



Rules of
**Department of Commerce and
Insurance**

Division 600—Statistical Reporting
**Chapter 3—Reporting Data on Residential and Auto
Insurances**

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**Title 20—DEPARTMENT OF
COMMERCE AND INSURANCE**
Division 600—Statistical Reporting
**Chapter 3—Reporting Data on Residential
and Auto Insurances**

**20 CSR 600-3.100 Format to be Used in
Reporting Data on Residential Insurance
Coverages and Private Passenger
Automobile Insurance**

PURPOSE: This rule states the format to be used by an insurer when filing with the Department of Commerce and Insurance its report of all premium and loss data in accordance with sections 374.405 and 374.455, RSMo.

(1) To comply with sections 374.405 and 374.455, RSMo, insurers shall file with the Department of Commerce and Insurance on or before March 1 of each year data in an electronic format for the previous calendar year regarding premium and losses under those policy types defined pursuant to section 374.400, RSMo as homeowners' insurance, dwelling owners' insurance, renters' or tenants' insurance, or residential fire insurance and defined pursuant to section 374.450, RSMo as private automobile insurance. Insurance products known as farmowners insurance and mobile home insurance are also included within these defined policy types.

(2) The data is to pertain to the basic primary coverage without inclusion of data regarding any endorsement attached to an insurance policy, unless otherwise specified in the reporting instructions set forth on the department's website.

(3) The reporting instructions set forth on the department's website are to be followed.

(4) If an insurer has less than five hundred (500) annual exposures in this state during the calendar year, then that insurer need not report data as set forth by this rule; provided, however that the insurer maintain accurate data in the format provided by this rule and make that data available to the department upon request.

(5) Each reporting insurer's data are deemed trade secrets and closed records. However, data in aggregate form are deemed open records available for public inspection.

AUTHORITY: sections 374.045, 374.405, and 374.455, RSMo 2016. Original rule filed Aug. 17, 1993, effective May 9, 1994.

Emergency amendment filed April 6, 1995, effective April 16, 1995, expired Aug. 13, 1995. Amended: Filed April 14, 1995, effective Nov. 30, 1995. Amended: Filed Aug. 28 1997, effective April 30, 1998. Non-substantive change filed Sept. 11, 2019, published Oct. 31, 2019. Amended: Filed May 13, 2019, effective Nov. 30, 2019.

**Original authority: 374.045, RSMo 1967, amended 1993, 1995, 2008; 374.405, RSMo 1978; and 374.455, RSMo 1979.*