

Missouri Department of Insurance, Financial Institutions and Professional Registration

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P&C Manager



General Filing Instructions

- View general filing instructions on the department website at:
<http://www.insurance.mo.gov/industry/filings/pc/allpc.htm>
- SERFF filings – Please read the General Instructions document and submission requirements in SERFF.
- If you still have questions, please call our office.

SERFF General Instructions

- NAIC Number must be entered in State Specific Tab.
- Attach all documents in PDF format.
 - Excel or Word documents will not show up in the PDF Pipeline.
- Do not attach documents to Note to Reviewers.
 - Reviewers cannot alter the status of documents sent this way.
- Transmittal Documents no longer required for SERFF filings.
- Include some kind of summary (Cover Letter, Filing Description on General Information Tab, Filing Memorandum).

Confidentiality

- Provide the legal basis for keeping the information confidential.
 - 20CSR10-2.400
- Whole filing Confidential
 - State in filing that all pages are confidential.
- Part of filing Confidential
 - State in filing that some pages are confidential.
 - Mark all confidential pages as confidential.
 - SERFF - Keep Confidential documents separate.

TYPES OF FILING STATUS

- Reviewed (majority of filings)
- Approved
- Informational Purposes Only

Items Marked 'Approved'

- Workers Compensation Forms
- Credit Property Forms
- Collateral Protection Forms
- Forms Include:
 - Policy Forms
 - Applications
 - Policy Jackets
 - Endorsements
 - Declarations Pages

Items Marked 'Filed For Informational Purposes Only'

- Commercial Rates
 - Rates
 - Rating Plans
 - Modifications
 - Manuals of Classification
- The department maintains authority over excessive, inadequate, or unfairly discriminatory rates, as stated in Missouri Statute.

Items Marked 'Reviewed'

- All other forms, rates or rules not previously mentioned.
 - Commercial Forms
 - Personal Lines
- 'Reviewed' is not the same as 'Approved'
 - Reviewed means the Filing has been reviewed for violations and closed.

General Issues

- Each filing should be submitted for only one line of business.
- Forms, rates, and rules for a single line of business may be submitted in one filing.
- Filings may apply to multiple companies under a common parent company.
 - For paper filings, transmittal documents needed for each company.
- Select appropriate TOI and Sub TOI.
 - Contact us if in doubt about which code to use.

General Issues

- If part of the filing is amended by the Missouri Amendatory Endorsement or Exceptions Pages, please include them with the filing.
 - Will help to reduce unnecessary correspondence.
- Submit documents under the appropriate schedule in SERFF.
 - Policy Forms and Endorsements in the Forms Schedule.
 - Rate and Rule pages in the Rate/Rule Schedule.
 - All other information in the Supporting Documentation Tab.

General Issues

- Companies still responsible for complying with the law after forms are ‘reviewed’ or ‘approved’.
 - Not appropriate to respond to a letter with “this form was previously approved”.
 - Halpin v. American Family Mutual Insurance Company.
 - Judge ruled that even though a policy was filed with the department, the company was still responsible for complying with the law.

General Issues

- Strikeout versions help us see what has been changed.
- On large filings attach our checklist.
 - Bookmark or reference where each item is in the filing.
 - This is not mandatory, but is helpful and may reduce the time needed to review the filing.

CONTACT INFORMATION

P&C SECTION

TELEPHONE: (573) 751-3365

FAX: (573) 526-4839

E-MAIL: first name.last
name@insurance.mo.gov

ADDRESS: P.O. BOX 690
301 W. HIGH ST., ROOM 530
JEFFERSON CITY, MO 65102

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CONTACT INFORMATION

Kay Swarthout – P&C Assistant

Can answer questions regarding general filing issues:

how to properly submit a filing

status of filing

schedule time to review filings

questions on monthly invoices

CONTACT INFORMATION

- WORKERS' COMPENSATION:
- **Angela Nelson** – Rate Issues
- **Tina Hansen** – Policy form/underwriting issues

CONTACT INFORMATION

All other P&C related questions

- **Rob Reichart**
- **Jon Meyer**
- **Kim Gross**
- **Michael Behrens**