

Title 20—DEPARTMENT OF COMMERCE AND INSURANCE
Division 500—Property and Casualty
Chapter 4—Rating Laws

PROPOSED AMENDMENT

20 CSR 500-4.300 Rate Variations (Consent Rate) Prerequisites. The director is amending this rule by deleting section (3).

PURPOSE: The purpose of this amendment is to delete section (3) to comply with the amendment of section 379.316.1(3), RSMo, during the 2023 legislative session.

[(3) Standards for the Use of Consent to Rate Applicable to Aircraft Insurance.

- (A) This section applies to policies of insurance against liability, other than employers' liability, arising out of the ownership, maintenance or use of aircraft.*
- (B) No insurance company or reciprocal interinsurance exchange using rates subject to section 379.318, RSMo, shall effect a policy of insurance or a renewal at a rate varying from the rate properly filed for its use on that specific risk unless the company documents the need to deviate from the filed rate based on the unique nature of the individual risk.*
- (C) All insurance companies subject to this section shall—*
 - 1. Collect and maintain documentation that demonstrates the unique characteristics of the risk and how the final premium was determined;*
 - 2. File and maintain the documentation in the company's policy file; and*
 - 3. Make the documentation available to the director upon request.]*

AUTHORITY: sections 374.045, 375.031, 375.136, 379.318(2), and 379.470(6), RSMo 2016, and section 379.321.3, RSMo Supp. 2022, and section 379.316.1(3), RSMo Cum. Supp. 2025. This rule was previously filed as 4 CSR 190-16.080. Original rule filed Dec. 20, 1974, effective Dec. 30, 1974. Amended: Filed April 23, 1999, effective Nov. 30, 1999. Amended: Filed July 12, 2002, effective Jan. 30, 2003. Amended: Filed Dec. 13, 2018, effective July 30, 2019. Amended: Filed Aug. 15, 2022, effective Feb. 28, 2023. Amended: Filed December 15, 2026.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995, 2008; 375.031, RSMo 1979, amended 1985, 1986, 2001; 375.136, RSMo 1967, amended 1977, 2001; 379.318, RSMo 1972; 379.321, RSMo 1972, amended 1999, 2001, 2002, 2018; and 379.470, RSMo 1947, amended 2015.*

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 OF PUBLIC HEARING AND 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, 301 West High Street, Jefferson City, MO 65101. 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 10:0 am, February 17, 2026, in Room 530, Truman State Office Building,
301 West High Street, Jefferson City, MO 65101.*