



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 08-10: Missouri Automobile Insurance Plan
ISSUED September 19, 2008

To: All Companies Licensed to Write Automobile Insurance in Missouri
From: Angela Nelson, Manager, Property & Casualty Section
Re: The New Missouri Automobile Insurance Plan and 20 CSR 500-2.300

The Property and Casualty Section issues this bulletin to provide guidance as to changes in the notice requirement found in 20 CSR 500-2.300.

Subsection (6) of this regulation requires that any notice of cancellation, non-renewal or refusal to write an auto insurance policy contain the following notice: "You may obtain automobile insurance through the Missouri Joint Underwriting Association (JUA) if you qualify. We urge you to contact any insurance producer of your choice immediately for further information."

On September 1, 2008, the new Missouri Automobile Insurance Plan (AIP) replaced the Missouri JUA as the state's auto insurance residual market mechanism. The Property and Casualty Section is in the process of amending 20 CSR 500-2.300 to reflect this change. While that regulation is pending, the Property and Casualty Section requests that carriers update their notices to reflect the new AIP. Such change will alleviate any possible confusion for those consumers that may qualify for Missouri's residual market.

As of September 1, 2008, the new notice language on the policy should read: "You may obtain automobile insurance through the Missouri Automobile Insurance Plan if you qualify. We urge you to contact any insurance producer of your choice immediately for further information."

If you have any questions, please contact the Property and Casualty Section at 573-751-3365.