
Type of Insurance (TOI) codes applicable to 16.0			
Review Requirements	Reference	Comments	Location in Contract (page and section #) If Applicable

Filing Requirements

Filing Procedures and 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.	
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Forms

Application	375.936 RSMo & 20CSR500-6.100(6)	Prohibits insurers asking applicants if they have ever been cancelled or non-renewed by a prior insurer	
Cancellation/ Nonrenewal – Mailing requirement	379.885 RSMo	Proof of mailing to the named insured at his last known address	
Cancellation/ Nonrenewal – Policyholder right to claims history	379.884 RSMo	Within 30 days of a written request, the insured shall receive a statement of claims history for the 3 years prior to the date of cancellation; or, total claims history, if policy has been in effect less than 3 years	
Cancellation – Notice of	379.883 RSMo	60 days prior to the effective date <u>except</u> : for nonpayment of premium, fraud, changes in conditions after the effective date, insolvency of the insurer or if insurer involuntarily loses reinsurance for the policy	
Cancellation/ Nonrenewal – Reasons for	379.883(3) RSMo	Insurer's actual reason to be sufficiently clear and specific. An assignment or transfer among affiliated insurers within a group <u>is</u> not considered a cancellation/nonrenewal	

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Form filed	287.310 RSMo 20 CSR 500-6.100	Forms must be filed on a <u>prior approval basis</u>	
Mandatory endorsement (name, address, phone)	375.924(1) RSMo	Requires policies to provide the name, address and telephone number of the insurer	

Rate

Fees	379.356 RSMo & 375.052 RSMo	Incidental fees to premium installments, late payments, policy reinstatement, or other similar services specifically provided for by law or regulation are allowed	
Rate & supplementary information	20 CSR 500-6.950	Insurers must submit final rates for each classification, supplementary rate information, Independent Rate Filing Form (Exhibit A), Rate Development Summary Form (Exhibit B)	
Electronic Rate Submission	20 CSR 500-6.950(4)(D)	Requires each company to file rates electronically	
Rate filings	287.947 RSMo	Requires all rate filings to be filed no later than 30 days after the effective date of the filing	
Individually rated WC policies with large deductibles	287.947 RSMo See Bulletin 15-02	Information needed to facilitate the Department's review of individually rated policies with large deductibles	
Rate standard	287.950 RSMo	Rates shall not be excessive, inadequate, or unfairly discriminatory.	
Uniform classification & experience rating	287.955 RSMo	Insurers will adhere to the uniform classification system designated by the director (currently NCCI)	
WC Administration Tax & Second Injury Fund Surcharge	See Bulletins for the current year assessment	Division of WC sets the tax and assessment amounts each year	

Misc. Related Issues

Safety programs	287.123 RSMo	Insurers are required to file their safety engineering and management programs with the Department of Labor and Industrial Relations for certification; these programs are to be made available to each employer upon request	
Second Injury Fund Surcharge	287.715 RSMo	Explains the requirements for payment of second injury fund surcharges	
Tax payments	287.710 RSMo	Explains the requirements/format for payment of the workers' compensation tax	
Workers' Compensation Determinations Review Board	287.335 RSMo	Reviews code classifications and other miscellaneous WC issues	



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