



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

<https://insurance.mo.gov/industry/filings/checklists/documents/HomeownersDwellingFireandResidentialFarmFilingsChecklist10-2018.....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  
Homeowners, Dwelling Fire and Residential Farm  
Type of Insurance (TOI) codes applicable to 1.0, 3.0, 4.0 and 30.0**

Review Requirements	Reference	Comments	Location in Contract (page and section #) If Applicable
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**Filing Requirements**

Filing Fees	<a href="#">374.230 (6) RSMo</a>	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.	
Underwriting rules	<a href="#">20 CSR 500-9.100</a>	Requires underwriting rules to be filed with the department	

**Forms**

Application	<a href="#">375.936 RSMo(11)(f)</a> & <a href="#">375.007 RSMo</a>	Prohibits insurers asking applicants if they have ever been cancelled or non-renewed by prior insurer	
Basic Property Insurance Inspection and Placement Disclosure	<a href="#">375.003 RSMo</a>	Cancellation notice to state that the insured may be eligible for insurance through this program	
Cancellation—Notice of	<a href="#">375.003 RSMo</a> & <a href="#">20 CSR 500-1.100(2).2</a>	10 days for nonpayment of premium, otherwise 30 day notice is required	
Cancellation—Grounds for	<a href="#">375.002 RSMo</a>	Outlines reasons allowed for cancellation: nonpayment, fraud, increased hazard, physical changes	
Cancellation—Proof of Notice	<a href="#">375.005 RSMo</a> , <a href="#">20 CSR 500-1.100(2)</a>	Cancellation "proof of mailing" notice shall be sufficient proof of notice	
Forms filed	<a href="#">375.920 RSMo</a>	All policy forms are required to be filed; this includes endorsements, applications, declaration pages and policy jackets; policies are deemed approved with a 60-day review requirement	
Intentional Acts	<a href="#">375.1312 RSMo</a>	Domestic violence, innocent coinsured statute	



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Mandatory endorsement (name, address, phone)	<a href="#">375.924(1) RSMo</a>	Requires policies to contain the name, address and telephone number of the insurer	
Minimum form requirements	<a href="#">379.160 RSMo</a> & <a href="#">20 CSR 500-1.100</a>	Requires that the policy forms must meet, at a minimum, the 1943 NY Standard Fire Insurance Policy	
Missouri Property & Casualty Guaranty Association	<a href="#">375.772 RSMo</a>	Requires policies to contain the guaranty fund endorsement.	
Nonrenewal	<a href="#">375.004 RSMo</a>	30 day advance notice, actual reason shall be specific and clear	
Nonrenewal—Proof of Notice	<a href="#">375.005 RSMo</a>	"Proof of mailing" nonrenewal notice shall be sufficient proof of notice	
Other Insurance	<a href="#">379.145 RSMo</a>	Insurers shall not be permitted to deny that the property insured was worth the aggregate amounts for which it was insured at the time the policy was issued or renewed	
Unfair Discrimination	<a href="#">375.936(11)(c)(d)(e)(f) RSMo</a>	Cannot refuse to issue, refuse to renew, cancel or limit the amount of insurance due to geographic location, age of residential property, gender or marital status of the individual, or because another insurer has refused to issue a policy or has cancelled an existing policy	
Claim Reporting	<a href="#">20 CSR 100-1.020(1)(D)</a>	Insurer cannot deny claim for failure of insured to provide notice of claim within a specified time frame	
Valued Policy Law	<a href="#">379.140 RSMo</a>	When real property incurs a total loss caused by a peril covered under an insurance policy and such total loss is a covered loss under the insurance policy, then the liability of the insurance company writing the policy shall be the amount of money for which the real property was insured, less any deductible, as specified in the policy.	
Electronic Delivery of Insurance Documents	<a href="#">379.011 RSMo</a>	Insurers sending notices or documents electronically shall obtain recipient's consent to be sent electronically.	

**Loss Settlement Provisions**

Acknowledging claims/settlement provisions	<a href="#">375.1000 RSMo</a> <a href="#">20 CSR 100-1.020-1.050</a>	Misrepresentation of policy provisions, failure to acknowledge pertinent communications, standards for prompt investigation of claims, standards for prompt, fair and equitable settlement of claims	
Appraisal	<a href="#">20 CSR 500-1.100(4)</a>	Defines appraisal language	
Appraisal	Case Law, <i>Abercombie v. Allstate</i> , 891 S.W.2d 838	Insurer cannot depreciate appraisal award	



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Arbitration	<a href="#">20 CSR 500-1.600(1)</a>	Precludes insurers from issuing policies that contain compulsory arbitration provisions	
Arbitration	<a href="#">435.350 RSMo</a>	Mandatory binding arbitration prohibited in contracts of insurance	
Fire Losses	<a href="#">379.180 RSMo</a>	Fire loss adjustments and examination of books are to be made at place of loss	
Loss Settlement	<a href="#">375.1000-1007 RSMo</a>	Improper or unfair claims settlement practices definitions	
Partial Loss	<a href="#">379.150 RSMo</a>	Fire losses: Insured's option to have partial destruction or damage paid outright or repaired up to the policy limits to put property back to original condition	
Statute of limitation	<a href="#">516.110 RSMo</a>	10 year statute of limitation on contracts	

**Rate**

Fees/installment fees	<a href="#">379.356 RSMo</a>	Incidental fees to premium installments, late payments, policy reinstatement, or other similar services specifically provided for by law or regulation are allowed	
Rates are to be filed	<a href="#">379.321 RSMo</a>	Rates are to be filed within 10 days of their effective date	
Rate Standards	<a href="#">379.318 RSMo</a>	Defines provisions governing rates	
Rebates	<a href="#">379.356 RSMo</a>	Prohibits rebating	
Rating organization filings	<a href="#">20CSR500-4.200(4)</a>	Insurers adopting to use loss costs filed by a rating organization must file Exhibit A, B & C	
Required filings	<a href="#">20CSR500-4.200</a>	All rates, rating plans, manual rules, policies and forms shall be filed within ten (10) calendar days after their effective date	
Rate Stabilization	<a href="#">Bulletin 16-05</a>	Insurers use rate stability rules to moderate rate and premium fluctuations that may occur due to the acquisition of new business or changes in rating plans for existing policyholders.	
Price Optimization	<a href="#">Bulletin 16-02</a>	Considered to be the use of factors to help determine or to adjust the insured's premium that are not specifically related to the insured's risk or hazard.	

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