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**Rules of**  
**Department of Commerce and**  
**Insurance**  
**Division 600—Statistical Reporting**  
**Chapter 1—Reports Other Than Annual Statement**  
**and Credit Insurance**

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**Title 20—DEPARTMENT OF  
COMMERCE AND INSURANCE  
Division 600—Statistical Reporting  
Chapter 1—Reports Other Than Annual  
Statement and Credit Insurance**

**20 CSR 600-1.010 Medicare Supplement  
Data Reporting**

*PURPOSE: This regulation facilitates the collecting of relevant Medicare supplement premium loss data in order to ensure that mandated loss ratios are being met by insurers who sell Medicare supplement insurance.*

(1) Medicare supplement loss data must be reported annually on or before April 1 of each year for the twelve (12) months ending December 31 next preceding on the Medicare Supplement Insurance Experience Report, available on the department's website, or electronic equivalent.

(2) Mass-marketed policies are considered to be individual policies.

(3) Group insurance business is to be reported for all certificates issued pursuant to any group policy delivered or issued for delivery in this state. No group insurance business should be reported for group policies delivered or issued for delivery outside this state.

*AUTHORITY: sections 374.045, 374.190, and 376.874, RSMo 2016.\* This rule was previously filed as 4 CSR 190-14.117. Original rule filed Feb. 4, 1987, effective July 1, 1987. Amended: Filed Sept. 14, 1989, effective Jan. 1, 1990. Amended: Filed May 13, 2019, effective Nov. 30, 2019.*

*\*Original authority: 374.045, RSMo 1967, amended 1993, 1995, 2008; 374.190, RSMo 1939, amended 1949, 1967, 1992; and 376.874, RSMo 1989, amended 1990, 1992.*

**20 CSR 600-1.020 Dram Shop Cost Data  
Reporting**

*PURPOSE: This rule interprets section 375.1730, RSMo, and sets forth the types of cost data to be reported to the department from insurers issuing coverage for dram shop liquor liability and provides for the form referred to in section (3) of this rule to be available on the department's website.*

(1) Definitions. When used in this regulation—

(A) Costs associated with coverage means those expenses and fees incurred by insurers relating to dram shop liability coverage that are to be reported to the director as outlined

in the data reporting form required by section (2) of this regulation;

(B) Data elements include premium written and earned, losses paid and incurred, exposures, loss adjustment expenses and defense costs, and other administrative and underwriting expenses included on the statutory state page of the annual statement;

(C) Director means the director of the Department of Commerce and Insurance;

(D) Dram shop liability coverage means property and casualty liability insurance covering risk associated with commercial vendors licensed to sell intoxicating liquor by the drink for consumption on the premises; and

(E) Insurer means every insurance company authorized to transact insurance business in this state, every unauthorized insurance company transacting business pursuant to Chapter 384, RSMo, every risk retention group, every insurance company issuing insurance to or through a purchasing group, and any other person providing insurance coverage in this state.

(2) Report.

(A) Every insurer providing dram shop liability coverage within the state shall submit to the director a report of all costs associated with coverage of its dram shop liability policies during the preceding year.

(B) The initial report is to be in writing and shall be made to the director by April 30, 2003, for the twelve (12) months ending December 31, 2002, on the form provided by the department. Every subsequent report is also to be in writing and shall be made to the director annually on or before March 31 of each year beginning March 31, 2004, for the twelve (12) months ending December 31 next preceding on the form provided by the department.

(3) Forms. The data reporting form referenced in section (2) of this regulation can be accessed at the department's website.

*AUTHORITY: sections 374.045, 375.1730, and 536.016, RSMo 2016.\* Original rule filed Oct. 1, 2002, effective March 30, 2003. Amended: Filed Dec. 19, 2003, effective June 30, 2004. Amended: Filed Dec. 13, 2018, effective July 30, 2019. Non-substantive change filed Sept. 11, 2019, published Oct. 31, 2019.*

*\*Original authority: 374.045, RSMo 1967, amended 1993, 1995, 2008; 375.1730, RSMo 2002; and 536.016, RSMo 1997, amended 1999, 2014.*

**20 CSR 600-1.030 Medical Malpractice  
Statistical Data Reporting**

*AUTHORITY: Emergency rule filed May 18,*

*2007, effective May 29, 2007, expired Feb. 28, 2008.*