Title 20—DEPARTMENT OF COMMERCE AND INSURANCE
Division 500—Property and Casualty
Chapter 6—Workers' Compensation and Employers' Liability

PROPOSED AMENDMENT

20 CSR 500-6.100 Policy and Endorsement Forms. The director is amending section (1).

PURPOSE: This amendment removes a reference to an obsolete endorsement form and allows the use of policy form provisions other than the standard provisions.

(1) All insurers issuing Workers' Compensation and employers' liability policies in this state shall—

(A) Submit all policy forms to the department for specific approval prior to offering, selling, or negotiating such coverage;

(B) Submit all endorsements related to the basic policy that have not been submitted by a filing agency on behalf of its members and subscribers;

(C) Employ the use of the standard provisions for Workers' Compensation and employers' liability policies **or such other policy form provisions, not less favorable to the insured employer and which have been approved by the director prior to use; and**

[(D) Attach an approved form entitled "Application of Limits of Liability Endorsement-Missouri" to all policies of Workers' Compensation and employers' liability insurance issued in Missouri; and]

*[E]***(D)** Exclude any agreement, warranty, or representation by the insured pertaining to prior cancellation or refusal to renew coverage by a previous insurance carrier.

AUTHORITY: sections 287.310 and 374.045, RSMo 2016. This rule was previously filed as 4 CSR 190-18.010. This version of rule filed July 27, 1964, effective Aug. 6, 1964. Amended: Filed Dec. 5, 1969, effective Dec. 15, 1969. Amended: Filed Oct. 30, 1974, effective Nov. 9, 1974. Amended: Filed July 12, 2002, effective Jan. 30, 2003. Amended: Filed March 8, 2019, effective Oct. 30, 2019. Amended: Filed September 29, 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: Adam Cartwright, PO 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 9:00 a.m. on December 3, 2026, at the Missouri Department of Commerce and Insurance, Room 530, 301 West High Street, Jefferson City, Missouri 65101.*