



Missouri Department of Commerce and Insurance
Market Regulation Division
Insurance Product Filing Section
ProductFilings@insurance.mo.gov

Credit Life Product Filing Checklist

Missouri uses the NAIC Coding Matrix to determine the appropriate use of TOI's. Visit NAIC.org for the most current version of the matrix.

The SERFF filing fee of \$150 must be paid via Electronic Funds Transfer (EFT) pursuant to 374.230 RSMo.

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.

Credit Property and Credit Involuntary Unemployment products (CR05 and CR06 Types of Insurance) are Property and Casualty products and should be filed appropriately in SERFF.

Instructions

Complete this checklist by providing the location of the provision in the forms. The completed checklist should be attached to the Supporting Documentation tab.

Please ensure the Form Type under the Form Schedule tab matches the attached form. For example, if the Form Type is an application, make sure the form is marked as AEF (Form Type for application/enrollment form).

The Form Number cannot be reused, except when the original filing is rejected or withdrawn, and the Form Number on the Form Schedule tab must match the form number provided in the lower left-hand corner of the first page.



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Provide an explanation of variability for all bracketed alpha and numeric text.

If filing a rider, endorsement, or application, please provide the SERFF tracking number for the forms with which these new forms will be used.

Documents within a filing can be marked confidential, but an explanation of how the request complies with 374.070 RSMo and 20 CSR 10-2.400 must be provided.

When providing a redline version of the changes, please attach it to the Supporting Documentation tab. The form being submitted for approval should be in final format under the Form Schedule tab.

Health rate filings must be submitted separately from Forms. For more information on health rate filings, please visit [our website](#).

Life must be filed separately from Health. Group separately from Individual.

Filing Submissions shall include the following and meet the requirements under 20 CSR 100-9.100;

- a. Provide a brief, detailed description of benefits, the purpose of the filing, and the intended market on the General Information tab.
- b. Disclose if the form is new or a replacement.
- c. Provide all corresponding SERFF Tracking Numbers, including rate filings if filing a form filing.

Applicable to Credit Life Products

Citation	Summary	Form	Page #
375.1506 RSMo	Advise the Department whether or not the policy will be illustrated		
385.015 RSMo	Scope of law		
385.020 RSMo	Definitions		
385.025 RSMo	Forms of credit life and accident and sickness		
385.030 RSMo	Maximum amount shall not exceed the total amount repayable		
385.035 RSMo	Term of coverage		
385.040.1 RSMo	Policy or certificate contents and delivered		
385.040.2 RSMo	Required in policy or certificate		
385.040.3 RSMo	Policy and/or certificate delivered at the time of indebtedness		
385.040.4 RSMo	If policy or certificate is not delivered at the time of indebtedness		
385.045 RSMo	Filing and approval of forms		
385.050 RSMo	Rate and form filings for approval and rates, refunds, and credits		
385.070 RSMo	Credit life rates		
20 CSR 600-2.110	Credit life and accident and sickness rates		
385.070 RSMo	Eligible debtors		
385.070 RSMo	Permitted exclusions for disability coverage		
385.070 RSMo	Definition of disability		
385.070 RSMo	Rate development and deviations		
385.070 RSMo	15-day free look period		
20 CSR 600-2.400	Credit dismemberment insurance		
20 CSR 600-2.510	Time periods and termination		
376.697 RSMo	Group credit life		