



Rules of
Department of Insurance,
Financial Institutions and
Professional Registration
Division 100—Insurer Conduct
Chapter 4—General

| Title | Page |
|--|-------------|
| 20 CSR 100-4.010 Definitions | 3 |
| 20 CSR 100-4.020 Adopting NAIC Handbooks and Standards | 3 |
| 20 CSR 100-4.030 Forms | 3 |
| 20 CSR 100-4.100 Required Response to Inquiries by the Consumer Affairs Division..... | 3 |



**Title 20—DEPARTMENT OF
INSURANCE, FINANCIAL
INSTITUTIONS AND
PROFESSIONAL REGISTRATION
Division 100—Insurer Conduct
Chapter 4—General**

20 CSR 100-4.010 Definitions

PURPOSE: 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.

(1) As used in this division, the following terms and phrases shall be interpreted as follows:

(A) “Adequate response,” a written response answering each inquiry with reasonable specificity. A person’s acknowledgment of the division’s inquiry is not an adequate response.

(B) “Department,” the Department of Insurance, Financial Institutions and Professional Registration.

(C) “Director,” the director of the Department of Insurance, Financial Institutions and Professional Registration.

(D) “Inquiry,” each and every question or request for information submitted in writing to a person by the Consumer Affairs Division concerning subjects which are within the division’s authority to regulate or investigate.

(E) “NAIC,” the National Association of Insurance Commissioners.

(F) “Person,” any person as that term is defined in sections 374.046(17), 375.932(4) and 375.1002(3), RSMo, including “insurers” as that term is defined in sections 375.932(3) and 375.1002(2), RSMo, and any other entity, association or individual, whether or not the director has granted a license or certificate of authority to the entity, association or individual.

AUTHORITY: section 374.045, RSMo 2000. Original rule filed Nov. 1, 2007, effective July 30, 2008.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995.*

20 CSR 100-4.020 Adopting NAIC Handbooks and Standards

PURPOSE: 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.

PUBLISHER’S NOTE: The secretary of state has determined that the publication of the entire text of the material which is incorporated by reference as a portion of this rule would be unduly cumbersome or expensive. This material as incorporated by reference in this rule shall be maintained by the agency at its headquarters and shall be made available to the public for inspection and copying at no more than the actual cost of reproduction. This note applies only to the reference material. The entire text of the rule is printed here.

(1) The director adopts and incorporates by reference in this division the following rules, regulations, standards, and guidelines of the National Association of Insurance Commissioners (NAIC) without publishing the materials in full:

(A) *Market Regulation Handbook* (2007);

(B) *Statistical Compilation of Annual Statement Information* (2007); and

(C) *Statistical Handbook of Data Available to Insurance Regulators* (2004).

(2) The above referenced rules, regulations, standards, or guidelines do not include any later amendments or additions.

(3) The publisher’s name and address is the National Association of Insurance Commissioners, Executive Headquarters, 2301 McGee Street Suite 800, Kansas City, MO 64108-2662.

AUTHORITY: section 374.045, RSMo 2000. Original rule filed Nov. 1, 2007, effective July 30, 2008.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995.*

20 CSR 100-4.030 Forms

PURPOSE: This rule prescribes the forms adopted and approved for filing with the department under this title.

(1) The following forms have been adopted and approved for filing with the department:

(A) Fraud Investigation Report.

1. Insurers. Form F-I—Fraud Investigation Report by Insurers, revised in February 1990, or any form which substantially comports with the specified form.

2. Other Persons. Form F-C—Fraud Investigation Report by Consumers, revised

in February 1990, or any form which substantially comports with the specified form.

(2) Forms adopted and approved by this rule may be obtained via the website at www.difp.mo.gov or may be requested by mailing a request to Consumer Affairs Division, PO Box 690, 301 West High Street, Jefferson City, MO 65102.

AUTHORITY: section 374.045, RSMo 2000. Original rule filed Nov. 1, 2007, effective July 30, 2008.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995.*

20 CSR 100-4.100 Required Response to Inquiries by the Consumer Affairs Division

PURPOSE: 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.

(1) As used in this rule, “division” means the Consumer Affairs Division.

(2) Except as required under subsection (2)(B)—

(A) Upon receipt of any inquiry from the division, every person shall mail to the division an adequate response to the inquiry within twenty (20) days from the date the division mails the inquiry. An envelope’s postmark shall determine the date of mailing. When the requested response is not produced by the person within twenty (20) days, this nonproduction shall be deemed a violation of this rule, unless the person can demonstrate that there is reasonable justification for that delay.

(B) This rule shall not apply to any other statute or regulation which requires a different time period for a person to respond to an inquiry by the department. If another statute or regulation requires a shorter response time, the shorter response time shall be met. This regulation operates only in the absence of any other applicable laws.

(3) Computation of Time. In computing the period of time prescribed by this regulation, the day the inquiry is mailed is not to be included. The following day begins the period of computation. Each consecutive calendar day is counted. The last day of the period so computed is to be included, unless it is a



Saturday, Sunday, or legal holiday, in which event the period runs until the end of the next day which is neither a Saturday, Sunday nor a legal holiday.

AUTHORITY: section 374.045, RSMo 2000.
Original rule filed Oct. 1, 1996, effective June 30, 1997. Amended: Filed Nov. 3, 1997, effective June 30, 1998. Amended: Filed Nov. 1, 2007, effective July 30, 2008.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995.*