



**Missouri Department of Commerce & Insurance
Insurance Market Regulation Division
Life & Healthcare Section**

<http://insurance.mo.gov/industry/filings/lh/index.php>

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 Group Life Insurance Type of Insurance (TOI) codes L04G			
Subject	Citation	Summary	Location in Filing: Section &/or Page number required

Filing Submissions

General Description	20 CSR 400-8.200(3)(C)	Brief, detailed description of benefits, purpose, and intended market. Disclose if form is new or a replacement. If amendment/rider, the policy it will go with. Information should be stated on the General Information tab in SERFF.	
Filing Submissions	See Filing Guidelines 20 CSR 400-8.200	Procedures for filing all policy forms	
Separate Submissions	20 CSR 400-8.200(3)(E)&(F)	Life filed separate from health & group from individual.	
Actuary Certification	20 CSR 400-8.200(3)(H)	Life or Annuity filing accompanied by actuarial demonstrations of compliance.	
General Information (illustrations)	375.1506	Company must advise Department whether or not the policy will be illustrated	

Policy Forms

Return of premium rider	376.670.12a(3)(a)	Smoothness test needs to be demonstrated	
Groups Defined	376.691	Eligible groups defined -- Must specify specific group type by stating applicable section and subsection in cover letter with initial filing.	
Actuary Certification	376.693	Discretionary Group filing requirements -- must provide actuarial demonstration required under 20 CSR 400-8.200(3)(F) demonstrating reasonableness	
Dependent Coverage	376.695	Dependent coverage	
Grace Period	376.697 (1)	Grace Period -31 days	
Incontestability	376.697 (2)	Period begins the earlier of the policy date or the issue date	



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Attached Application	376.697 (3)	Statement that copy of application is attached to policy and all statements are representations not warranties
Evidence of insurability	376.697 (4)	Conditions stated when insurer requires evidence of individual insurability as a condition of coverage
Misstatement of age or sex	376.697 (5)	Amount of coverage provided as prem. paid would have purchased at the published rate at issue of policy
Beneficiary	376.697 (6)	Payment to beneficiary conditions/procedures
Issuance of certificate	376.697 (7)	Provision that insurer will issue certificate to policyholder specifying terms of coverage
Conversion	376.697 (8)	Right to an individual policy of insurance due to termination of employment or eligible class
Conversion	376.697 (9)	Provision that if group policy terminates, or class of insured persons terminate, and person is insured for at least 5-years they are eligible for individual policy of insurance
Benefits during conversion	376.697 (10)	A provision for death benefits during conversion period
Disability	376.697 (11)	Continuation during disability
Reinstatement	20 CSR 400-1.010(2)(F)	5-year reinstatement provision applies to group life.

Prohibited provisions

Ambiguous, misleading provisions	376.675	Policy provisions that are uncertain, ambiguous or not reasonably adequate for the protection of those insured will not be approved.
Arbitration	435.350	Arbitration is not allowed in contracts of insurance.
Force Majeure & Acts beyond the company control	376.675	Deemed as not reasonably adequate for the protection of the insured – not permitted.
Red-lined copies	20 CSR 400-8.200	Any redline copies are not approvable and must be placed on the SERFF “supporting documentation” area.
Rider a Rider,	20 CSR 400-8.200(3)(D)	Companies may not “rider a rider”, endorse and endorsement or amend an amendment.
“Sole Discretion”	376.675	Provisions that specifically state the company has sole discretionary power, or words to that effect, are not permitted
Variable Language	20 CSR 400-2.060(4)(B)	Please see Filing Guidelines posted at http://insurance.mo.gov/industry/filings/lh/index.php
Variable Language - Blank pages	376.675	Brackets around an entire page constitute a “blank” or generic form – not permitted
Insert pages not permitted.	See Filing Guidelines 20 CSR 400-8.200	An insert Page cannot be filed.

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