2011 Biennial Rules Report

DIFP

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Governor

Department of Insurance,
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Missouri Department of Insurance, Financial Institutions and Professional Registration				
2011 Biennial Rules Report / Small Business Regulatory Fairness Board				
INSURANCE, FINANCE and CREDIT UNION Regulations				
June 7, 2011				
Division	**Chapter / Rule Name**	**Affects Small Business (Yes/No)**	**Public Purpose / Interest in Adopting Administrative Rule**	**Justify Rule's Continued Existence**
Division 10-General Administration				
10	**Chapter 1 - Organization**			
10	1.010 - General Organization	No	This rule reflects the current organization of the Department of Insurance, Financial Institutions and Professional Registration.	The rule is critical in outlining the organizational structure of the insurance divisions within the department.
10	**Chapter 2 - Public Meetings and Records**			
10	2.100 - Custodian of Records	Yes	This rule complies with sections 610.023 and 610.028, RSMo regarding appointing a custodian of records.	This rule is essential to comply with Missouri's Sunshine Law regarding the custodian of records for the department.
10	2.200 - Release of Information	Yes	This rule complies with sections 610.023 and 610.028, RSMo regarding release of information.	This rule is necessary to comply with sections 610.023 and 610.028, RSMo.
10	2.300 - Meetings	Yes	This rule complies with sections 610.023 and 610.028, RSMo regarding open meetings.	This rule is essential for outlining how the department will comply with Missouri's Sunshine Law regarding open meetings.
10	2.400 - Records	Yes	This rule complies with sections 610.023 and 610.028, RSMo regarding public records.	This rule sets forth the necessary information and parameters of open and closed records within the department in compliance with Missouri's Sunshine Law.
10	2.500 - Votes	Yes	This rule complies with sections 610.023 and 610.028, RSMo regarding release of information.	This rule is necessary to outline how the department will handle the release of information regarding votes taken in compliance with Missouri's Sunshine Law.
10	2.600 - Effective Date	Yes	This rule complies with sections 610.023 and 610.028, RSMo regarding release of information.	This rule is necessary to set forth the effective date of this chapter.
10	**Chapter 3 - Internal Affairs**			
10	3.100 - Confidentiality	No	This rule regulates the internal affairs of the department regarding confidentiality.	This rule is essential to provide internal guidance to department employees regarding confidentiality.
10	3.200 - Gratuities	No	This rule regulates the internal affairs of the department regarding gratuities.	This rule is necessary to outline how the department employees will handle gratuities.
10	3.300 - Conflict of Interest	No	This rule regulates the internal affairs of the department regarding conflict of interest.	This rule is essential to provide internal guidance to department employees regarding conflict of interest issues.
10	3.400 - Reinsurance Analyst Qualifications	No	This rule sets comparable standards to those stated in section 374.120, RSMo relating to the qualifications of the department's reinsurance analyst.	This rule sets forth the necessary qualifications for a reinsurance analyst in conformance with section 374.120, RSMo.
10	3.900 - Supplementary Executive Orders	No	This rule regulates the internal affairs of the department by referencing appropriate executive orders.	This rule is essential to the regulation of internal affairs of the department by supplementing the department's Internal Affairs rules in this chapter with related executive orders from the Governor.

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10	**Chapter 4 - Disaster Response Plan**			
10	4.100 - Disaster Planning Standing Committee	No	This rule creates the Disaster Planning Standing Committee as part of the department's Disaster Response Plan.	This rule is necessary to create a committee of department and industry which will adopt and follow up on a State Disaster Response Plan.
10	4.200 - Command Post Task Group	No	This rule creates the Command Post Task Group.	This rule is essential as part of the department's response to a natural or other disaster by creating a Command Post Task Group and outlining its duties and appropriate procedures.
10	4.300 - Consumer Information Hotline Task Group	No	This rule creates the Consumer Information Hotline Task Group.	This rule is necessary to create the task group which will provide for the department's response to consumers in a natural or other disaster.
10	4.400 - Media Relations Task Group	No	This rule creates the Media Relations Task Group.	This rule is necessary to create the task group which will provide for the department's media response in a natural or other disaster.
10	4.500 - National Response Task Group	No	This rule creates the National Response Task Group.	This rule is necessary to create the task group which will coordinate with other states and the National Association of Insurance Commissioners in the event of a natural or other disaster of national concern.
Division 100 - Insurer Conduct				
100	**Chapter 1 - Improper or Unfair Claims Settlement Practices**			
100	1.010 - Definitions	Yes	This rule sets forth definitions used in the rules in this division to aid in the interpretation of various terms and phrases.	The rule is needed as an aid to the interpretation and application of the rules in this chapter.
100	1.020 Misrepresentation of Policy Provisions in Claims Settlement	Yes	This rule effectuates or aids in the interpretation of section 375.1007(1), RSMo.	This rule is necessary to provide guidance in interpreting "misrepresenting policy provisions" as used in section 375.1007(1), RSMo.
100	1.030 Failure to Acknowledge Pertinent Communication	Yes	This rule effectuates or aids in the interpretation of section 375.1007(2), RSMo.	This rule is needed to provide guidance in interpreting section 375.1007(2), RSMo, for what is considered failure to acknowledge pertinent communication
100	1.050 Standards for Prompt, Fair and Equitable Settlement of Claims	Yes	This rule effectuates or aids in the interpretation of section 375.1007(4), RSMo.	This rule is needed to provide guidance in interpreting section 375.1007(4), RSMo, for prompt, fair and equitable settlement of claims
100	1.060 - Standards for Prompt, Fair, and Equitable Settlements Under Health	Yes	establishes and explains uniform standards for the prompt payment of health claims	interprets the MO Prompt Payment Law (sections 376.383 & 376.384, RSMo)
100	1.070 - Identification Cards Issued by Health Carriers	Yes	sets forth the requirement for an ID card issued to insured or enrollees by health carriers	clarifies whether an enrollee or insured is covered by a self-insured or fully-insured plan

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100	1.100 Claims Involving Public Adjusters or Solicitors	Yes	This rule effectuates or aids in the interpretation of section 375.1007(4), RSMo as applied to claims involving a public adjuster or solicitor.	This rule is needed to assist in interpreting section 375.1007(4), RSMo, relating to public adjusters or solicitors
100	1.200 Claims Practices When Retrospective Premiums Paid	Yes	This regulation prohibits policyholders from settling their own losses, pursuant to the provisions of section 374.045, RSMo and implements section 375.445, RSMo.	This rule is essential for implementing section 375.445, RSMo.
100	1.300 Assignment of Benefits	Yes	This rule implements and interprets the provisions of section 376.427, RSMo.	This rule is need to provide guidance in interpreting section 376.427, RSMo, relating to assignment of benefits.
100	**Chapter 2 - Unfair Trade Practices**			
100	2.100 Unfair Financial Planning Practices	Yes	This rule defines in part false information and advertising under section 375.936(4), RSMo.	This rule is needed to assist in interpreting and enforcing section 375.936(4), RSMo, relating to unfair financial planning practices
100	2.200 Unfair Discrimination on the Basis of Blindness, Partial Blindness or Physical or Mental Impairment	Yes	This regulation identifies specific acts or practices which are prohibited by section 375.936, RSMo. It follows the National Association of Insurance Commissioners model regulation dealing with discrimination based on blindness or partial blindness and its model regulation dealing with discrimination based on physical or mental impairment.	This rule is essential for specifying prohibited discriminatory acts or practices under section 375.936, RSMo.
100	**Chapter 3 - Fraudulent Insurance Claims and Acts**			
100	3.100 Fraud Investigation Reports	Yes	This rule sets forth the forms to be used in reporting fraudulent insurance acts to the department under sections 375.991–375.994, RSMo.	This rule is needed to outline the required forms for reporting fraudulent insurance acts.
100	**Chapter 4 - General**			
100	4.010 Definitions	Yes	This rule sets forth definitions used in this division to aid insurers, producers, the Consumer Affairs Division and the Insurance Market Regulation Division in the interpretation of various terms and phrases.	This rule is needed to define relevant terms of this division.

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100	4.020 Adopting NAIC Handbooks and Standards	Yes	This rule effectuates and aids in the interpretation of the laws of this state pertaining to the business of insurance, and the rules, regulations, standards and guidelines of the National Association of Insurance Commissioners.	In this rule, the rules, regulations, standards, and guidelines of the National Association of Insurance Commissioners (NAIC) are adopted and incorporated. This rule is essential for incorporating national standards of the NAIC for Missouri's standards.
100	4.030 Forms	Yes	This rule prescribes the forms adopted and approved for filing with the department under this title.	This rule is needed to outline the required forms .
100	4.100 Required Response to Inquiries by the Consumer Affairs Division	Yes	This rule sets forth with greater specificity the statutory requirements for responding to inquiries from the Division of Consumer Affairs, required of all persons in this state, pursuant to sections 354.190, 354.465, 354.717, 374.085, 374.110, 374.190, 375.938, 375.1009, 376.1375 and 384.015, RSMo.	This rule is essential as it provides guidance, based on numerous statutes, of the required response of the Division of Consumer Affairs to consumer inquiries.
100	**Chapter 5 - Health Care Consumer Procedures**			
100	5.010 Notice Requirements of an Adverse Determination	Yes	This rule sets forth with greater specificity the requirements of written notification when a health carrier informs an enrollee of a health plan that includes a managed care component of an adverse determination. This rule is promulgated pursuant to section 376.1399, RSMo, and implements section 376.1363.5, RSMo.	This rule is necessary to elaborate on the specific notification requirements for health insurers relating to adverse determinations.
100	5.020 Grievance Review Procedures	Yes	This rule sets forth with greater specificity the procedures by which the department will process a grievance concerning an adverse determination by a health carrier or its designee for a health plan that has a managed care component. This rule is promulgated pursuant to section 376.1399, RSMo, and implements section 376.1387, RSMo.	This rule is necessary to elaborate on the department's grievance process where there has been an adverse determination by a health insurer.
100	**Chapter 6 - Privacy of Consumer Information**			

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100	6.100 Privacy of Financial Information	Yes	The purpose of this rule is to effectuate, interpret and carry out the provisions of section 362.422, RSMo Supp. 2001, regarding the disclosure of nonpublic personal information in violation of Title V of the Gramm-Leach-Bliley Financial Modernization Act of 1999.	This rule is essential to safeguard nonpublic personal information in compliance with state and federal laws.
100	6.110 Standards for Safeguarding Customer Information	Yes	This rule establishes standards for developing and implementing administrative, technical, and physical safeguards to protect the security, confidentiality, and integrity of customer information, pursuant to sections 501, 505(b), and 507 of the Gramm-Leach-Bliley Act, codified at 15 U.S.C. 6801, 6805(b), and 6807, and as authorized by section 362.422, RSMo Supp. 2001. This rule requires that the safeguards established pursuant to this rule shall apply to nonpublic personal information and nonpublic personal financial information.	This rule is needed to provide standards for safeguarding nonpublic personal and financial information in compliance with state and federal laws.
100	**Chapter 7 - Market Conduct Analysis**			
100	7.002 - Scope and Definitions	Yes	sets out definitions for use in this chapter	needed for continued application of the regulations in this chapter
100	7.005 - Uniform Analysis and Continuum of Actions	Yes	establishes uniform standards for the MC division to use when doing market analysis to evaluate the market conduct of insurers and to develop cause to issue a exam warrant.	Gives the Market Conduct Division guidance on when and how to determine what company should be examined.
100	7.010 - Standard of Analysis	No	requires the director to monitor the examiners and requires them to use uniform standards when conducting exams.	procedural - emphasizes statutory requirements
100	**Chapter 8 - Market Conduct Examination**			

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100	8.002 - Scope and Definitions	Yes	sets out definitions for use in this chapter	needed for continued application of the regulations in this chapter
100	8.005 - Examination Warrants	Yes	establishes uniform standards for the director to use when issuing exam warrants.	sets out uniform procedures and bases for the issuance of exam warrants.
100	8.008 - Hearing on Warrant	Yes	est. procedures for a hearing conducted to review cause to issue an exam warrant	
100	8.010 - Standards of Examination	No	requires the director to monitor the examiners and requires them to use uniform standards when conducting exams.	procedural - emphasizes statutory requirements
100	8.012 - Timing of Examinations	Yes	est. uniform standards for the timing of market conduct exams	gives the director guidance in determining when and how often to call exams.
100	8.014 - Collaborative Actions	Yes	est. standards for the director to use when issuing a warrant for a company where other states may be considering or are already doing a market conduct exam on that company.	helps the director make sure that the market conduct efforts are being use appropriately when another state is considering or currently conducting an exam on the same company that the director is also considering.
100	8.015 - Notice of Examination	Yes	est. uniform standards for giving notice to a company of an on-site exam, reporting the issuance of a warrant to the NAIC and encouraging resolution of exams.	gives the company being examined notice and knowledge of the exam and the reasons for the exam.
100	8.016 - Examination Procedures	Yes	est. uniform standards for conducting the exams and for expanding the scope of the warrant, as needed.	gives companies an idea of the exam's scope, cost, and conduct.
100	8.017 - Contract Examiners	No	est. standards for contracting with outside (non-departmental) examiners	requires the director to bid for the use of contract examiners, and sets parameters for those bids.
100	8.018 - Post-Examination Procedure	Yes	est. uniform standards for post-examination procedures to finalize and close exams.	generally follows, interprets, and expands the procedures outlined in sec. 374.205, RSMo.
100	8.020 - Sampling and Error Rates	Yes	effectuates and aids in the interpretation of the detection of frequency to indicate a general business practice under sections 375.445, 375.936(6), and 375.1007, RSMo.	almost identical to the former 20 CSR 300-1.100. Helps determine whether an insurer is engaging in an unfair business practice related to its claims settlement, trade practices, and rating.
100	8.040 - Insurer Record Retention	Yes	describes record keeping requirements by insurers and related entities doing business in Missouri.	similar to the former 20 CSR 300-2.100 and 20 CSR 300-2.200. Gives insurers guidance on what records they must maintain and for how long, for purposes of allowing examiners to ascertain their practices during an exam.
Division 200 - Insurance Solvency and Company Regulation				

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200	**Chapter 1 - Financial Solvency and Accounting Standards**			
200	1.005 Materials Incorporated by Reference	Yes	Specifies publications that are incorporated by reference in other rules in chapter 1.	maintains NAIC financial standards accreditation by updating NAIC materials that are incorporated by reference in other rules in chapter 1
200	1.010 Financial Condition of Insurance Companies	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	1.020 Accounting Standards and Principles	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	1.025 Valuation of Invested Assets	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	1.030 Financial Statement and Electronic Filing	Yes	Form and filing requirements	efficient agency administration and ease of company compliance
200	1.037 Supplemental Annual Filing Requirements	Yes	Form and filing requirements	efficient agency administration and ease of company compliance
200	1.039 Supplemental Filing Requirements for Material Transactions	Yes	Form and filing requirements	maintains NAIC financial standards accreditation
200	1.040 Financial Standards for Health Maintenance Organizations	Yes	Implements insurance solvency standards	makes objective standards for compliance with laws
200	1.050 Financial Standards for Prepaid Dental Plans	Yes	Implements insurance solvency standards	makes objective standards for compliance with laws
200	1.070 Subordinated Indebtedness	Yes	Implements insurance solvency standards	makes legal standards objective
200	1.105 Property and Casualty Actuarial Opinions	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	1.110 Qualifications of Actuary or Consulting Actuary	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	1.115 Actuarial Opinions of Reserves of Life and Health Insurance Policies, Annuities and Pure Endowment Contracts	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	1.116 Actuarial Opinion and Memorandum Regulation	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	1.120 Take-Out Letters	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	1.140 Minimum Valuation Standards for Life, Accident and Health and Annuity Contracts	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	1.150 General Standards Applicable to Audited Financial Reports	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	1.160 Valuation of Life Insurance Policies	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	1.170 Derivatives for Replication Transactions	Yes	Implements insurance solvency standards	expands investment opportunity for insurers
200	**Chapter 2 - Reinsurance and Assumptions**			

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200	2.100 Credit for Reinsurance	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	2.200 Reinsurance-Lloyd's, London, England	Yes	Implements insurance solvency standards	makes objective standards for compliance with laws
200	2.300 Life Reinsurance Agreements	Yes	Implements insurance solvency standards	maintains NAIC financial standards accreditation
200	2.700 Reinsurance Mirror Image Rule	Yes	Implements insurance solvency standards	makes legal standards objective
200	2.800 Assumption Reinsurance	Yes	Implements insurance solvency standards	makes legal standards objective/consumer protection
200	**Chapter 3 - Insurance Taxes Other Than Surplus Lines**			
200	3.010 Reporting of Flexible Payment Deferred Annuity Contract Premiums	Yes	Implements premium tax reporting	efficient agency administration and ease of company compliance
200	3.200 New Business Facility Tax Credit	Yes	Implements premium tax reporting	efficient agency administration and ease of company compliance
200	3.300 Retaliatory Tax Supplement Filing	Yes	Implements premium tax reporting	efficient agency administration and ease of company compliance
200	**Chapter 4 - Record Retention for Financial Audits**			
200	4.010 Books, Records, Accounts and Vouchers	Yes	Implements financial examination requirements	maintains NAIC financial standards accreditation
200	**Chapter 5 - Articles and Bylaws of Domestic Insurers**			
200	5.010 Amendment and Restatement of Articles	Yes	Contains Forms for amending articles and by-laws	efficient agency administration and ease of company compliance
200	**Chapter 6 - Surplus Lines**			
200	6.100 Surplus Lines Insurance Forms	Yes	Form and filing requirements	efficient agency administration and ease of company compliance
200	6.300 Surplus Lines Insurance Fees and Taxes	Yes	Implements chapter 384, including surplus lines tax reporting	makes legal standards objective
200	6.400 Surplus Lines Premium Tax Allocation Formulas	Yes	Implements chapter 384, including surplus lines tax reporting	makes legal standards objective
200	6.500 Standards for Determining the Availability of Coverage	Yes	Implements chapter 384, including surplus lines tax reporting	makes legal standards objective
200	**Chapter 7 - Security Deposits**			
200	7.200 Deposit of Securities Under a Book Entry System	Yes	Implements security deposit requirements of domestic insurers	makes legal standards objective
200	7.300 Mortgage Loans as Admissible Deposits	Yes	Implements security deposit requirements of domestic insurers	makes legal standards objective
200	**Chapter 8 - Risk Retention**			
200	8.100 Federal Liability Risk Retention Act	Yes	Implements state permitted requirements for federal liability risk retention act	makes legal standards objective
200	**Chapter 9 - Third-Party Administrators (TPAs)**			

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200	9.500 Multiple Names Prohibited	Yes	Implements third party administrator law	makes legal standards objective
200	9.600 Application for Certificate of Authority	Yes	Form and filing requirements	efficient agency administration and ease of company compliance
200	9.700 Renewal of Certificate of Authority	Yes	Implements third party administrator law	efficient agency administration and ease of company compliance
200	9.800 Notification of Insurers in Trust Agreements	Yes	Implements third party administrator law	efficient agency administration and ease of company compliance
200	**Chapter 10 - Managing General Agent (MGA)**			
200	10.100 Who Must File	Yes	Form, fee and filing requirements	efficient agency administration and ease of company compliance
200	10.200 Filings Required Within Thirty Days of Appointment of an MGA	Yes	Form, fee and filing requirements	efficient agency administration and ease of company compliance
200	10.300 What Must Be Certified and Filed Annually	Yes	Form, fee and filing requirements	efficient agency administration and ease of company compliance
200	10.400 Termination of Appointment	Yes	Form, fee and filing requirements	efficient agency administration and ease of company compliance
200	10.500 Forms and Fees	Yes	Form, fee and filing requirements	efficient agency administration and ease of company compliance
200	10.600 On-Site Review	Yes	Form, fee and filing requirements	efficient agency administration and ease of company compliance
200	**Chapter 11 - Control and Management of Insurance Companies**			
200	11.101 Insurance Holding Company System... Reporting Forms and Instructions	Yes	Implements provisions of chapter 382 relating to insurance holding companies, including forms	maintains NAIC financial standards accreditation
200	11.120 Material Transactions Between Affiliates Under Section 382.050.1(5)	Yes	Implements provisions of chapter 382 relating to insurance holding companies	maintains NAIC financial standards accreditation
200	11.130 Materiality, Fairness and Reasonableness of Certain Affiliated Transactions	Yes	Implements provisions of chapter 382 relating to insurance holding companies	maintains NAIC financial standards accreditation
200	11.150 Dividends	Yes	Implements provisions of law regarding payment of dividends by insurers	makes legal standards objective
200	11.200 Proxies, Consents and Disclosure Requirements	Yes	Form and Filing requirements	efficient agency administration and ease of company compliance
200	11.300 Management Contracts to be Filed	Yes	Form and Filing requirements	efficient agency administration and ease of company compliance
200	**Chapter 12 - Missouri and Extended Missouri Mutual Companies**			
200	12.010 Custody of Corporate Records of Extended Missouri Mutuals	Yes	Implements chapter 380	makes legal standards objective
200	12.020 Extended Missouri Mutual Companies' Approved Investments	Yes	Implements chapter 380	expands investment opportunity for insurers
200	12.030 Extended Missouri Mutual Companies' Financial Reinsurance Requirements	Yes	Implements chapter 380	makes legal standards objective

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200	**Chapter 13 - Real Estate**			
200	13.100 Appraisal Requirements	Yes	Implements insurance solvency standards	makes legal standards objective
200	13.200 Mortgage Loans as Admissible Assets	Yes	Implements insurance solvency standards	makes legal standards objective
200	13.300 Real Estate Held After Ten Years	Yes	Implements insurance solvency standards	makes legal standards objective
200	**Chapter 14 - Multiple Employer Self-Insured Health Plans**			
200	14.100 Application for Certificate of Authority	Yes	Filing and fee requirements	efficient agency administration and ease of company compliance
200	14.200 Renewal of Certificate of Authority	Yes	Filing requirements	efficient agency administration and ease of company compliance
200	14.300 Employers Who Join the Plan After a Certificate of Authority is Granted	Yes	Filing and fee requirements	efficient agency administration and ease of company compliance
200	14.400 Dissolution of Plan	Yes	Filing requirements	efficient agency administration and ease of company compliance
200	**Chapter 15 - Receiverships**			
200	15.010 Accounting	Yes	Implements reporting requirements for insurance receiverships	efficient agency administration and ease of receivership compliance
200	**Chapter 16 - Conversion of Mutual Life Insurance Holding Company**			
200	16.010 Conversion of Mutual Life Insurance Holding Company	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	16.020 Definitions	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	16.030 Contents of Plan	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	16.040 Application; Hearing	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	16.050 Member Approval	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	16.060 Limitations on Ownership	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective

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200	16.070 Compensation	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	16.080 Substantial Compliance	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	16.090 Availability of Information	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	16.100 Effective Date	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	16.110 Corporate Existence	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	16.120 Abandonment or Amendment of Plan	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	16.130 Severability	Yes	Implements demutualization requirements for mutual life holding companies	makes legal standards objective
200	**Chapter 17 - Admissions**			
200	17.100 Procedure for Forming a Missouri Domestic Insurance Company	Yes	Establishes procedures for organizing domestic insurers	efficient agency administration and ease of company compliance
200	17.200 Procedure for Foreign Insurer to Obtain a Certificate of Authority	Yes	Establishes procedures for admitting foreign insurers	efficient agency administration and ease of company compliance
200	17.300 Procedure for Re-domestication	Yes	Establishes procedures for re-domesticating insurers	efficient agency administration and ease of company compliance
200	**Chapter 18 - Service Contracts**			
200	18.010 Registration of Motor Vehicle Extended Service Contract Providers	Yes	Form, fee and filing requirements	efficient agency administration and ease of company compliance
200	18.020 Faithful Performance of a Motor Vehicle Extended Service Contract Provider's Obligations	Yes	Implements various service contract laws, including forms and procedures	makes legal standards objective
200	18.110 Registration of Service Contract Providers (Non-Motor Vehicle)	Yes	Form, fee and filing requirements	efficient agency administration and ease of receivership compliance
200	18.120 Faithful Performance of a Service Contract Provider's Obligations (Non-Motor Vehicle)	Yes	Implements various service contract laws, including forms and procedures	makes legal standards objective
200	**Chapter 19 - Discount Medical Plans**			
200	19.020 Scope and Definitions	Yes	defines terms used in rules implementing discount medical plan laws	efficient agency administration and ease of receivership compliance

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200	19.050 Registration	Yes	Form, fee and filing requirements	efficient agency administration and ease of receivership compliance
200	19.060 Net Worth Requirements	Yes	implements discount medical plan laws	makes legal standards objective
200	**Chapter 20 - Captive Insurance Companies**			
200	20.010 Scope and Definitions	Yes	defines terms used in rules implementing captive insurance laws	efficient agency administration and ease of company compliance
200	20.020 Forms	Yes	Form, fee and filing requirements	efficient agency administration and ease of receivership compliance
200	20.030 Admission	Yes	implements captive insurance laws	makes legal standards objective
200	20.040 Financial Requirements	Yes	implements captive insurance laws	makes legal standards objective
200	20.050 Management and Control	Yes	implements captive insurance laws	makes legal standards objective
200	20.060 Revocation, Suspension or Rescission of Company Authority	Yes	implements captive insurance laws	makes legal standards objective
Division 300 - Market Conduct Examinations				
300	Chapter 1 - Sampling and Error Rates	N/A	previously rescinded	n/a
300	Chapter 2 - Record Retention for Market Conduct Examinations	N/A	previously rescinded	n/a
300	Chapter 3 - Policy Contents and Coverage	N/A	previously rescinded	n/a
Division 400 - Life, Annuities and Health				
400	**Chapter 1 - Life Insurance and Annuity Standards**	Yes	Implementation of various statutory requirements related to life insurance and annuity products. Certain provisions provide clarification of industry responsibility. Other provisions codify various consumer protections.	protection of consumers, statutory requirement, clarification of industry responsibilities
400	1.010 Policy Approval Criteria for Life Insurance and Annuity Contracts	Yes	intended to outline the requirements for all life insurance and annuity contracts which are to be sold in Missouri.	Clarification of industry responsibilities. Implements sections 374.045, 376.670, 376.673, and 376.675, RSMo 2000 and section 376.671, RSMo Supp. 2007.
400	1.020 Variable Contracts Other Than Life.	Yes	establishes some requirements for variable contracts other than life including establishment of separate accounts, contents of presentation and agent qualification.	Clarification of industry responsibilities. Implements sections 374.045(4) and (5), 376.309, 376.590, 376.670 and 376.675, RSMo. Supported per "Survivors Ben. Ins. Co. v. Farmer", 514 SW2d 565 (Mo. 1974), which found that the superintendent of insurance has the duty to approve or disapprove life insurance contracts and forms and no contract or form may be used in Missouri without the approval of the superintendent.
400	1.030 Variable Life Insurance	Yes	adopted pursuant to the provisions of section 374.045, RSMo and implements and defines sections 376.309, 376.670 and 376.675, RSMo.	Clarification of industry responsibilities and supplies certain consumer protections related to particularly complex forms of life insurance and related investments.

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400	1.040 Policies Providing Graded Death Benefits	Yes	provides notice to insurance applicants of all restrictions and limitations placed on life insurance policies which provide merely for return of premium, accidental death benefits, or both, during early policy years.	Primarily consumer protections. Implements the provisions of section 374.045, RSMo and to implement section 376.675, RSMo.
400	1.050 Suicide No Defense to Payment (Rescinded November 30, 2008)	Yes	n/a	n/a
400	1.060 Stipulated Premium Companies	Yes	establishes specific notice requirements for stipulated premium plan life insurance.	Clarification of industry responsibilities and supplies certain consumer protections for a specific type of basic life insurance. Implements the provisions of section 374.045, RSMo and sections 377.199–377.460, RSMo.
400	1.070 Assessment Life and Accident Companies	Yes	requires that a mandatory statement be included in the first page of all assessment policies. It also requires that notice be given to assessment policyholders concerning the apportionment of assessed payments.	Clarification of industry responsibilities and supplies certain consumer protection for specific types of life insurance investments. Implements the provisions of section 374.045, RSMo and section 377.080, RSMo.
400	1.080 War Risk and Aviation Exclusion Clauses	Yes	requires notice of any war risk or aviation exclusions in a life insurance policy.	Clarifies industry responsibilities. Implements the provisions of section 374.045, RSMo and section 376.675, RSMo.
400	1.090 Policy Loan Interest Rate Provisions	Yes	establishes the terms and conditions of policy loan interest rate provisions.	Clarifies industry responsibilities and supplies certain consumer protections related to using life insurance as loan collateral. Implements section 376.672, RSMo.
400	1.100 Universal Life	Yes	supplements existing regulations on life insurance policies in order to accommodate the development and issuance of universal life insurance plans.	Clarifies industry responsibilities and spurs innovation in the life insurance market. Implements section 374.045, RSMo 2000.
400	1.110 Alternative Mortality Tables for Minimum Non-forfeiture Standards	Yes	permits individual life insurance policies to provide the same cash surrender values and paid-up non-forfeiture benefits to both men and women. No change in minimum valuation standards is implied by this rule.	Provides consumer protections. Implements sections 374.045 and 376.380, RSMo 1986.
400	1.120 Smoker/Nonsmoker Mortality Tables for Use in Determining Minimum Reserve Liabilities and Non-forfeiture Benefits	Yes	permits the use of mortality tables that reflect differences in mortality between smokers and nonsmokers in determining minimum reserve liabilities and minimum cash values and amounts of paid-up non-forfeiture benefits for plans of insurance with separate premium rates for smokers and nonsmokers.	Clarifies industry responsibilities. Implements sections 374.045 and 376.380, RSMo 1986.

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400	1.130 Annuity Mortality Tables for Use in Determining Reserve Liabilities for Annuities	Yes	recognizes new mortality tables from standard industry-recognized sources for use in determining the minimum standard of valuation for annuity and pure endowment contracts.	Clarifies industry responsibilities. Implements sections 374.045, RSMo Supp. 1999 and 376.380, RSMo Supp. 1994.
400	1.140 Policies and Contracts Subject to Section 376.678, RSMo—Notice Requirements	Yes	defines individual whole life policy and individual deferred annuity contract as used in section 376.678, RSMo, sets forth the conditions under which the notice requirements of section 376.678, RSMo, are satisfied and specifies the policies and contracts which are subject to section 376.678, RSMo.	Clarifies industry responsibilities. Implements sections 374.045 and 376.678, RSMo.
400	1.150 Modified Guaranty Annuity	Yes	provides guidelines for Modified Guaranteed Annuities, a variable annuity whose assets are placed in a separate account.	Clarifies industry responsibilities with regard to highly complex forms of life insurance. Implements sections 374.045 and 376.309 RSMo 2000, and 376.671, RSMo Supp. 2002.
400	1.160 Recognition of the 2001 CSO Mortality Table for Use in Determining Minimum Reserve Liabilities and Non-forfeiture Benefits	Yes	recognize, permit and prescribe the use of the 2001 Commissioners Standard Ordinary (CSO) Mortality Table, the current industry-recognized standard for this type of life insurance coverage.	Clarifies industry responsibilities. Implements sections 376.380.1 and 376.670.9, RSMo, and 376.676, RSMo 2000, and 20 CSR 200-1.160(5)(A) and (B).
400	1.170 Recognition of Preferred Mortality Tables in Determining Minimum Reserve Liabilities and Non-forfeiture Benefits	Yes	recognize, permit and prescribe the use of mortality tables that reflect differences in mortality between preferred and standard lives in determining minimum reserve liabilities in accordance with the 2001 Commissioners' Standard Ordinary (CSO) Mortality Table, the current industry-recognized standard for these types of life insurance.	Clarifies industry responsibilities. Implements sections 376.380.1 and 376.670.9, RSMo, and 376.676, RSMo and 20 CSR 200-1.160(5)(A) and (B).

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400	1.175 Minimum Standards for Determining Reserve Liabilities and Non-forfeiture Values for Life Insurance Sold with a Preneed Contract	Yes	establishes minimum mortality standards for reserves and non-forfeiture values, and to require the use of the current Commissioners' Standard Ordinary (CSO) Life Valuation Mortality Table for use in determining the minimum standard of valuation of reserves and the minimum standard non-forfeiture values for insurance products sold in conjunction with a preneed contract. The purpose of this regulation is not to regulate the sale or contract of a preneed arrangement, but rather, to regulate the values of the insurance sold in conjunction with the preneed contract.	Clarifies industry responsibilities. Implements sections 374.045, 376.380, 376.670, and 376.676, RSMo 2000.
400	**Chapter 2 - Accident and Health Insurance in General**			
400	2.010 Insured's Right to Examination of Accident and Sickness Coverage	Yes	allows persons ten days following the date of delivery in which to examine accident or health insurance coverage and to return that coverage for a full refund of premium.	Supplies certain consumer protections related to health insurance coverage. Implements sections 354.120, 354.380, 374.045 and 376.777, RSMo 2000.
400	2.020 Hospital Indemnity Contracts Not Affected by Government Hospital	Yes	prohibits insurers from refusing to pay benefits under certain contracts because of hospitalization in government hospitals.	Clarifies industry responsibilities and supplies certain consumer protections related to health insurance coverage. Implements the provisions of section 374.045, RSMo and sections 376.405 and 376.777, RSMo.
400	2.030 Group Coordination of Benefits	Yes	restricts the use of coordination of benefits provisions in group health insurance plans to those situations where they may be equitably applied, in accordance with the current industry-recognized standards promulgated by the National Association of Insurance Commissioners.	Clarifies industry responsibilities and supplies certain consumer protections related to coverage under more than 1 health plan. Implements sections 354.120, 374.045 and 376.405, RSMo 1986.
400	2.040 Notice to Parents of Group and Blanket Student Accident Policies	Yes	describes certain notices and contents of these notices to be given to parents of students concerning group and blanket student accident insurance policies.	Clarifies industry obligations. Implements the provisions of section 374.045, RSMo and sections 376.405 and 376.777(7), RSMo.
400	2.050 Notice of Renewal Dates on Renewable Policies	Yes	specifies requirements for notice of renewal dates for policies of accident and sickness insurance.	Clarifies industry responsibilities. Implements and defines sections 375.445 and 376.777, RSMo.

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400	2.060 Policy Approval Criteria	Yes	specifies the criteria that must be found in policies of accident and health insurance before the director will approve these policies for use in this state.	Clarifies industry obligations and supplies certain consumer protections for health insurance policies. Implements and defines sections 375.936, 376.405, 376.775 and 376.777, RSMo. Supported by Op. Atty. Gen. No. 112, Edmiston, 6-21-76, which found that insurance companies are required to pay a filing fee pursuant to section 374.230(6), RSMo for documents filed with the director of the Division of Insurance pursuant to sections 376.405, 376.675, 376.777, RSMo (1969) and section 379.321, RSMo (Supp. 1975). The filing fee imposed by section 374.230(6) is for each document and not each page of each document. The filing fee paid pursuant to section 374.230(6) is not, pursuant to section 148.400, RSMo, deductible from the premium tax payable by such companies.
400	2.065 Actual Payment as Basis for Policy or Plan Calculations	Yes	effectuates or aids in the interpretation of the following sections: 354.085 and 354.430(1), RSMo relating to certain policy forms that contain provisions which are deceptive, ambiguous, misleading, unfair, unjust, or inequitable; 354.350 and 375.445, RSMo regarding the carrying out of contracts in good faith; 354.410.1(2) and 354.430.3(2), RSMo pertaining to reasonable requirements for copayments; 354.085, 376.405 and 376.777, RSMo regarding whether policy forms contain such words, phraseology, conditions and provisions which are specific, certain and reasonably adequate to meet the needed requirements for the protection of those insured; and 354.410.1(9), RSMo relating to operating contrary to the public interest.	Clarifies industry obligations and supplies certain consumer protections for health insurance policies. Implements and defines sections 354.085 and 354.430(1), RSMo; 354.350 and 375.445, RSMo; 354.410.1(2) and 354.430.3(2), RSMo; 354.085, 376.405 and 376.777, RSMo; and 354.410.1(9), RSMo.

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400	2.070 Conversion Privilege	Yes	requires a conversion privilege from group health insurance policies. Family health insurance coverage should not terminate abruptly upon the death of one family member, leaving the surviving family members without health insurance coverage by effect of group contract terms. These contracts are not "reasonably adequate to meet needed requirements for the protection of those insured," section 376.405, RSMo and will not be approved for use in this state.	Clarifies industry obligations and supplies consumer protections. Implements sections 376.405 and 376.777, RSMo.
400	2.080 Conversion: Semiprivate Room Rate	Yes	establishes the average semiprivate room rate charged in the largest major metropolitan area of this state. This rate is designed for use in connection with conversion of group policies.	Clarifies industry obligations. Implements sections 354.120, 375.045 and 376.395–376.404, RSMo.
400	2.090 Group Health Classification	Yes	defines certain underwriting and rating practices as prohibited, and ensures that group health insurance coverage solicited and sold in the state conform to applicable Missouri requirements.	Clarifies industry obligations. Implements the provisions of sections 375.786, 375.791.2, 375.014, 375.071, 376.405 and 376.421, and 375.936, RSMo.
400	2.100 Standards for HIV Testing	Yes	establishes standards for the use of HIV testing by health plans.	Clarifies industry obligations and supplies consumer protections. Implements section 191.671, RSMo.
400	2.110 Life and Health Benefits Relating to HIV Infection	Yes	effectuates or aids in the interpretation of sections 354.085, 354.485, 376.405, 376.675 and 376.777, RSMo regarding life and health benefits relating to HIV infection.	Clarifies industry obligations and supplies consumer protections. Implements sections 354.085, 354.485, 376.405, 376.675 and 376.777, RSMo.
400	2.120 Application Questions and Underwriting Practices Relating to HIV Infection	Yes	effectuates or aids in the interpretation of sections 354.085, 354.485, 376.405, 376.675 and 376.777, RSMo regarding applications and underwriting practices relating to HIV infection.	Clarifies industry obligations and supplies consumer protections. Implements sections 354.085, 354.485, 376.405, 376.675 and 376.777, RSMo.
400	2.130 Group Health Filings	Yes	how the department will determine whether group health coverage provided, solicited or issued in Missouri complies with the descriptions of groups in section 376.421, RSMo.	Clarifies industry obligations. Implements section 376.421, RSMo.

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400	2.135 Health Benefit Plans Issued to Associations with Small and Large Employers	Yes	establishes the requirements for health carriers seeking an exemption to otherwise applicable rating restrictions for health insurance coverage for small employers.	Clarifies industry obligations and spurs innovation in the market. Implements section 376.421.1(5)(e), RSMo.
400	2.140 Speech and Hearing Disorders—Definitions	Yes	defines certain terms to ensure their uniform application in group health insurance and other designated coverage.	Clarifies industry obligations. Implements section 376.781, RSMo.
400	2.150 Stop-Loss Coverage for Self-Insured Health Plans (Voided: December 27, 1995)	n/a	n/a	n/a
400	2.160 Mental Health Services Allowed Out-of-Network	Yes	sets forth with greater specificity the breadth of options available for the provision of mental health services.	Supplies certain consumer protections related to health insurance coverage. Implements section 376.811.4, RSMo.
400	2.165 Access to Providers for Treatment of Mental Health Conditions	Yes	describes timely and appropriate access to mental health care, adequate distribution of the quantity, location and specialty of mental health care providers, and administrative and clinical protocols that protect access to medically necessary mental health treatment for any insured.	Clarifies industry obligations and supplies certain consumer protections. Implements section 376.1550, RSMo.
400	2.170 Early Intervention Part C Coverage	Yes	implements certain requirements related to the Missouri early intervention system.	Clarifies industry obligations. Implements section 376.1218, RSMo.
	2.180 Offer of Coverage for Prosthetic Devices and Services	Yes	defines "prothetic devices and services" for purposes of the mandated offer of coverage required under 376.1232 RSMo and clarifies the related obligations for health carriers and health benefit plans.	Clarifies health carrier and health benefit plan obligation to this mandatory offer (376.1232 RSMo.).
400	**Chapter 3 - Medicare Supplement Insurance**			

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400	3.100 Rule to Implement Transitional Requirements for the Conversion of Medicare Supplement Insurance Benefits and Premiums to Conform to Medicare Program Revisions	Yes	attempts to assure the orderly implementation and conversion of Medicare supplement insurance benefits and premiums due to changes in the federal Medicare program; provides for the reasonable standardization of the coverage, terms and benefits of Medicare supplement policies or contracts; facilitates public understanding of these policies or contracts; eliminates provisions contained in these policies or contracts which may be misleading or confusing in connection with the purchase of these policies or contracts to eliminate policy or contract provisions which may duplicate Medicare benefits; provides full disclosure of policy or contract benefits and benefit changes; and provides for refunds of premiums associated with benefits duplicating Medicare program benefits.	Clarifies industry obligations, supplies consumer protections and fulfils obligations imposed on the states by federal law. Implements sections 376.850—376.890, RSMo.
400	3.200 Medicare Supplement Insurance Minimum Standards	Yes	provides for the reasonable standardization of coverage and simplification of terms and benefits of Medicare supplement policies; facilitates public understanding and comparison of these policies; eliminates provisions contained in the policies which may be misleading or confusing in connection with the purchase of the policies or with the settlement of claims; and provides for full disclosure in the sale of accident and sickness insurance coverage to persons eligible for Medicare by reason of age.	Clarifies industry obligations, supplies consumer protections and fulfils obligations imposed on the states by federal law. Implements sections 376.864, 376.869, 376.874 and 376.879, RSMo.
400	3.300 Medicare Supplement Loss Ratio Standards (Rescinded August 28, 1994)	n/a	n/a	n/a
400	3.400 Model Rule to Implement Transitional Requirements for the Conversion of Medicare Supplement Insurance Benefits and Premiums to Conform to Repeal of Medicare Catastrophic Coverage Act	Yes	assures the orderly implementation and conversion of Medicare supplement insurance benefits, coverage and premiums due to changes in the federal Medicare program.	Clarifies industry obligations, supplies consumer protections and fulfils obligations imposed on the states by federal law. Implements sections 376.850—376.890, RSMo.

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400	3.500 Medicare Supplement Insurance Minimum Standards—December 31, 1990 to July 29, 1992	n/a	n/a	n/a
400	3.600 Medicare Supplement Insurance Minimum Standards Act (Rescinded June 30, 1999)	n/a	n/a	n/a
400	3.650 Medicare Supplement Insurance Minimum Standards Act	Yes	provides for the reasonable standardization of coverage and simplification of terms and benefits of Medicare supplement policies, facilitates public understanding and comparison of such policies, eliminates provisions contained in the policies which may be misleading or confusing in connection with the purchase of the policies or with the settlement of claims and provides for full disclosures in the sale of accident and sickness insurance coverage to persons eligible for Medicare.	Clarifies industry obligations, supplies consumer protections and fulfils obligations imposed on the states by federal law. Implements sections 376.850—376.890, RSMo.
400	**Chapter 4 - Long-Term Care**			
400	4.050 General Instructions	Yes	prescribes the general filing requirements for the reports, documentation and other items required to be filed with DIFP.	Clarifies industry obligations. Implements section 381.042, RSMo.
400	4.100 Long-Term Care Insurance	Yes	serves to promote the availability of long-term care insurance coverage, to protect applicants for long-term care insurance, as defined, from unfair or deceptive sales or enrollment practices, to facilitate public understanding and comparison of long-term care insurance coverage, and to facilitate flexibility and innovation in the development of long-term care insurance.	Clarifies industry obligations, supplies consumer protections and stimulates innovation in coverage of long term care services. Implements sections 376.1100–376.1130, RSMo,
400	4.110 Qualified Long-Term Care Partnership Program	Yes	prescribes the additional requirements for Qualified Long-Term Care Partnership Plans, a joint program between the state Medicaid program, the state Insurance Department and the federal Centers for Medicare and Medicaid Services.	Clarifies industry responsibilities and supplies certain consumer protections. Implements sections 208.696, 376.1109, 376.1127, and 376.1130, RSMo.
400	4.120 Producer Training and Continuing Education	Yes	prescribes the producer training requirements for long-term care insurance generally and for Qualified Long-Term Care Partnership Plans.	Clarifies industry responsibilities and fulfills obligations imposed on the states by federal law. Implements sections 208.696 and 375.143, RSMo.
400	**Chapter 5 - Advertising and Material Disclosures**			

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400	5.100 Life Insurance Advertising	Yes	set forth minimum standards and guidelines to assure a full and truthful disclosure to the public of material and relevant information in the advertising of life insurance policies and annuity contracts and to specify the criteria by which the Missouri Department of Insurance will evaluate life insurance advertising.	Clarifies industry obligations and supplies consumer protections related to advertising and marketing of life insurance products. Implements sections 375.934 and 375.936, RSMo, as those sections relate to life insurance.
400	5.200 Deceptive Practices or Misrepresentations in the Solicitation of Life Insurance	Yes	describes those statements which will be considered to be deceptive practices or misrepresentations in the solicitation of life insurance.	Clarifies industry obligations and supplies certain consumer protections related to life insurance products. Implements and defines sections 375.930–375.948, 376.500, 376.590 and 376.673, RSMo.
400	5.300 Solicitation of Insurance on Military Installations in Missouri	Yes	clarifies by whom insurance on military installations may be solicited.	Clarifies industry obligations and supplies certain consumer protections related to sale of life insurance policies. Implements sections 375.012–375.158, RSMo.
400	5.305 Scope and Definitions for Military Sales Practices Regulation	Yes	sets out the scope of the military sales practices regulation in 20 CSR 400-5.305 to 20 CSR 400-5.310 and provides definitions to aid in the interpretation of the rules.	Clarifies industry obligations and supplies certain consumer protections related to sale of life insurance policies. Implements sections 375.012–375.158, RSMo.
400	5.310 Deceptive or Unfair Military Sales Practices	Yes	describes specific acts and practices that constitute deceptive or unfair trade practices and is based upon the Military Sales Practices Model Regulation adopted by the NAIC during July 2007. The specific prohibitions are not intended to be an all-inclusive list of conduct which might violate sections 375.144 or 375.934, RSMo, but rather provide clear notice to insurers and insurance producers of conduct that would constitute a deceptive or unfair trade practice.	Clarifies industry obligations and supplies certain consumer protections related to sale of life insurance policies. Implements sections 375.012–375.158, RSMo.

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400	5.400 Replacement of Life Insurance and Annuities	Yes	regulates the activities of insurers, agents and brokers with respect to the replacement of existing life insurance and annuities and protects the interests of life insurance and annuity purchasers by establishing minimum standards of conduct to be observed in replacement transaction.	Clarifies industry obligations and supplies certain consumer protections related to sale of life insurance products. Implements sections 374.045 and 375.936, RSMo, as they relate to sale of life insurance products. Supported by Op. Atty. Gen. No. 23, Fink (5-5-71). Subsection 3 of the Division of Insurance's regulation 3.11 (now 4 CSR 190-13.060(1)), which defines "replacement of life insurance" is in compliance with section 374.045(1), (3), RSMo (1969) because such regulation is reasonably related to section 375.936(5), RSMo.
400	5.410 Disclosure of Material Facts in Annuity Sales	Yes	provide standards for the disclosure of certain information about annuity contracts to protect consumers and foster consumer education. The rule specifies material information which must be disclosed and the method for disclosing it in connection with the offer and sale of annuity contracts. The goal of this regulation is to ensure that purchasers of annuity contracts understand certain basic features of an annuity contract. This rule is based upon the Annuity Disclosure Model Regulation, adopted by the National Association of Insurance Commissioners in 1998. The rule is a minimum standard, but is not a substitute for complete disclosure of material facts prior to sale as required by law.	Clarifies industry obligations and supplies certain consumer protections specific to life insurance products. Promotes uniformity with national standards in the life insurance markets. Implements sections 374.040, 374.045, 375.013, 375.936(4) and 375.936(6), RSMo and 375.144, RSMo, as they relate to life insurance products.
400	5.500 Life Insurance Sold to College Students	Yes	explains the practice which must be followed by insurance producers who sell or present plans of life insurance to college students.	Clarifies industry obligations. Implements section 375.936, RSMo as it relates to the sale of life insurance products.
400	5.600 Missouri Life and Health Insurance Guaranty Association	Yes	sets forth the forms required by section 376.756, RSMo for use in connection with the sale of policies or contracts which either are or are not covered by the Missouri Life and Health Insurance Guaranty Fund.	Clarifies industry obligations. Implements section 376.756, RSMo.

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400	5.700 Accident and Sickness Insurance Advertising	Yes	effectuates or aids in the interpretation of and carries out the provisions of sections 354.460, 375.936, 376.405, 376.777, 376.850—376.890 and 379.922, RSMo.	Clarifies industry obligations. Implements sections 354.460, 375.936, 376.405, 376.777, 376.850—376.890 and 379.922, RSMo.
400	**Chapter 6 - Health Services Corporations**			
400	6.100 Establishment and Computation of Reserves	Yes	describes the method of establishment and computation of reserves for health services corporations.	Clarifies industry obligations. Implements sections 354.120 and 354.080, RSMo.
400	6.200 Approval Criteria for Membership Contracts	Yes	sets out the approval criteria for membership benefits. Those persons who purchase membership contracts from health services corporations are motivated by the same desire to prepay the cost of any illness as are those persons who purchase accident and sickness insurance from insurance companies. Both groups deserve an equal opportunity to receive benefits commensurate with the charges they pay and to know the meaning of those benefits provided.	Provides consumer protections. Implements sections 354.120 and 354.085, RSMo. Supported by Op. Atty. Gen. No. 112, Edmiston, 6-21-76. Insurance companies are required to pay a filing fee pursuant to section 374.230(6), RSMo for documents filed with the director of the Division of Insurance pursuant to sections 376.405, 376.675, 376.777, RSMo (1969) and section 379.321, RSMo (Supp. 1975). The filing fee imposed by section 374.230(6) is for each document and not each page of each document. The filing fee paid pursuant to section 374.230(6) is not, pursuant to section 148.400, RSMo, deductible from the premium tax payable by such companies.
400	6.300 Ambulatory Surgical Centers	Yes	interprets section 197.240, RSMo to permit health service corporations to vary benefit amounts payable to ambulatory surgical centers.	Clarifies industry obligations. Implements sections 197.240, 354.085 and 354.090, RSMo.
400	6.400 Benefit Payment Standards	Yes	describes those patterns which may constitute reason for the director of insurance to order an investigation.	Clarifies DIFP's standards for regulatory action for the industry. Implements sections 354.110, 354.115 and 354.170, RSMo.
400	6.500 Bylaws Required to be Filed	Yes	specifies that current bylaws must be filed with the Department of Insurance.	Clarifies industry obligations. Implements sections 354.095, 354.105 and 354.110, RSMo.
400	6.600 Conversion Privilege	Yes	describes the conversion privilege to be accorded to family memberships on either a group or direct-pay basis. This regulation applies to health service corporations offering non-group health care plans in Missouri.	Clarifies industry obligations and provides certain consumer protections. Implements section 354.085, RSMo.
400	**Chapter 7 - Health Maintenance Organizations**			
400	7.010 Forms Which Must be Approved Prior to Use	Yes	describes the forms which must be filed by a health maintenance organization with the Department of Insurance for approval prior to use.	Clarifies industry obligations. Implements sections 354.405 and 354.485, RSMo.

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400	7.020 Changes to Documents Submitted to Obtain Original Certificate of Authority	Yes	sets forth the documents which must be submitted to the Department of Insurance prior to any changes becoming effective.	Clarifies industry obligations. Implements sections 354.405, 354.410, 354.425 and 354.485, RSMo.
400	7.030 Mandatory Provisions—All Contracts	Yes	sets forth the provisions which must be present in an evidence of coverage.	Clarifies industry obligations and provides certain consumer protections. Implements sections 354.430 and 354.485, RSMo.
400	7.040 Additional Mandatory Provisions—Group Contracts and Evidences of Coverage	Yes	sets forth provisions which must be included in group contracts and evidences of coverage in addition to the provisions set forth in 20 CSR 400-7.030.	Clarifies industry obligations and provides certain consumer protections. Implements sections 354.430 and 354.485, RSMo.
400	7.050 Additional Mandatory Provisions—Individual Contracts and Evidences of Coverage	Yes	sets forth provisions which must be included in individual contracts and evidences of coverage in addition to the provisions set forth in 20 CSR 400-7.030.	Clarifies industry obligations and provides certain consumer protections. Implements sections 354.430 and 354.485, RSMo.
400	7.060 Integration With Other Benefits	Yes	provides that a health maintenance organization integration provision must be consistent with the Coordination of Benefit Provisions in group Health Plans set forth in 20 CSR 400-2.030.	Clarifies industry obligations. Implements section 354.485, RSMo.
400	7.070 Bonding Requirements	Yes	sets forth the health maintenance organization bond requirements and when those requirements will be deemed satisfied.	Clarifies industry obligations. Implements section 354.425, RSMo.
400	7.080 Enrollee Protection Provisions	Yes	sets forth enrollee protection provisions.	Provides certain consumer protections related to HMO plans. Implements section 354.485, RSMo.
400	7.090 Service Area Expansion	Yes	sets forth the information to be provided to the director by a health maintenance organization seeking to expand its service area.	Clarifies industry obligations. Implements sections 354.405, 354.430 and 354.485, RSMo.
400	7.095 HMO Access Plans	Yes	clarifies the information required to be submitted as part of an access plan for a health maintenance organization's managed care plans pursuant to section 354.603, RSMo Supp. 2001, and the process for approval or disapproval of the access plans filed.	Clarifies industry obligations and provides consumer protections related to access to care in HMO managed care plans. Implements section 354.603, RSMo.
400	7.100 Copayments	Yes	states that an health maintenance organization may require copayments of its enrollees as a condition for the receipt of health care services.	Clarifies industry obligations and provides consumer protections. Implements section 354.410, RSMo.

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400	7.110 Health Maintenance Organizations—Resolution of Enrollee Grievance	Yes	sets forth the guidelines and procedures to be used by a health maintenance organization to resolve enrollee grievances.	Clarifies industry obligations and provides consumer protections. Implements sections 354.430.3(2)(e) and 354.445, RSMo.
400	7.120 Health Maintenance Organizations—Enrollee Participation	Yes	sets forth the health maintenance organization's method for enrollees to participate in matters of policy and operation.	Clarifies industry obligations and provides consumer protections. Implements section 354.420, RSMo.
400	7.130 Authorization for Emergency Medical Services	Yes	sets forth the requirements of a health maintenance organization when prior authorization for emergency medical services is required.	Clarifies industry obligations and provides consumer protections. Implements sections 354.410.1(2) and 354.470.1(3), RSMo.
400	7.140 Health Maintenance Organizations—Reinsurance Agreements	Yes	sets forth the requirements that relate to the filing of reinsurance agreements with the Department of Insurance.	Clarifies industry obligations. Implements sections 354.405.5. and 354.410.1(3)(c) and (6), RSMo.
400	7.150 Health Maintenance Organizations—Disenrollment	Yes	specifies when a health maintenance organization may disenroll an enrollee for nonpayment of a copayment when his/her premium has been paid.	Provides consumer protections. Implements section 354.462, RSMo.
400	7.160 Multiple Names Prohibited	Yes	regarding the name of a health maintenance organization and misleading information and advertising, this rule prohibits an health maintenance organization from using any name other than its true name on its certificate of authority and sets forth specific requirements for the use of multiple names on its other documents and publications.	Clarifies industry obligations and provides consumer protections. Implements the provisions of sections 354.405, 354.460, 375.934 and 375.936(4), RSMo.
400	7.170 Distribution of Written Disclosure Information	Yes	sets forth with greater specificity the enrollees who are entitled to written disclosure information.	Provides consumer protections and clarifies industry obligations. Implements section 354.442.1, RSMo.
400	7.180 Standard Form To Establish Credentials	Yes	sets forth the standard form which shall be used by all health carriers when soliciting the credentials of a health care professional in a managed care plan.	Clarifies industry obligations. Implements section 354.442.1(15), RSMo.
400	7.200 Provider Selection Standards	Yes	sets forth the reporting requirements of each health carrier to file its selection standards for all participating providers.	Clarifies industry obligations. Implements section 354.606, RSMo.

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400	7.300 Evidence Required to Prove Criteria for Designation as Community-Based Health Maintenance Organization	Yes	describes the evidence the department will require of a health maintenance organization to prove the health maintenance organization meets the criteria to be designated as a community-based health maintenance organization and other information which the department may take into account in determining whether or not a health maintenance organization meets the aforementioned criteria.	Clarifies industry obligations. Implements sections 354.400(2)(d), 354.400(2)(e) and 354.400(2)(f), RSMo.
400	7.400 Pharmacies and Prescription Drugs	Yes	sets forth with greater specificity the rights of managed care plan members with regard to coverage of pharmacy services.	Clarifies industry obligations and provides consumer protections. Implements section 354.535, RSMo.
400	**Chapter 8 - Forms, Procedures and Fees**			
400	8.100 Filing Fees	Yes	prescribes forms and procedures to be followed in proceedings before the insurance department involving the filing of health insurance forms with the Department of Insurance.	Clarifies industry obligations. Implements section 376.405, RSMo.
400	8.200 Procedures for the Filing of All Policy Forms and Certain Rates for Life or Health Policies, Contracts or Related Forms	Yes	outlines the procedure for filing life or accident and health insurance policies, annuities and other contracts, and related forms which must be approved by the director prior to their use in Missouri. This rule also establishes the procedure for the filing of certain rates and sets forth the manner in which filing fees are calculated.	Clarifies industry obligations. Implements sections 354.485 and 376.406, RSMo. Supported by Op. Atty. Gen. No. 112, Edmiston (6-21-76). Insurance companies are required to pay a filing fee pursuant to section 374.230(6), RSMo for documents filed with the director of the Division of Insurance pursuant to sections 376.405, 376.675, 376.777, RSMo Supp. 1975. The filing fee imposed by section 374.230(6) is for each document and not each page of each document. The filing fee paid pursuant to section 374.230(6) is not pursuant to section 148.400, RSMo, deductible from the premium tax payable by such companies. Also supported by Survivors Ben. Ins. Co. v. Farmer, 514 SW2d 565 (Mo. 1974). Superintendent of insurance has the duty to approve or disapprove life insurance contracts and forms and no contract or form may be used in Missouri without the approval of the superintendent.

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400	8.300 Uniform Health Care Billing Forms	Yes	to standardize the forms used in the billing and reimbursement of health care services, reduce the number of forms utilized and increase efficiency in the reimbursement of health care services through standardization.	Clarifies industry obligations and promotes administrative efficiencies in health care delivery and financing. Implements section 374.184, RSMo.
400	**Chapter 9 - Individual Medical Accounts**			
400	9.100 Eligibility	Yes	to clarify procedures and eligibility for individual medical accounts, a form of healthcare financing.	Provides consumer choice with regard to health care financing. Implements section 143.499, RSMo.
400	**Chapter 10 - Health Carrier Utilization Review Activities**			
400	10.010 Requirements of Utilization Review Program Documents	Yes	defines the contents of written utilization review program documents required of certain health carriers.	Clarifies industry obligations. Implements section 376.1359, RSMo.
400	10.020 Annual Reporting Requirements for Health Carriers Regarding Utilization Review Activities	Yes	sets forth the reporting requirements of health carriers regarding utilization review activities.	Clarifies industry obligations. Implements sections 376.1359, 376.1369 and 376.1378, RSMo.
400	10.100 Minimum Time Allowed for a Consumer to File a Grievance	Yes	sets forth the minimum amount of time a health carrier that offers a managed care plan can require an enrollee or member to file an appeal.	Provides consumer protections. Implements sections 376.1382 and 376.1385, RSMo.
400	10.200 Authorization For Health Care Services Not To Be Withdrawn After the Services Have Been Provided, Exceptions	Yes	provides guidance for health carriers and plan members with regard to prior authorization for medical services.	Clarifies industry obligations and provides consumer protection. Implements sections 376.1350(4), 376.1359, 376.1361.12 and 376.1361.13, RSMo.
400	10.250 Electronic Confirmation of Utilization Review Determinations Deemed Made When	Yes	describes the conditions under which an electronic notice of a utilization review determination will be deemed to have been made.	Clarifies industry obligations. Implements section 376.1363, RSMo.
Division 500 - Property and Casualty				
500	**Chapter 1 - Property and Casualty Insurance in General**			
500	1.100 Standard Fire Policies	No	This regulation establishes the standard fire insurance policy for Missouri. This regulation was adopted pursuant to the provision of sections 379.150, 379.160 and 379.840, RSMo 1986.; requires notice of the high risk pool.	The minimum requirements and modifications to the 1943 standard fire policy provisions required by statute are not specified elsewhere. No other requirement to give notice to the high risk pool.
500	1.150 Mandatory Disclosure of Excluded Coverages	No	Permanent Injunction against enforcement of this Regulation.	n/a

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500	1.200 Marine, Inland Marine, Definition With Scope of Coverage	Yes	This regulation adopts and sets forth the 1976 revision of the NAIC Nationwide Marine Definition, with Missouri specific revisions.	Marine and inland marine insurance are purchased by small businesses; this defines the coverage that constitute inland marine.
500	1.210 Commercial Inland Marine	Yes	This regulation defines the term commercial inland marine insurance.	Specifies filing requirements for commercial inland marine insurance forms, rates and rating plans.
500	1.300 Use of Binders	Yes	This regulation prohibits producers from binding insurance to provide rate advantages.	Sets forth requirements for producers issuing insurance binders on all property and casualty insurance policies.
500	1.400 Policyholder and Mutual Member Participation	Yes	This regulation sets forth requirements for issuing participating policies for property and casualty insurance.	Allows for dividends to be distributed
500	1.500 Mortgage Guaranty	No	This regulation was rescinded on 11/30/1996.	n/a
500	1.600 Arbitration Provision	Yes	This regulation prohibits mandatory arbitration provisions in property and casualty insurance policies.	This does not force small business owners into mandatory arbitration to settle insurance claim disputes.
500	1.700 Motor Vehicles and Goods as Collateral	Yes	This regulation prevents consumers from charged excessive premiums for insignificant coverages on articles used as loan collateral.	It is designed to stimulate competition in the market to benefit the public and the insurance industry. Prohibits tying of loans to the purchase of any insurance product.
500	1.800 Retroactive Modification Dates on Claims-Made Policies	Yes	This regulation sets standards for claims-made policies.	Specifies the retroactive date cannot be changed on a claims-made policy, unless it is at the request of the insured.
500	1.900 Minimum Standards for Claims-Paid Policies	Yes	This regulations sets minimum standards for claims-paid policies.	Makes requirements upon the insurance company as far as loss reserves, loss adjustment expenses, but also requires certain notices be required to be made to the insured.
500	**Chapter 2 - Automobile Insurance**			
500	2.100 Minimum Standards for Automobile Policies	Yes	Sets the minimum standards for private passenger automobile policies.	Sets requirements for filing policies; policy definitions; and prohibits certain coverage offsets and restrictive endorsements.
500	2.200 Motorcycle Policy	No	n/a	n/a
500	2.300 Cancellation and Nonrenewal of Automobile Policies	Yes	This Regulation describes policy provisions applicable to private passenger auto policies.	Sets the standards for cancellation; prohibits asking about prior cancellations, non-renewals or declinations.
500	2.400 Vendors'/Lenders' Single Interest	No	n/a	n/a
500	2.500 Mobile Homes as Collateral	No	n/a	n/a

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500	2.600 Rate Increases	Yes	This Regulation specifies one form of unfair discrimination in the modification of rates based a loss not caused by the fault of the insured.	Prohibits rate modifications of auto premiums based upon not-at-fault incidents - such as hitting animal, gravel, hail, etc.
500	2.700 Experience of Comprehensive, Uninsured Motorist, Theft and CAC	Yes	This Regulation specifies one form of unfair discrimination in the modification of rates for comprehensive, uninsured motorist, fire, theft and combined additional coverages.	Specifies that these coverages cannot be modified by the driving record of the insured.
500	**Chapter 3 - Dwellings and Homeowners**			
500	3.100 Nonstandard Dwelling Fire	No	Requirements on the high risk pool for dwelling insurance	n/a
500	3.200 Cancellation, Nonrenewal, and Refusal to Write	No	Requires notice to be given for the high risk pool.	n/a
500	**Chapter 4 - Rating Laws**			
500	4.100 Rate Regulatory Law Interpretations	Yes	Rule provides procedures for filing and furnishing rates and other information to the Department of Insurance.	Specifies filing requirements; allows schedule or flex rating for commercial insurance products.
500	4.200 Rate and Supplementary Rate Information Filings	Yes	Insurance company rates can utilize experience of rating organizations.	Allows insurance companies to rely upon rating organization loss costs to set rates; provides filing requirements.
500	4.300 Rate Variations (Consent Rate) Prerequisites	Yes	This Regulation provides requirements for use and record keeping for insurance companies using rate variations.	Allows insurance companies to deviate from filed rates for non-standard risks; specifies filing requirements.
500	4.400 Fee Charges for Procurement of Property and Casualty	No	Regulation Rescinded	n/a
500	**Chapter 5 - Professional Malpractice**			
500	5.020 Medical Malpractice Insurance Rate Filings	No	Emergency Regulation expired.	n/a
500	5.025 Determination of Inadequate Rates	No	Emergency Regulation expired.	n/a
500	5.026 Determination of Excessive Rates	No	Emergency Regulation expired.	n/a
500	5.027 Determination of Unfairly Discriminatory Rates	No	Emergency Regulation expired.	n/a
500	5.100 Medical Malpractice Association	Yes	Pertains to the formation of medical malpractice associations; requirements.	Protects members of these associations from financial loss arising out of the association.
500	5.200 Definition of Medical Malpractice Insurance	Yes	Defines medical malpractice insurance.	Excludes any policy sold by a non-licensed off-shore entity, unless insurer is eligible surplus lines under Chapter 384.
500	**Chapter 6 - Workers' Compensation and Employer's Liability**			
500	6.100 Policy and Endorsements Forms	Yes	Regulation specifies policy provisions that are to be included in all workers' compensation policies.	Certain consumer protections are mandated.
500	6.200 Premium Changes	No	Regulation rescinded.	n/a

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500	6.300 Self-Insurance	Yes	Regulation outlines requirements for employers choosing to self-insure on a group basis.	States all premium and Second Injury Fund Surcharge must be calculated by employer, requires payroll reporting to DIFP, specifies excess coverage to be purchased.
500	6.400 Rate Deviation	No	Regulation rescinded.	n/a
500	6.500 Performance Standards for Worker' Compensation Carriers	Yes	Regulation specifies minimum performance standards of workers' compensation insurance carriers.	Specifies endorsements are to be issued within 60 days; certificates of insurance issued within 5 days; audits to be completed within 120 days of policy expiration.
500	6.600 Effective Date of Experience Rating Modification	Yes	Regulation specifies the effective date of experience rating modification factors.	Defines when modifications can be made to a policy.
500	6.700 Workers' Compensation Managed Care Organizations	No	Regulation has a permanent injunction from Circuit Court of Cole County.	n/a
500	6.800 Employee Leasing Arrangements	Yes	Regulation specifies requirements for Employee Leasing Companies.	Defines terms pertaining to employee leasing arrangements; requires each client to have a policy covering its leased workers; defines eligibility; makes certain requirements for the residual market. It also provides actual policy endorsements to be used for employee leasing organizations.
500	6.950 Workers' Compensation Rate and Supplementary Rate Information	Yes	Regulation sets forth filing requirements for rate filings - requires certain supplementary rate information.	Provides the rate development summary forms insurance companies use to actuarially support their rate filings; requires an electronic file of rates used by consumers to comparison shop their rates.
500	6.960 Plan of Operation for the Workers' Compensation Residual Market	Yes	Regulation sets forth the plan of operation for the workers' compensation residual market.	This Regulation is the plan of operation for the residual market.
500	**Chapter 7 - Title**			
500	7.020: Scope and Definitions	Yes	Sets out the scope of the rules and provides definitions to aid in the interpretation of the rules	provides clarity of terms and scope of authority
500	7.030: General Instructions	Yes	prescribes the general filing requirements for rules	provides guidance in filing rules
500	7.050 Disclosure of premiums and changes	Yes	implements the disclosure of material price information	needed to implement 381.019 and 375.144 RSMo
500	7.060 Disclosure of coverage limitation	Yes	prescribes requirements for customer disclosure	necessary for customer disclosure for limitations of coverage in some circumstances
500	7.070 Affiliated Business Arrangement	Yes	prescribes requirements for customer disclosure and reporting to the director	provides transparency to the consumer
500	7.080 Insurer's Annual On-Site Review (Effective 6/30/09)			

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500	7.090 Special circumstances for policy delay	Yes	prescribes special circumstances which may delay compliance with the requirements that title policies be issued within 45 days after compliance with the requirements of commitments	necessary for the completion of the title transaction
500	7.100 Rate schedules	Yes	prescribes procedures for filing rate schedules	provides additional guidance for rate filing
500	7.130 Insurance and closing protection form filings	Yes	prescribes requirements for forms to be used in this state and filing procedures for the department	provides protection to the consumer by providing specific guidance
500	7.200 Standards for policy issuance	Yes	implements 381.071	describes the duties of a title insurance company prior to writing a policy
500	**Chapter 8 - Forms, Procedures and Fees**			
500	8.100 Filing Fees	Yes	Sets filing fees for insurance company rate, rule or form filings	This rule is important as it prescribes forms and procedures to be followed in proceedings before the insurance department involving the filing of forms with the Property and Casualty section.
500	**Chapter 9 - Underwriting Rules**			
500	9.100 Required Filing of Underwriting Rules	Yes	Requires that underwriting rules are to be filed and are confidential for homeowners insurance	This rule states that any rule used by an insurer for underwriting purposes must be filed with the department. This rule aids in the interpretation of sections 379.321 and 379.475, RSMo.
500	**Chapter 10 - Mortgage Guaranty Insurance**			
500	10.100 Definitions	Yes	This rule defines terms and explains usage rules for those terms used in this chapter.	This rule's definitions provide guidance in the application and use of the rules in this chapter.
500	10.200 Financial Regulation	Yes	This rule prescribes requirements for financial regulation of mortgage guaranty insurance.	This regulation implements section 379.010, RSMo.
500	10.300 Unfair Acts or Practices	Yes	This rule carries out and effectuates the provisions of sections 375.930 375.948, RSMo, as such sections apply to mortgage guaranty insurance.	This regulation is necessary to implement sections 375.930 375.948, RSMo, regarding unfair acts or practices.
500	10.400 Policy Rates and Forms	Yes	This rule effectuates sections 379.420 to 379.510, RSMo, as such sections apply to mortgage guaranty insurance.	This rule is necessary as it provides that in lieu of an examination, certain filings shall be made.
Division 600 - Statistical Reporting				
600	**Chapter 1 - Reports Other Than Annual Statement and Credit Insurance**			
600	1.010 - Medicare Supplement data reporting	Yes	Enforcement mechanism for 376.874	Necessary to effectuate statute
600	1.020 - Dram shop data	Yes	Required by 375.1730, monitor affordability of dram shop coverage	Required by statute

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600	1.030 - Medical Malpractice Statistical Data Reporting	No	This emergency rule was filed May 18, 2007, effective May 29, 2007, and expired Feb. 28, 2008.	Rule has expired
600	**Chapter 2 - Credit Insurance**			
600	2.100 - Life and Accident and Sickness	No	This regulation has been superseded by data collected on the NAIC's financial annual statement; regulation has never been formally rescinded.	N/A - should be rescinded
600	2.110 - Revisions of Life and Accident And Sickness Rates	Yes	This rule implements the prima facie rates for credit life and credit accident and health specified in section 385.070, RSMo. It also sets forth alternative conditions and rates which will be permitted for credit life insurance and credit accident and health insurance.	This rule is essential for the regulation of credit life insurance and the implementation of multiple statutes.
600	2.120 - Refund of Credit Insurance Premiums	Yes	This regulation establishes uniform cancellation procedures to be followed by credit insurers pursuant to the provisions of sections 374.045 and 385.050, RSMo.	Rule is necessary to provide credit insurers with proper and uniform cancellation of policy procedures.
600	2.200 - Property	Yes	This regulation is designed to stimulate open competition among insurers to provide insurance coverage in the credit context at rates which are not unfairly discriminatory or excessive. This regulation was adopted pursuant to the provisions of section 374.045, RSMo and to implement sections 367.170, 374.190, 375.012, 375.158, 375.936, 379.318, 379.356, 379.470 and 408.280, RSMo	This rule is designed to set guidelines against discrimination and excessive rates in credit life insurance and to implement multiple statutes.
600	2.300 - Involuntary Unemployment	Yes	This rule establishes a presumptively reasonable rate for credit unemployment insurance and sets out procedures for filing loss data.	The rule is necessary to provide appropriate and reasonable rates for credit unemployment insurance and how the insurer should file loss data to the department.

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600	2.400 - Credit Dismemberment Insurance	Yes	This rule is designed to regulate the sale of credit dismemberment insurance. It makes the requirements concerning credit dismemberment insurance in 4 CSR 140-5.020 of the rules of the Division of Finance applicable to all creditors.	This rule is needed to regulate credit dismemberment insurance and to require the applicability of rules to all creditors.
600	2.500 - Credit Life and Accident and Sickness Premium Rates	Yes	This rule would implement the provisions of sections 385.045.1 and .2 and 385.070.1(3)(e), RSMo by requiring that credit life and credit accident and sickness insurance be calculated in conformity with the methods prescribed in section 385.070.1(3), RSMo 1986.	This rules is essential for the calculations of rates to be in conformity with the statutes.
600	2.510 - Time Periods and Termination of Credit Accident and Sickness Insur	Yes	This regulation specifies two rights of debtors under contracts of credit accident and sickness insurance and was promulgated pursuant to the provisions of section 374.045, RSMo 1986 and to implement sec- tions 376.405 and 376.777, RSMo 1986.	This rule is essential for the implementation of statutes regarding debtors' rights in credit insurance contracts.
600	2.600 - Credit Insurance - Indirect Compensation	Yes	This rule advises insurance companies of factors that the director will consider in determining what is indirect compensation which might lead to violations of the forty percent commission cap limit that may be paid to creditors under Chapter 385, RSMo.	This rule gives guidance to insurance companies on factors which may be seen as improper indirect compensation.
600	**Chapter 3 - Reporting Data on Residential and Auto Insurances**			
600	3.100: Required format for reporting residential insurance coverages and private automobile insurance	Yes	Data required pursuant to 374.405 and 374.455	Required by statute
Division 700 - Insurance Licensing				
700	**Chapter 1 - Insurance Producers**			
700	1.005 Scope and Definitions	No	Establishes the scope of the chapter rules and defines verbiage	
700	1.010 Insurance Producers' Examination and Licensing Procedures and Standards	Yes	Sets forth application instructions for individual producers (insurance agents) as well as business entity producers (insurance agencies)	This is essential in that correct application materials must be specified. Statutes relating to the same do not fully cover all documentation germane to an application.

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700	1.012 Variable Life and Variable Annuity Contract Examination	No	Prescribes the qualifications for licensees in order to sell variable annuities	
700	1.020 Transacting Business as an Insurance Producer	Yes	Defines the threshold for requiring licensure as an insurance producer in this state.	This is essential in that it defines those duties that would require licensure as a producer (individual or business entity)
700	1.025 Conduct of the Business of Insurance Over the Internet	Yes	This rule details what information must be included in a Web site for an insurance producer or insurance company.	Statutes do not include much of the information that is in this rule. The information this rule requires assists in protection of consumers through disclosure.
700	1.040 Clearance Letters	No	Provides definition of clearance letters and parameters relating to dates of the same.	
700	1.050 Payment of Earned Commissions	No	Allows a terminated employee to collect all commissions earned during period of employment	
700	1.060 Retrospective Commission Contracts Prohibited	No	Prohibits a conflict of interest between the settlement of claims and licensed insurance producers.	
700	1.070 Coverages Permitted to be Sold Under Credit License	Yes	Details the type of insurance product that may be sold by a producer that holds the credit line of authority.	375.018 states that the department will issue a credit license, but this rule is necessary in that it states what a licensee may sell if they hold that type of license.
700	1.080 Representatives of Reciprocal and Interinsurance Exchanges to be Licensed	Yes	Requires licensure of interinsurance exchange representatives.	It is possible that the statute alone would not require individual representatives of interinsurance exchanges to be licensed. Necessary for consumer protection.
700	1.100 Producer Service Agreements	No	Establishes information which must be included in a producer service agreement	
700	1.120 Certain Representatives of Prepaid Dental Corporations to be Licensed	Yes	Requires the licensure of agents selling prepaid dental plans in Missouri.	354.721 states that the department will promulgate rules detailing the licensure of individuals selling prepaid dental plans.
700	1.130 Appointment and Termination of Insurance Producers	Yes	Defines the term "appointment" in Missouri, sets forth requirements for the appointment of producers, and requires insurance agencies to report affiliations to the department.	Essential in that the term "appointment" is not used in a standard fashion across all states, as well the term "affiliation" is not either. This rule provides insurers and agencies the steps to maintain compliant.
700	1.140 Minimum Standards of Competency and Trustworthiness for Insurance Producers Concerning Personal Insurance Transactions	Yes	Sets forth requirements for interaction between insurance producers and consumers; requires certain documents/information to be given to consumers pursuant to insurance transactions.	Statutes do not include this level of detail in conducting business with consumers. The requirements detailed in this rule exist for the benefit and protection of the insurance-buying public.

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Division	**Chapter / Rule Name**	**Affects Small Business (Yes/No)**	**Public Purpose / Interest in Adopting Administrative Rule**	**Justify Rule's Continued Existence**
700	1.145 Standards of Commercial Honor and Principles of Trade in Life, Annuity and Long Term Care Insurance Sales	No	Implements statutory requirements regarding sales of certain insurance products	
700	1.146 Recommendations of Annuities or Variable Life Insurance to Customers (Suitability)	Yes	Codifies standards of professional conduct in the recommendation of certain insurance products to consumers; requires producers to verify that the sale of these insurance products are suitable for a consumer's needs.	Due to complex nature of these products and the possible large numbers of transactions relating to these products, this rule is necessary for consumer protection in that it ensures a producer has taken the necessary steps to make recommendations that fit into a customer's needs.
700	1.147 Reasonable Supervision in Variable Life and Variable Annuity Sales	Yes	Requires that insurers/producers conducting business in Missouri maintain a supervisory system to oversee the sales and recommendations of variable life and variable annuity products to customers.	Due to complex nature of these products and the possible large numbers of transactions relating to these products, this rule is necessary for consumer protections in that a supervisory system must be established.
700	1.148 Reasonable Supervision in Indexed and Fixed Annuity Sales	Yes	Requires that insurers/producers conducting business in Missouri maintain a supervisory system to oversee the sales and recommendations of indexed and fixed annuities to customers.	Due to complex nature of these products and the possible large numbers of transactions relating to these products, this rule is necessary for consumer protections in that a supervisory system must be established.
700	1.150 Incidental Fees Charged by Insurance Producers	Yes	Defines "incidental fees", establishes when they may be charged, and requires disclosure to the customer.	375.052 states that these fees may be charged, but only according to rules promulgates relating to the same. As such, this rule is necessary for consumer protection.
700	1.152 Recommendations of Long Term Care Insurance to Customers (Suitability)	Yes	Codifies standards of professional conduct in the recommendation of certain insurance products to consumers; requires producers to verify that the sale of these insurance products are suitable for a consumer's needs.	Due to rather large amount of money involved in these types of products and the importance of this type of product in an individual's planning for future needs, this rule is necessary for consumer protection in that it ensures a producer has taken the necessary steps to make recommendations that fit into a customer's needs.
700	**Chapter 2 - Public Adjusters and Public Adjuster Solicitors**			
700	2.005 Scope and Definitions	No	Establishes the scope of the chapter rules and defines verbiage	
700	2.100 Public Adjusters	No	Explains the scope of public adjuster licensing and requires unfair trade practices application to public adjusters	
700	2.200 Claim Checks or Drafts	No	Ensures adjusters cannot deposit claim checks from insurance carriers without insured knowledge	
700	2.300 Public Adjuster Contracts	No	Prescribes information/disclosures that must be included in public adjuster contracts	
700	**Chapter 3 - Education Requirements**			

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Division	**Chapter / Rule Name**	**Affects Small Business (Yes/No)**	**Public Purpose / Interest in Adopting Administrative Rule**	**Justify Rule's Continued Existence**
700	3.200 Continuing Education	Yes	Prescribes both the amount of continuing education required for insurance producers as well as the types of courses which may fulfill that requirement; also establishes requirements for education providers with respect to filing and interaction with producers.	Essential for several reasons: 1. sets required number of ethics CE hours, 2. describes types of courses which fulfill educational requirements, 3. establishes what documents must be provided a producer by a CE provider.
700	**Chapter 4 - Utilization Review**			
700	4.100 Utilization Review	Yes	Sets forth the application procedure for a utilization review agent to obtain a license and also establishes standards to which the agent must adhere.	Essential as statutes relating to these agents do not fully explain application procedures
700	**Chapter 5 - Flood**			
700	5.100 Registration of Adjustors for Services in the Floodplain	No	Rule was adopted pursuant to flooding in Missouri during 1993 to allow faster claims adjusting	Rule has expired
700	**Chapter 6 - Bail Bond Agents and Surety Recovery Agents**			
700	6.100 Applications, Fees and Renewals—Bail Bond Agents, General Bail Bond Agents and Surety Recovery Agents	Yes	This rule details the procedure and requirements for applying to the department as a bail bond agent, general bail bond agent, any surety recovery agent.	This rule is essential in that the applicable statute does not state with such detail the requirements for applying to work in the bail bond industry.
700	6.150 Initial Basic Training for Bail Bond Agents, General Bail Bond Agents and Surety Recovery Agents	Yes	This rule states what criteria need to be included in a course that is acceptable as bail bond agent initial basic training. It also details the provider application process.	While 374.710 requires the initial basic training, it stops short of detailing the course criteria. This rule is needed in that it details that criteria.
700	6.160 Continuing Education for Bail Bond Agents, General Bail Bond Agents and Surety Recovery Agents	Yes	This rule states what types of courses are acceptable to the department as continuing education courses for bail bond agents. It also details the provider application process, reporting period for courses, and required documentation.	374.710 states how many hours of CE must be completed by bail bond agents, but it does not state the types of courses that are acceptable, nor does the aforementioned statute detail the application process for providers and the reporting requirements.
700	6.170 Change of Status Notification for Bail Bond Agents, General Bail Bond Agents and Surety Recovery Agents	Yes	This rule sets forth a requirement that bail industry licensees inform the department within 30 days of name or address change. It also establishes a penalty for failure to inform the department.	Bail bond statutes do not include a requirement to inform the department of this type of change, unlike insurance producer statutes. As such, this rule is essential in order to maintain correct departmental records.

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700	6.200 Assignment and Acknowledgement	Yes	This rule details the procedure for maintenance of the required deposit for general bail bond agents.	375.715 falls short of detailing how the deposit must be obtained and maintained. This rule is essential in that it requires that the state of Missouri be listed as the assignee on the required deposit.
700	6.250 Assignment of Additional Assets	Yes	This rule carries out the verbiage in 374.715 which allows the department to require additional monetary assignments from certain general bail bond agents. The statute states that the department will promulgate rules to address this situation.	This rule is essential in that it states the situations whereby the department may require additional monetary assignments from general bail bond agents. Statutes fall short of these requirements.
700	6.300 Affidavits	Yes	This rule establishes the location of the required monthly affidavit for general bail bond agents.	Most bail agents know that the form may be accessed from the department's Web site, but for those that don't, this rule provides that information.
700	**Chapter 7 - Reinsurance Intermediary**			
700	7.100 Reinsurance Intermediary License	Yes	This rule prescribes who must be licensed as a reinsurance intermediary, states the application process, the licensure term, and the forms which must be used.	This rule is essential in that it expands upon the statutes relating to the same by stating duties which would require licensure as details the application process. The statute does not go this far.
700	**Chapter 8 - Title Agencies and Title Agents**			
700	8.005 Scope and Definitions	No	Establishes the scope of the chapter rules and defines verbiage.	
700	8.100 Applications for License	Yes	Sets forth application instructions for individual producers (insurance agents) as well as business entity producers (insurance agencies)	This is essential in that correct application materials must be specified. Statutes relating to the same do not fully cover all documentation germane to an application.
700	8.150 Examination Requirements	Yes	Prescribes examination requirements as set forth in 381.118 for title agents and qualified principals of title agencies.	While 381.118 sets forth the same examination requirements, this rule is essential in that it states what subjects must be included in a qualifying title examination.
700	8.160 Continuing Education	Yes	Prescribes the amount of continuing education required for title insurance agents.	While it is possible that sections (1) and (3) of this rule may be covered sufficiently in 381.118, section (2) is essential in that it allows qualified principals of title agencies to maintain compliance with CE requirements by meeting the threshold set for title agents.
Division 800 - Administrative Procedures under the Insurance Laws				
800	**Chapter 1 - Enforcement and Other Contested Case Hearings**			
800	1.010 Scope and Definitions	Yes	This rule sets out the scope of the rules in this chapter and provides definitions to aid in the interpretation of the rules in this chapter.	This rule is essential as it provides definitions for the rules (and the procedures outlined therein) contained in this chapter.

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Division	**Chapter / Rule Name**	**Affects Small Business (Yes/No)**	**Public Purpose / Interest in Adopting Administrative Rule**	**Justify Rule's Continued Existence**
800	1.020 Who May Request	Yes	This rule sets out who may request enforcement in matters under sections 374.046 through 374.049, RSMo and other contested case provisions in Chapters 354 and 374 through 385, RSMo.	The rule is necessary to provide clarity regarding who may request a hearing in contested cases before the department involving insurance laws.
800	1.030 Initiating Hearing Before the Director	Yes	This rule describes the form and content of the request for hearing, time for filing, number of copies to be filed, the order of hearing, and how notice will be served.	This rule is essential as it provides necessary procedural requirements for notice of and orders for hearings in contested cases involving insurance laws.
800	1.040 General Procedures	Yes	This rule describes the general procedures for contested matters.	The rule provides necessary general procedural requirements in contested cases involving insurance laws.
800	1.050 Notice of Hearing	Yes	This rule sets out the timing and content of the notice of hearing.	The rule provides necessary procedures for the notice of hearing in contested cases.
800	1.060 Answers and Supplementary Pleadings	Yes	This rule describes the form and content of the answer and supplementary pleadings and how they shall be filed.	This rule is essential as it provides the proper procedure for the answer and other pleadings to be filed in contested cases involving insurance laws.
800	1.070 Prehearing Conferences	Yes	This rule describes the setting and subject matter of the prehearing conference.	The rule provides necessary procedures for the prehearing conference in contested cases before the department.
800	1.080 Discovery	Yes	This rule outlines procedures for, and permits time limits on, discovery.	The rule is necessary to provide procedures for discovery in contested cases before the department.
800	1.090 Subpoenas	Yes	This rule sets out the manner in which subpoenas may be obtained.	The rule is essential as it provides the procedure for subpoenas in contested cases.
800	1.100 Administrative Hearing Procedures	Yes	This rule prescribes procedures to be followed where enforcement and other contested case hearings are held before the director.	This rule is needed to provide proper procedures for contested cases involving insurance laws pending before the department.
800	1.110 Motions, Suggestions and Legal Briefs	Yes	This rule states when motions, suggestions and legal briefs may be filed and answered.	The rule provides necessary procedures for the filing of motions and other legal documents in contested cases.
800	1.120 Intervention, Joinder, Consolidation and Severance	Yes	This rule describes the procedure for intervention by or joinder of other parties, and the consolidation or severance of matters.	The rule is essential as it provides the procedure for other persons to join the contested case or for when proceedings in a contested case must be combined or separated.
800	1.130 Hearing Officers	Yes	This rule provides for the appointment of hearing officers by the director.	This rule is needed as it outlines who may be a hearing officer for contested cases involving insurance laws pending before the department.

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800	1.140 Public Hearing	Yes	This rule clarifies that all hearings will be public, the parties may attend and notice will be made at the offices of the department director.	This rule is essential as it notifies the public that the contested case hearings are open to the public and it prescribes the required notice to be given to the public.
800	**Chapter 2 - Insurer's Consent to Service of Process**			
800	2.010 Service of Process	Yes	This rule specifies procedures for service of process on insurance companies. It was adopted pursuant to the provisions of section 374.045, RSMo and in order to implement sections 375.256, 375.261, 375.281, 375.906 and 379.680, RSMo.	The rule is essential to provide proper procedures for insurers to comply with section 374.045, RSMo, and to implement multiple other statutes relating to insurance companies.
800	**Chapter 3 - Mergers and Acquisitions**			
800	3.010 Definitions	Yes	This rule and provides definitions to aid in the interpretation of the rules in this chapter.	This rule is essential as it provides definitions for the rules (and the procedures outlined therein) contained in this chapter.
800	3.020 General Procedures	Yes	This rule describes the general procedures for hearings authorized in review of mergers and acquisitions.	This rule provides necessary hearing procedures for requests for mergers and acquisitions pending before the department.
800	3.040 Hearing Officers	Yes	This rule provides for the appointment of hearing officers by the director.	This rule is needed as it outlines who may be a hearing officer for merger and acquisitions hearings.
Division 1100 - Division of Credit Unions				
1100	**Chapter 1 - Organization**			
1100	1.010 General Organization	No	Organization of the agency	Required by 370.100
1100	**Chapter 2 - State-Chartered Credit Unions**			
1100	2.205 Frequency of Credit Union Examinations	Yes	Allows for a lengthier period between examinations for qualifying credit unions	Allows the Division to concentrate on credit union's of higher ris
1100	2.010 Location of Credit Union Records	Yes	Requires credit unions to make records available to Division employees	Essential to ensure the Director and staff have full access to books and records
1100	2.011 Accounting Manual and Procedures	Yes	To provide for uniformity among credit unions in regards to their bookkeeping.	Accounting Manual for Federal Credit Unions still exists. Uniformity for accounting and recordkeeping.
1100	2.012 Accuracy of Advertising and Use of Credit Union Name	Yes	Protect consumers from false and deceptive advertising by a credit union. Does not allow non credit unions to use the word "credit union". Guidelines for using an "assumed name".	Consumer protection in the area of deceptive advertising. Protects the "credit union" name.
1100	2.020 Membership	Yes	Requires each credit union "member" to have a full "share" in order to be a member.	Procedural from the requirement set forth in 370.080.

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1100	2.030 Surety Bond Requirement	Yes	To notify credit unions of requirement to maintain a proper surety bond as required under agreement to maintain federal share insurance.	To make credit unions aware of federal insurer's requirement of surety bond coverage.
1100	2.035 Special Standards for Newly Chartered Credit Unions	Yes	Set standards for newly chartered credit unions	Standards for new chartered credit unions.
1100	2.040 Loans	Yes	Set standards for loans	Standards for loans.
1100	2.050 Credit Union Interlending	Yes	Gives authority to credit unions to lend to each other.	Important tool when used.
1100	2.055 Allowance for Loan Losses	Yes	To ensure all credit unions maintain a proper allowance for loan loss account.	Requirement for federal share insurance.
1100	2.060 Delinquent Loan and Extension Agreements Reporting Procedures	Yes	Procedural in structure. Largely to ensure that Board of Directors get the proper information from operating management.	Full and fair disclosure to Boards of Directors.
1100	2.070 Completing Dissolution of Credit Union	Yes	Procedures of a Dissolution.	While rarely needed, if ever. Is essential in the event one occurs.
1100	2.075 Mergers and Consolidations	Yes	Procedures that must be followed for a merger or consolidation among state-chartered credit unions. Provides for full and fair disclosure of bonuses involved in merger/consolidation. Sets guidelines for what is needed for a merger to be approved.	Absolutely essential. Was recently amended.
1100	2.080 Fiscal and Financial Services	Yes	Requires pre-approval before entering into any new fiscal services.	Is mostly pertinent for small credit unions at this point.
1100	2.085 Credit Union Service Organization (CUSO)	Yes	Rules for allowable avenues for CUSO's. A growing area among larger credit unions.	Essential as CUSO's are an area getting heightened attention industry-wide.
1100	2.090 Unlocatable Members: Small Share Balances: How to Handle	Yes	Procedures for unclaimed property instances.	Informs credit unions of unclaimed property requirements.
1100	2.100 Audits in Lieu of Examination: Procedure	Yes	Allows for the Director to accept an outside audit in lieu of an examination.	Allowed in 370.120. Has never been used. However, could be needed in the event of major turnover.
1100	2.120 Credit Union Investments: Savings and Loan Associations and Savings Banks	Yes	Allows for investments in these avenues.	Both are legal for federally insured credit unions.
1100	2.130 Credit Union Investments: United States Government Securities and Obligations	Yes	Allows for investments in any instrument that a federal credit union can invest in.	Absolutely essential. Provides a "wildcard" provision.
1100	2.135 Credit Union Investments: Other	Yes	Allow for investments in certain avenues	Provides for provisions of other investments.
1100	2.160 Call Reports	Yes	Procedural. Informs credit unions of the federal requirement of a federal credit union.	Procedural and required by the federal insurer. The rule does not make it extra burdensome.

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1100	2.170 Audit of Supervisory Committee	Yes	Defines requirement for the annual audit performed by either the supervisory committee or the outside auditor (depending on size of credit union).	Procedures of requirement of 370.230 (5).
1100	2.185 Investments in Fixed Assets	Yes	Sets a maximum amount of fixed assets that can be invested by credit unions. Fixed assets are defined as investments in land and buildings.	Absolutely essential in limiting non-earning assets.
1100	2.190 Special Shares and Thrift Accounts	Yes	Defines and allows these two instruments.	Essential for definition purposes.
1100	2.205 Deposit and Securing of Public Funds	Yes	Allows for credit unions to accept public funds.	Allowed for in 148.660. Makes credit unions aware of the possibility.
1100	2.220 External Deposits	Yes	Requires notification to the Director in the even external deposits exceeds a certain percentage of shares and deposits.	More of a "bank" issue than a credit union issue as external deposits are not terribly prevalent among credit unions. However, a nice requirement in the event they do increase.
1100	2.230 Security Program, Report of Crime and Catastrophic Act and Bank Secrecy Act Compliance: Federal Insurance	Yes	New rule. Serves as a reminder that all credit unions fall under NCUA Part 748 which requires all items found in title.	Purposes of reminder.
1100	**Chapter 3 - Federal Insurance of Credit Union Member Accounts**			
1100	3.005 Insurance of Credit Union Member Accounts	Yes	Reiterates the statutory requirement of federal share insurance.	Purposes of reminder. Rule does not increase burden.
1100	**Chapter 4 - Sale of Insurance by a Credit Union**			
1100	4.005 Automated Teller Network Interchanges	Yes	Procedures for ATM Network Interchanges.	Procedures essential to ATM Network Interchanges.
1100	4.010 Fiduciary Responsibility	Yes	Attempting to protect conflict of interest issues	A reminder of potential conflict of interest concerns.
Division 1105 - Credit Union Commission				
1105	**Chapter 1 - Organization and Description**			
1105	1.010 General Organization.	No	Provides general organization of the CU Commission.	Required by statute.
1105	**Chapter 2 - Hearings**			
1105	2.010 Rules of Procedure	No	Establishes certain rules of procedure that the Credit Union Commission will follow.	Procedures essential to provide guidelines.
1105	**Chapter 3 - Credit Union Membership and Chartering**			
1105	3.010 Definitions	Yes	Gave definitions for items cited in statute. Rule has been thrown out by Cole County Circuit Court. In process of being rescinded.	Is being rescinded.
1105	3.020 Criteria for Additional Membership Groups	Yes	Gave definitions required by statute.	Required by statute.
1105	3.030 Economic Advisability	Yes	Procedures required by statute.	Required by statute.
1105	3.040 Exemptions from Limitations on Groups	Yes	Procedures required by statute.	Required by statute.
Division 1135 - State Banking Board				

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Division	**Chapter / Rule Name**	**Affects Small Business (Yes/No)**	**Public Purpose / Interest in Adopting Administrative Rule**	**Justify Rule's Continued Existence**
1135	Chapter 1 - Organization and Description	No	Describes organization and duties of the Board.	Required by §536.023 RSMo.
1135	Chapter 2 - Hearings	Yes	Describes the rules of procedure and presentation of evidence for hearings before the Board.	The rule is necessary for orderly disposition of administrative he
Division 1140 - Division of Finance				
1140	**Chapter 1 - Organization and Description of Division**			
1140	1.010 - General Organization	Yes	Describes organization and duties of the Divisio	Required by §536.023 RSMo.
1140	**Chapter 2 - Banks and Trust Companies**			
1140	2.020 Legal Reserves	Yes	Originally intended to remove the burdensome	May no longer be needed. Therefore, the Division is conducting
1140	2.030 Agricultural Credit Corporations	Yes	Allows a state-chartered bank or trust company that has the ability to form an agricultural credit corporation capable of making loans to farmers and ranchers for agricultural purposes and discounting these loans to the Federal Intermediate Credit Bank in its district.	Enables state-chartered banks to compete with national bank on even terms.
1140	2.035 Purchase of Federal Home Loan Bank Stock by State-Chartered Banks	Yes	Allows state-chartered banks to purchase shares in federal home loan banks.	Restores competitive equality by permitting state-chartered banks to purchase shares in the Federal Home Loan Bank of Des Moines, a right accorded national banks.
1140	2.040 Reserve Requirements/Unimpaired Capital	Yes	Allows for a higher legal loan limit by permitting reserves for loan loss to be included in capital.	Rule gives state-chartered banks loan limit parity with national banks.
1140	2.050 Disposition of Credit Insurance Income	Yes	Prohibits state-chartered bank insiders and employees from receiving direct compensation for the sale of credit life or credit accident and health insurance made by the bank.	Protects against the making of imprudent loans and lenders pressuring borrowers to purchase insurance.
1140	2.051 Insurance Agencies Operated by State-Chartered Banks	Yes	Restores competitive equality by permitting state-chartered banks that own insurance agencies to compete with national banks on even terms.	Encourages banks that own insurance agencies to provide convenient insurance services at competitive prices
1140	2.053 Interprets Section 408.052	Yes	As of the date of this review, it is uncertain as to what purpose the rule+D514 was originally designed to serve.	Based on the foregoing, the Division is conducting a review as to whether the rule should be rescinded.
1140	2.055 Purchase of Bank Owned Life Insurance	Yes	Sets guidelines for the purchase of bank owned life insurance.	Sets forth parameters to ensure when a bank purchases life insurance pursuant to its incidental powers, it is reasonably related to a legitimate bank interest and not for investment purposes.

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1140	2.060 Investment in Fixed Assets	Yes	Sets forth guidelines when banks and trust companies are required to obtain the approval of the commissioner of finance before acquiring real estate for use as bank premises.	Clarifies when a bank can purchase or remodel real estate for bank purposes if planned investment exceeds fifty percent (50%) of its unimpaired capital as defined in section 362.170, RSMo.
1140	2.065 Bank Investment in Real Estate Development Corporations	Yes	Permits banks and trust companies to make certain investments in real estate development corporations.	Intended to establish guidelines in order to clarify §362.106, RSMo, which permits banks and trust companies to make certain investments in real estate development corporations.
1140	2.067 Community Development Corporations	Yes	Rule effectuates and/or aids in the implementation and/or interpretation of §362.105.1(15) RSMo.	Sets forth parameters and limitations on a bank's investments in community development corporations.
1140	2.070 Accounting for Other Real Estate	Yes	Rule effectuates and/or aids in the implementation an/or interpretation of §362.165 RSMo.	Clarifies requirement that bank and trust companies account for other real estate in a manner which conforms to generally accepted accounting principles.
1140	2.080 Legal Loan Limit	Yes	Rule effectuates and/or aids in the implementation an/or interpretation of §362.170 RSMo.	Clarifies limits on the amounts which may be loaned to any individual, partnership, corporation, or body politic and prevents a bank from becoming overextended to any single borrower.
1140	2.081 Legal Loan Limit-Limited Partnerships	Yes	Rule effectuates and/or aids in the implementation and/or interpretation of §362.170 RSMo.	Clarifies limits on the amounts which may be loaned to limited partnerships and certain joint ventures, and prior Division rulings Numbers 19 and 37.
1140	2.082 Legal Loan Limit as Amended by HB 408	Yes	Rule effectuates and/or aids in the implementation and/or interpretation of §362.170 RSMo, as amended by HB 408 in 1985.	Clarifies the Division's interpretation of §362.170 RSMo, as amended by HB 408 in 1985.
1140	2.090 Originating Trustees	Yes	Rule effectuates and/or aids in the implementation an/or interpretation of §362.116 RSMo.	Rule sets forth information required and criteria to be used to evaluate a contracting trustee's application to become an originating trustee which can originate trust accounts to be administered by a bank or trust company with full fiduciary powers.
1140	2.095 Standards for Certain Fiduciary Investments	Yes	Rule effectuates and/or aids in the implementation and/or interpretation of §362.550.5 RSMo.	Sets forth standards by which a bank or trust company is permitted to purchase, in a fiduciary capacity, state or political subdivision securities underwritten by it, its parent or affiliated companies as mandated by §362.550.5 RSMo.
1140	2.100 Reports of Condition (Call Reports)	Yes	Rule effectuates and/or aids in the implementation and/or interpretation of §361.130 RSMo, and §362.295 RSMo.	This rule eliminates unnecessary duplications of effort by declaring the Reports of Conditions required by the Federal Deposit Insurance Corporation or the Federal Reserve System are acceptable for state reporting purposes.

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1140	2.110 Management and Other Fees Paid by State-Chartered Banks	Yes	Limits the amount of bonuses, management fees, consultant's fees and other fees that may be paid by state-chartered banks to officers, directors, shareholders or their related interests commensurate services are not provided.	Sets forth guidelines for determining if management fees, consultant's fees and other fees paid by state-chartered banks are based on and bear a direct relationship to the fair market value of the services received.
1140	2.120 Identification of Branches	Yes	Rule sets standards for accurate marketing policies concerning branches of banks.	Necessary to prevent a depositor from depositing amounts in excess of the limit of Federal Deposit Insurance Corporation insurance coverage in two offices of the same bank which they perceive to be different banks where two or more banks located in the same county merge and retain all branching rights possessed by the respective banks prior to the merger.
1140	2.126 Branch Banking	Yes	This rule grants equal branching rights to state banks and trust companies to ensure competitive equality with national banks.	This rule restores and maintains parity between state and national banks.
1140	2.127 Branch Banking - ATM	Yes	Rule keeps pace with federal law that states automated teller machines and remote service units are not branches, thus eliminating the need for regulatory approval.	This rule restores and maintains parity between state and national banks.
1140	2.130 Securities Activities	Yes	Rule establishes the limits within which banks may offer securities services for their customers.	This rule restores and maintains parity between state and national banks. Promotes safety and soundness of banks and depositors.
1140	2.138 Financial Subsidiaries	Yes	Rule effectuates and/or aids in the implementation and/or interpretation of §362.105.1(15), RSMo.	Clarifies and sets forth authorized activities, approval procedures, and conditions for banks and trust companies engaging in activities through a financial subsidiary under section 362.105.1(15), RSMo.
1140	2.140 Preservation of Books and Records	Yes	The regulation establishes minimum terms of retention for all records created by Missouri state-chartered banks.	Required by §362.410, RSMo.
1140	2.150 Lease Financing Limited Partnerships	Yes	Establishes guidelines which allow state-chartered banks to invest in tangible personal property for lease financing transactions on a net lease basis.	This rule restores and maintains parity between state and national ba
1140	**Chapter 3 - Retail Credit Sales**			
1140	3.020 Recordkeeping - Retail Credit Sales	Yes	Establishes minimum recordkeeping requirements.	Provides guidance to licensees how to meet the minimum recordkeeping requirements. Facilitates examinations by the Division.

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1140	3.030 Licensing - Retail Credit Sales	Yes	Establishes guidelines required for licensing.	Clarifies when financing institutions must apply for individual registration certificates from the Division.
1140	3.040 Extension Fees - Retail Credit Sales	Yes	Establishes extension fee formula for precomputed retail credit sales contracts.	Provides guidance for licensees by establishing an extension fee formula for precomputed retail credit sales contracts.
1140	3.041 Retail Credit Sales - Insurance	Yes	Originally designed to promote consistent regulation of credit property insurance sold in connection with retail credit sales.	As Chapter 385 of the Revised Statutes of Missouri, has expanded the regulation of credit property insurance sold in connection with retail credit sales, the Division is conducting a review as to whether the rule should be amended or rescinded.
1140	**Chapter 4 - Motor Vehicle Time Sales**			
1140	4.020 Recordkeeping - Motor Vehicle Sales	Yes	Establishes minimum recordkeeping requirements.	Provides guidance to licensees how to meet the minimum recordkeeping requirements. Facilitates examinations by the Division.
1140	4.030 Licensing - Motor Vehicle Time Sales	Yes	Establishes guidelines required for licensing.	Clarifies when sales finance company must apply for individual registration certificates from the Division.
1140	4.040 Extension Fees - Motor Vehicle Sales	Yes	Establishes extension fee formula for precomputed contracts made pursuant to the Motor Vehicle Time Sales Act .	Provides guidance for licensees by establishing an extension fee formula for precomputed contracts made pursuant to the Motor Vehicle Time Sales Act .
1140	**Chapter 5 - Small Loan Companies**			
1140	5.010 Audits - Small Loan Companies	Yes	Rule originally established standards for statutorily mandated audits.	Due to statutory changes, the Division is conducting a review as to whether the rule should be amended or rescinded.
1140	5.020 Lending Activities - Small Loan Companies	Yes	Original purpose is unclear.	Due to statutory changes, the Division is conducting a review as to whether the rule should be amended or rescinded.
1140	5.020(1) Licensing	Yes	Original purpose is unclear.	Due to statutory changes, the Division is conducting a review as to whether the rule should be amended or rescinded.
1140	5.020(2) through (9) - Recordkeeping	Yes	Original purpose is unclear.	Due to statutory changes, the Division is conducting a review as to whether the rule should be amended or rescinded.
1140	5.020(10) - Minimum Retention Period for Consumer Credit Records	Yes	Establishes minimum term loan records must be kept.	Necessary to facilitate examinations and investigations conducted by Division .
1140	5.020(11) - Extensions on Pre-computed Loans	Yes	Establishes extension fee formula for precomputed contracts made pursuant to the Small Loan Act .	Due to statutory changes, the Division is conducting a review as to whether the rule should be amended or rescinded.
1140	5.020(12) - Licensing at Various Locations	Yes	Establishes guidelines required for licensing.	Clarifies when lender must apply for individual registration certificates from the Division.

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1140	5.020(13) - Secured Parties Duties	Yes	Establishes that where a loan is secured by a lien on a motor vehicle, it shall be the responsibility of the lender to verify the title to the motor vehicle is in the name of the borrower executing the mortgage+D558.	Provides protection to the consumer as well as the lender.
1140	5.020(14) - Acceleration of Contracts Due to Default	Yes	Established guidelines regarding when a loan could be accelerated.	Due to statutory changes, the Division is conducting a review as to whether the rule should be amended or rescinded.
1140	5.020(15) - Comprehensive and Collision Insurance on Automobiles Used as	Yes	Designed to prevent overreaching by lenders.	Due to statutory changes, the Division is conducting a review as to whether the rule should be amended or rescinded.
1140	5.020(16) - (29)	Yes	Address issues concerning insurance sold in connection with consumer credit loans.	Due to statutory changes, the Division is conducting a review as to whether the rule should be amended or rescinded.
1140	**Chapter 6 - Interpretive Rulings**			
1140	6.025 Variable Rate Credit	Yes	Original purpose is unclear.	Due to statutory changes, the Division is conducting a review as to whether the rule should be amended or rescinded.
1140				
1140	6.031 Industrial Revenue Bonds	Yes	Explains how industrial revenue bonds will be treated for purposes of §362.170, RSMo.	Clarifies for banks how industrial revenue bonds will be treated subject to the loan limits of §362.170, RSMo.
1140	6.040 Retail Repurchase Agreements (Retail Repos)	Yes	Explains the legal and practical problems of marketing eighty-nine (89)-day repurchase agreements.	Clarifies the legal and practical problems of marketing eighty-nine (89)-day repurchase agreements.
1140	6.050 Contingent Additional Interest or Stock Purchase Warrants	Yes	Establishes when banks can contract to receive additional interest or stock purchase warrants from a borrower contingent upon the success of a borrower's business.	Provides guidance when banks can contract to receive additional interest or stock purchase warrants from a borrower contingent upon the success of a borrower's business.
1140	6.055 Bank Investment in Mutual Funds	Yes	Authorizes state-chartered banks to invest in money market mutual funds and certain privately-sponsored funds.	This rule restores and maintains parity between state-chartered and national banks.
1140	6.056 Tax Preparation Services	Yes	Authorizes state-chartered banks to engage in the tax preparation services business.	This rule restores and maintains parity between state-chartered and national banks.
1140	6.057 Check Guaranty Services	Yes	Authorizes state-chartered banks to engage in check guarantee services business.	This rule restores and maintains parity between state-chartered and national banks.

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1140	6.058 Collection Agencies	Yes	Authorizes state-chartered banks to engage in collection agency services business.	This rule restores and maintains parity between state-chartered and national banks.
1140	6.059 Credit Bureaus	Yes	Authorizes state-chartered banks to engage in credit bureau services business.	This rule restores and maintains parity between state-chartered and national banks.
1140	6.060 Purchase of a Bank Employee's Residence	Yes	Rule sets forth when a bank may legally purchase an employee's residence to facilitate a relocation.	Facilitates the transfer of bank employees.
1140	6.063 Investment in Federal Agricultural Mortgage Corporation	Yes	Authorizes state-chartered banks to invest in the stock of the Federal Agricultural Mortgage Corporation.	This rule restores and maintains parity between state-chartered and national banks.
1140	6.070 Customer Financial Services	Yes	Authorizes state-chartered banks to provide "sweep accounts" to customers which maximize interest available to people to might otherwise have funds sitting in a noninterest bearing account.	This rule restores and maintains parity between state-chartered and national banks.
1140	6.075 Loan Production Offices	Yes	Authorizes state-chartered banks to maintain loan production offices.	This rule restores and maintains parity between state-chartered and national banks.
1140	6.085 Trust Representative Offices	Yes	Establishes a procedure for certain in-state and out-of-state banks and trust companies to establish a trust representative office.	Allows authorized banks to offer additional services to customers.
1140	6.090 Securing Private Deposits	Yes	Directs no bank may pledge assets to secure or collateralize deposits other than deposits of public moneys held by or for the benefit of a public officer or a political subdivision.	Clarifies previously stated prohibition.
1140	**Chapter 9 - County Issuance of Revenue Bonds**			
1140	9.010 County Issuance of Revenue Bonds Per Senate Bill 554	N/A	N/A	Regulation expired in 1981.
1140	9.020 Rules of Procedure	Yes	Sets forth procedures for cease and desist order	Rule is necessary for the orderly disposition of the administrative hearings.
1140	**Chapter 10 - Bank Holding Companies**			
1140	10.020 Branch Deposits	Yes	Rule describes the process by which the determination is made as to whether deposits are located in Missouri.	Clarifies prohibition that a bank holding company cannot obtain control of a depository financial institution if the combined deposits of the holding company and the financial institution exceed a certain percentage of the total deposits in all depository financial institutions in the state.
1140	10.030 Acquisition of Missouri-Based Banks by Holding Companies	No	Sets forth the requirements of a holding company wishing to acquire a Missouri-based bank.	Clarifies requirements set forth in §362.920, RSMo .

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1140	**Chapter 11 - Section 500 Companies**			
1140	11.030 Licensing and General Provisions	Yes	Establishes guidelines required for licensing.	Clarifies responsibilities of licensees licensed purusant to §408.500 to §408.506, RSMo.
1140	11.040 Record Keeping	Yes	Establishes minimum record keeping requirements .	Provides guidance to licensees how to meet the minimum recordkeeping requirements. Facilitates examinations by the Division.
1140	**Chapter 12 - Sale of Checks (Money Order) Licensees**			
1140	12.010 Sale of Checks (Money Order) Bonds	Yes	Rule sets the minimum acceptable standards for those bonds or irrevocable letters of credit for licensees licensed under the Missouri sale of checks law.	Explains and clarifies for licensees how the Division calaculates its bond amount needed for licensure.
1140	**Chapter 13 - Section 408.150 Companies**			
1140	13.010 Licensing Requirements and General Provisions	Yes	Establishes basic guidelines for operating a consumer installment lending business.	Provides guidance to licensees on the operation of a consumer installment lending business.
1140	**Chapter 14 - General Association Rules**			
1140	14.010 Filing Copies	Yes	Provides standards for filing copies with the Division.	Clarifies requirements for filing copies with the Division.
1140	14.020 Time - Computation and Enlargement	Yes	Rule establishes a uniform interpretation of the dates on which certain actions otherwise required by law, regulation or order are required to occur.	Clarifies interpretation of the dates on which certain actions otherwise required by law, regulation or order are required to occur.
1140	**Chapter 15 - Operations of Associations**			
1140	15.010 Accounting Procedures	Yes	Establishes accounting and recordkeeping procedures of a savings and loan association, including the maintenance of records.	Provides guidance as to how to meet the minimum accounting, recordkeeping and maintenance of records requirements.
1140	15.011 Accounting for Deferred Losses and Gains on the Sale or Other Disposition of Mortgage Loans, Mortgage-Related Securities and Certain Debt Securities	Yes	Authorizes deferred losses and gains on certain loans to the extent permitted by federal laws and regulations.	Clarifies when an association can take deferred losses and gains on certain loans.
1140	15.040 Subordinated Debt Security	Yes	Authorizes an association to issue a subordinated debt security for purposes of either borrowing money or increasing the net worth of an association.	Provides guidance as to when an association can issue a subordi
1140	15.050 Mutual Capital Certificates	Yes	Authorizes the issuance of mutual capital certificates by a state-chartered mutual savings and loan association.	Provides guidance as to when a state-chartered mutual savings and loan association may issue mutual capital certificates.
1140	**Chapter 16 - Association Branches and Other Facilities**			

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1140	16.010 Branch Offices, Mobile Facilities and Tandem Branch	Yes	Creates a uniform procedure to be followed by a savings and loan association in establishing either a branch office, mobile facility or tandem branch, when the Divison may allow such facilities and an applicant's protest and appeals rights.	Provides guidance to savings and loan associations wishing to establish either a branch office, mobile facility or tandem branch, when the Divison may allow such facilities and an applicant's protest and appeals rights.
1140	16.030 Agency	Yes	Requires an association to file an application for an agency office prior to its establishment.	Provides guidance to an association filing an application for an agency office prior to the establishment of an agency office with the Division.
1140	16.035 Loan Office	Yes	Allows an association to establish a loan office.	Provides guidance to an association desiring to file an application to establish a loan office.
1140	16.040 Drive-In or Pedestrian Facility	Yes	Permits an association to establish a single drive-in or pedestrian facility for the home office or each branch office of an association.	Provides guidance to when an association may establish a single drive-in or pedestrian facility for the home office or each branch office of an association.
1140	**Chapter 17 - Association Reserves and Liquidity**			
1140	17.010 Reserves	Yes	Requires savings and loan associations to establish a general reserve account in compliance with applicable federal regulations.	Clarifies that funds in general reserve shall be used solely for the purpose of absorbing losses.
1140	17.020 Liquidity	Yes	Establishes the minimum amount of liquid assets required to be maintained by associations.	Provides guidance as to minimum average daily balance of liquid assets that must be maintained by an association and what constitutes÷E506 liquid assets.
1140	**Chapter 18 - Administrative Procedures**			
1140	18.010 Procedures for Contested Cases	Yes	Establishes the administrative procedures of the division for hearings on contested cases.	The rule is necessary for orderly disposition of administrative hearings. Required by §536.023, RSMo.
1140	**Chapter 19 - Association Appraisal Rules**			
1140	19.010 Appraisals	Yes	Requires an association's board of directors to establish a prudent lending policy and mandates a loan secured by real estate must be supported by at least one written appraisal.	Clarifies obligations of associations. Promotes safety and sound
1140	**Chapter 20 - Association Loans**			
1140	20.010 Definitions	Yes	Sets forth definitions used in the rules in this division to aid in the interpretation of various terms and phrases.	The rule is needed as an aid to the interpretation and application of the rules in this chapter.
1140	20.015 Establishment and Maintenance of Records	Yes	Sets the minimum requirements for maintenance of loan records.	Requires assocations to comply with applicable federal regulations pertaining to maintenance of loan records.