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**Rules of**  
**Department of Insurance,**  
**Financial Institutions and**  
**Professional Registration**  
**Division 10—General Administration**  
**Chapter 3—Internal Affairs**

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**Title 20—DEPARTMENT OF  
INSURANCE, FINANCIAL  
INSTITUTIONS AND  
PROFESSIONAL REGISTRATION**

**Division 10—General Administration  
Chapter 3—Internal Affairs**

**20 CSR 10-3.100 Confidentiality**

*PURPOSE: This rule regulates the internal affairs of the department regarding confidentiality.*

(1) Any information furnished to or received by the department or its employees from a corporation, person or other entity shall be open to inspection by the public and be subject to reasonable requirements set by the department for safekeeping, except those matters which are specifically required by the laws of this state, or the rules of this department, to be kept confidential.

(2) Confidential information that employees receive in their capacity in the department may not be used for personal gain or for the benefit of any private interest. All employees of the department shall become familiar with the department's meetings and records rules in 20 CSR 10-2.

(3) Employees shall be mindful not to discuss confidential, sensitive or personal information regarding personnel actions, employees, applicants, companies, agents or brokers, or other department matters in a manner or place where the discussion could be overheard. Active measures must be taken by employees to insure that confidential information is not accessible to anyone other than authorized employees. Records and files must not be left where other employees, visitors or industry representatives could read or examine them.

(4) It is the responsibility of supervisors and management to provide employees with instruction on maintaining the security of records, and the proper release of information in records; however, each department employee is responsible for assuring confidentiality of information in records within his/her control, and releasing information to authorized agencies, companies or individuals as provided for by law. It is also each employee's responsibility to check with supervisors or other members of management to determine whether particular information is considered confidential.

(5) Any employee of the department who divulges any confidential information in violation of this rule shall be subject to disciplinary proceedings, legal action, or both.

*AUTHORITY: section 374.045, RSMo 2000. \* Original rule filed Jan. 8, 1992, effective May 14, 1992. Amended: Filed Oct. 15, 2007, effective May 30, 2008.*

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

**20 CSR 10-3.200 Gratuities**

*PURPOSE: This rule regulates the internal affairs of the department regarding gratuities.*

(1) The employees of the department are prohibited from accepting, directly or indirectly, gifts, trips, travel, meals, gratuities, goods, services or any other thing with benefit or value, or of monetary advantage in compliance with Executive Order 81-2, dated February 10, 1981, and Executive Order 92-04, dated January 31, 1992 (see 20 CSR 10-3.900), which would result in a personal benefit to the employee or have the appearance of improperly influencing the performance of official duties.

(2) If a gratuity is offered, employees should graciously refuse and explain that they are prohibited by rule from accepting those gratuities. Exceptions to the overall policy are—out-of-pocket expenses for meals, transportation or housing provided by an organization and given in connection with a speaking engagement or appearance at a convention, conference or association meeting. Additional exceptions would be inexpensive items such as pens, pencils, or other tokens of appreciation for speaking appearances, which could not be refused without undue rudeness to the sponsoring organization.

(3) All employees of the department are subject to the appropriate criminal state and federal statutes related to conflict of interest, bribery and similar offenses. For further clarification, see sections 105.450, 105.452 and 105.454, RSMo.

*AUTHORITY: section 374.045, RSMo 2000. \* Original rule filed Jan. 8, 1992, effective May 14, 1992. Amended: Filed Oct. 25, 1996, effective May 30, 1997. Amended: Filed Oct. 15, 2007, effective May 30, 2008.*

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

**20 CSR 10-3.300 Conflict of Interest**

*PURPOSE: This rule regulates the internal affairs of the department regarding conflict of interest.*

(1) All department employees are to perform their assigned duties in a manner which precludes any potential for a conflict of interest or the appearance of a conflict of interest. In this regard, department employees may not engage in any job-related activity which involves—

(A) Use of state time, facilities, equipment or supplies for private gain or advantage;

(B) Use of any employee identification card or the prestige and influence of the employee's position for private gain or advantage; or

(C) Acceptance of money or any other valuable consideration for the performance of an act which the employee should be expected to render during the regular course of employment or as part of his/her normal duties as a state employee.

(2) Director, deputy director, division directors, general counsel, department attorneys and director's administrative staff. In addition, the director, deputy director, division directors, general counsel, department attorneys and any employee in the Resource Administration Division or otherwise among the director's administrative staff shall not—

(A) Be or become an officer, agent or employee of any bank or trust company, credit union, insurance company or association, or any other entity regulated by the department, its divisions, or any board, commission or other agency in the department;

(B) Be or become interested in any bank or trust company, credit union, insurance company or association, or any other entity regulated by the department, its divisions, or any board, commission or other agency in the department other than as an account or policyholder; or

(C) Hold an active license issued by the department, its divisions, or any board, commission or other agency in the department during his/her period of employment, unless the professional license is a requirement of the employee's employment with the department.

(3) Insurance Company Regulation Division. In addition, no person employed in any capacity in the Insurance Company Regulation Division shall—



(A) Be or become an officer, agent or employee of any bank or trust company, credit union, insurance company or association, or any other entity regulated by the Insurance Company Regulation Division;

(B) Be or become interested in any bank or trust company, credit union, insurance company or association, or any entity regulated by the department or any of its divisions, other than as a policyholder or account holder; or

(C) Hold an active insurance license issued by the department during his/her period of employment.

(4) Insurance Market Regulation Division. In addition, no person employed in any capacity in the Insurance Market Regulation Division shall—

(A) Be or become an officer, agent or employee of any bank or trust company, credit union, insurance company or association, or any entity regulated by the Insurance Market Regulation Division;

(B) Be or become interested in any insurance company, or any other entity regulated by the department or any of its divisions, other than as a policyholder or account holder; or

(C) Hold an active insurance license issued by the department during his/her period of employment.

(5) Consumer Affairs Division. In addition, no person employed in any capacity in the Consumer Affairs Division shall—

(A) Be or become an officer, agent or employee of any insurance company, or association, or any other entity regulated by the Consumer Affairs Division;

(B) Be or become interested in any insurance company, bank or trust company or any other entity regulated by the department or any of its divisions, other than as a policyholder or account holder; or

(C) Hold an active insurance license issued by the department during his/her period of employment.

(6) Division of Finance. In addition, no person employed in any capacity in the Division of Finance shall—

(A) Be or become an officer, agent or employee of any bank or trust company, bank holding company, insurance company, or association, or any other entity regulated by the Division of Finance; or

(B) Be or become interested in any insurance company, bank or trust company or any other entity regulated by the department or

any of its divisions, other than as a policyholder or account holder.

(7) All department employees, at the time of appointment and annually after that during the month of July, shall sign a disclosure statement which requires them to notify their supervisor if any of the following statements apply:

(A) The employee has been previously employed by an insurance company or any other entity subject to regulation by the department;

(B) The employee has a relative, within the second degree, by blood, marriage or adoption, who is employed by or has an interest in any company or any other entity subject to regulation by the department;

(C) The employee or the relative has or had personal or financial interest in any company or any other entity subject to regulations by the department; or

(D) The employee has a close friendship or association with an employee serving in a policy-making capacity with any company or other entity subject to regulation by the department.

*AUTHORITY: section 374.045, RSMo 2000. \* Original rule filed Jan. 8, 1992, effective May 14, 1992. Amended: Filed Oct. 15, 2007, effective May 30, 2008.*

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

**20 CSR 10-3.400 Reinsurance Analyst Qualifications**

*PURPOSE: This rule sets comparable standards to those stated in section 374.120, RSMo relating to the qualifications of the department's reinsurance analyst.*

(1) The following standards are the minimum standards for the position of reinsurance analyst. The reinsurance analyst shall—

(A) Have knowledge of the state's insurance laws;

(B) Have a bachelor's degree from an accredited college or university, with the major field of study in one (1) or more of the following:

1. Accounting;
2. Insurance or risk management;
3. Business administration; and
4. Economics;

(C) Obtain the designation of an Associate in Reinsurance of the American Institute of Property and Liability Underwriters within

two (2) years of appointment; and

(D) Have at least three (3) years' experience in insurance or reinsurance matters.

*AUTHORITY: sections 374.045.1(1), RSMo (1986) and 374.120.4., RSMo (Cum. Supp. 1991). \* Emergency rule filed Jan. 21, 1992, effective Jan. 31, 1992, expired May 29, 1992. Original rule filed Jan. 21, 1992, effective June 25, 1992.*

*\*Original authority: 374.045, RSMo 1967 and 374.120, RSMo 1939, amended 1949, 1990, 1991.*

**20 CSR 10-3.900 Supplementary Executive Orders**

(Rescinded July 30, 2019)

*AUTHORITY: section 374.045, RSMo 2000. Original rule filed March 3, 1992, effective Aug. 6, 1992. Amended: Filed Oct. 15, 2007, effective May 30, 2008. Rescinded: Filed Jan. 8, 2019, effective July 30, 2019.*