

**Title 20 – Department of Commerce and Insurance
Division 200—Insurance Solvency and Company Regulation
Chapter 18—Warranties and Service Contracts**

PROPOSED RULE

20 CSR 200-18.040 Prohibited Language for Motor Vehicle Extended Service Contract Providers and Producers

PURPOSE: The purpose of this rule is to effectuate and aid in the interpretation of section 385.208, RSMo, regarding the registration of motor vehicle extended service contract providers and producers in this state.

- (1) If a provider, administrator, producer, business entity producer, or other person applying for registration currently uses language prohibited by section 385.208.1(1), RSMo in its name, it shall be permissible for the entity to register a fictitious name or “doing business as” (“DBA”) name that does not include the prohibited language for the purposes of doing business in the State of Missouri. The registration of such fictitious name or DBA name shall satisfy the requirements of section 385.208.1(1), RSMo.
- (2) Upon registration of such fictitious name or DBA name, the provider, administrator, producer, business entity producer, or person shall use only the fictitious name or DBA name in any marketing materials intended for use in the State of Missouri.

AUTHORITY: Sections 374.045 and 385.208, RSMo 2016. Original rule filed December 15, 2026.

PUBLIC COST: This proposed amendment will not cost state agencies or political subdivisions more than five hundred dollars (\$500) in the aggregate.

PRIVATE COST: This proposed amendment will not cost private entities more than five hundred dollars (\$500) in the aggregate.

*NOTICE TO SUBMIT COMMENTS: Anyone may file a statement in support of or in opposition to this proposed amendment with the Department of Commerce and Insurance, Attention: Shelley A. Woods, P.O. Box 690, Jefferson City, Missouri 65102. To be considered, comments must be received within thirty (30) days after publication of this notice in the **Missouri Register**. A public hearing is scheduled for February 17, 2026 at 10:00 a.m. The hearing will be held at 301 W. High Street, Suite. 530 Jefferson City, MO 65101.*