



**Missouri Department of Insurance, Financial Institutions & Professional Registration  
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.**

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

**Filing Submissions**

General Description	<a href="#">20 CSR 400-8.200(3)(C)</a>	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 <a href="#">Filing Guidelines</a> <a href="#">20 CSR 400-8.200</a>	Procedures for filing all policy forms	
Separate Submissions	<a href="#">20 CSR 400-8.200(3)(E)&amp;(F)</a>	Life filed separate from health & group from individual.	
Actuary Certification	<a href="#">20 CSR 400-8.200(3)(H)</a>	Life or Annuity filing accompanied by actuarial demonstrations of compliance.	
General Information (illustrations)	<a href="#">375.1506</a>	Company must advise Department whether or not the policy will be illustrated	

**Policy Forms**

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



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

**Prohibited provisions**

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

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