

**Title 20—DEPARTMENT OF COMMERCE AND INSURANCE**  
**Division 500—Property and Casualty**  
**Chapter 1—Property and Casualty Insurance in General**

**PROPOSED AMENDMENT**

**20 CSR 500-1.100 Standard Fire Policies.** The Director is amending this rule by adding two new subdivisions to subsection (3) (A) and by adding additional language to Exhibit A.

*PURPOSE: The purpose of this amendment is to provide contact information to insureds who receive a notice of cancellation, nonrenewal, reduction in amount or adverse modification.*

(3) Cancellation.

(A) Any notice of cancellation, nonrenewal, reduction in amount, or adverse modification must state the following:

1. That the insured may contact his/her insurance producer for coverage;
2. **The insurer's address, toll free number, if available, and telephone number;**
3. **The producer's name, address, and telephone number;**
4. The name, address, [and] telephone number **and website address** of the Missouri Property Insurance Placement Facility;
5. The reason for cancellation, nonrenewal, reduction in amount, or adverse modification; and
6. That any excess premium not tendered must be refunded within thirty (30) days of this notice. Exhibit A contains a model notice which may be varied if the required information is equally prominent in any substitute form of notice.

(4) Reciprocal or Interinsurance Exchanges.

(A) All fire insurance policies written by reciprocal and interinsurance exchanges shall be subject to the requirement of section (3) of this regulation.

(B) Any policy issued by a reciprocal or interinsurance exchange shall state –

1. Whether or not the policy is assessable for contingent liabilities; and
2. The subscriber's rights, if any, to participation in the earnings or surplus of the exchange.

(C) A copy of the subscriber's agreement with the attorney-in-fact for the exchange shall be attached to the policy or application for coverage.

**EXHIBIT A**  
**COMPANY LETTERHEAD**

Policy Number(s) \_\_\_\_\_

Expiration Date \_\_\_\_\_

Insured Premises Location \_\_\_\_\_

**(Insurer Name)**  
**(Toll Free Number, if Available)**  
**(Telephone Number)**

This is our office notice that the coverages afforded by the above-numbered policies will be:

- Cancelled
- Not Renewed
- Reduced in Amount
- Adversely Modified as Follows:

EFFECTIVE: 12:01 A.M. ON THE \_\_\_ DAY OF \_\_\_\_\_, \_\_\_\_\_

SPECIFIC REASON FOR TAKING ACTION SHOWN ABOVE:

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If you wish to secure coverages from another insurance carrier, contact your insurance producer immediately.

**(Producer's Name)**  
**(Address)**  
**(City, State, Zip)**  
**(Telephone Number)**

[You or] **If you are unable to buy coverage through the standard insurance market**, your insurance producer may also apply to the Missouri Property Insurance Placement Facility for insurance coverages. Application may be made by mail, **online** or in person to the following address:

**MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY**  
[906 Olive Street, Suite 1000 St. Louis, MO 63101] **11116 S. Towne Square, #303, St. Louis MO 63123**  
Phone: (314) 421-0170  
Website: [missourifairplan.com](http://missourifairplan.com)

Any excess premium must be refunded within thirty (30) days.

Yours truly,

cc: Insurance Producer  
cc: Mortgagee

*AUTHORITY: sections 374.045 and 379.840, RSMo 2016, and sections 379.150 and 379.160, RSMo Supp. 2021. \* This rule was previously filed as 4 CSR 190-16.060. This version of the rule filed July 27, 1964, effective Aug. 7, 1964. Amended: Filed June 12, 1970, effective July 1, 1970. Amended: Filed Dec. 23, 1975, effective Jan. 2, 1976. Amended: Filed Feb. 10, 1978, effective June 11, 1978. Amended: Filed March 16, 1988, effective June 13, 1988. Amended: Filed Dec. 15, 1998, effective July 30, 1999. Amended: Filed April 23, 1999, effective Nov. 30, 1999. Amended:*

*Filed July 12, 2002, effective Jan. 30, 2003. Amended: Filed Nov. 10, 2021, effective June 30, 2022.*

*\*Original authority: 374.045, RSMo 1967, amended 1993, 1995, 2008; 379.150, RSMo 1939, amended 2021; 379.160, RSMo 1939, amended 1957, 1963, 2021; and 379.840, RSMo 1969.*

*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 9:30 am, March 21, 2023, in Room 530, Truman State Office Building, 301 West High Street, Jefferson City, MO 65101.*