## Rules of
Department of Insurance, Financial Institutions and Professional Registration
Division 700—Insurance Licensing
Chapter 3—Education Requirements

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Title 20—DEPARTMENT OF
INSURANCE, FINANCIAL
INSTITUTIONS AND
PROFESSIONAL REGISTRATION
Division 700—Insurance Licensing
Chapter 3—Education Requirements

20 CSR 700-3.100 Prelicensing Education
(Rescinded January 30, 2003)

AUTHORITY: sections 374.045, RSMo Supp.
1998 and 375.018, RSMo 1994. This rule
was previously filed as 4 CSR 190-12.100.
Original rule filed Jan. 17, 1986, effective
June 28, 1986. Amended: Filed July 5, 1988,
effective Nov. 1, 1988. Amended: Filed April
Amended: Filed April 23, 1999, effective
Nov. 30, 1999. Rescinded: Filed July 12,

20 CSR 700-3.200 Continuing Education

PURPOSE: This rule establishes procedures
and forms with regard to the continuing edu-
cation requirements contained in section
375.020, RSMo.

(1) Definitions. As used in this rule, unless
the context clearly indicates otherwise, the
following terms shall mean:
(A) Approved course—an educational pre-
sentation offered in a class, seminar, self-
study, or other forms of instruction involving
insurance fundamentals, insurance related
law, insurance policies, claims, and cover-
eges, or other areas that have been approved
by the director as expanding skills and knowl-
edge in the lines of insurance for which the
licensee is licensed, but shall not include sub-
ject matter relating to prospecting, motiva-
tion, sales/ marketing techniques, psychol-
ogy, recruiting, office skills, or management
training, and subjects not related to the insur-
ance license;
(B) CEC—continuing education credit for
licensed insurance producers;
(C) Classroom—an area designated for
instructional purposes;
(D) Continuing Education Certificate of
Course Completion—a form provided by the
director and completed by the authorized
provider representative of an approved course
which signifies satisfactory completion of the
course and reflects the hours of credit earned;
(E) Continuing Education Certification
Summary—a form provided by the director
and completed by the licensee which docu-
ments compliance with the continuing educa-
tion requirements in section 375.020, RSMo;
(F) Continuing Education Provider Appli-
cation for Course Approval—a form provided
by the director and completed by the course
provider which requests approval of a contin-
uing education course from the director;
(G) Affidavit of Exam Proctor—a form
completed by the proctor of an exam taken by
the licensee to complete the requirements for
credit for a self-study course;
(H) Exam proctor—a disinterested third
party of at least eighteen (18) years of age,
who has no corporate, employment or per-
sonal relationship, or other interest, in the
student’s performance on the examination;
(I) Teleconference course—a live interac-
tive broadcast that is transmitted via satellite
or other electronic means;
(J) Credit hour—constitutes fifty (50) min-
utes of uninterrupted instruction pertaining to
an approved course. Partial hours of credit
are not allowed;
(K) Director—the director of the Depart-
ment of Insurance, Financial Institutions and
Professional Registration, or his/her designee;
(L) Licensee—a person who is licensed by
the department as an insurance producer;
(M) Local agent group—any group of pro-
ducers that reside or are domiciled in the
state of Missouri and who are members of a
recognized producers’ association or insur-
ance trade association;
(N) Other profession—a profession, other
than that of insurance producer, which is
required to be licensed by the state of Mis-
souri, for which the insurance producer is
currently licensed, and which requires the
licensee to complete a specified number of
hours of continuing education requirements
in order to maintain his/her license. In order
to receive credit, the hours must be insurance
or insurance related material; and
(O) Self-study course—any course com-
pleted by a licensee using books, audio
and/or videotapes, computer programs,
Internet rebroadcast of a taped teleconfer-
ence, or any other medium of instruction,
without the presence of an instructor or mon-
itor.

(2) Beginning January 1, 2009, of those
hours of continuing education required by
section 375.020.1, RSMo, insurance produc-
ers licensed in any of the lines of authority
designated in sections 375.018.1(1) through
(6), RSMo, must complete three (3) hours of
instruction covering ethics, Missouri law, and
producer duties and obligations to the depart-
ment during any two (2)-year licensure peri-
od. Courses on ethics, laws, and duties must
be approved as such by the director to be eli-
gible for meeting this requirement.

(3) Courses by Approved Professional
Organizations. In addition to those programs
of instruction designated in section
375.020.2, RSMo as meeting the director’s
standards for continuing education require-
ments, courses taken as part of the following
programs of study or courses approved by the
enumerated professional organizations are
deemed to meet the same:
(A) Certified Financial Planner (CFP)
awarded by the Certified Financial Planner
Board of Standards, Inc.;
(B) Chartered Financial Consultant
(ChFC) awarded by the American College,
Bryn Mawr, Pennsylvania;
(C) Personal Financial Specialist (PFS)
awarded by the American Institute of
Certified Public Accountants;
(D) Chartered Financial Analyst (CFA)
awarded by the Institute of Chartered
Financial Analysts;
(E) Certified Investment Counselor (CIC)
awarded by the Investment Council
Association of America, Inc.;
(F) Certified Investment Management
Consultant (CIMC) awarded by the Institute
for Certified Investment Management
Consultants;
(G) Certified Investment Management
Analyst (CIMA) awarded by the Investment
Management Consultants Association; and
(H) Missouri Bar Association-approved
continuing legal education relating to insur-
ance.

(4) Continuing education credit (CEC) hours
may be earned through the following:
(A) Classroom instruction with a maxi-


2. The proctored exam must have at least twenty-five (25) questions and the exam will be awarded one (1) credit hour for every twenty-five (25) questions.

3. Open book examinations will not be allowed. The licensee will not be allowed access to books, notes, or any other reference material or information that would give them the answers to the examination questions.

4. A provider of classroom instruction, a course leading to a professional designation or a self-study course must seek approval from the director by completing the form “Continuing Education Provider Application for Course Approval,” which can be accessed at the department’s website at www.insurance.mo.gov. The form contains the requirements for obtaining course approval. Incomplete applications that are returned to the applicant for additional information must be resubmitted in their entirety prior to the course presentation date. Credit will not be given to licensees for attending courses prior to the course approval date.

5. All course providers must furnish the form “Continuing Education Certificate of Course Completion” to any insurance producer who earns CEC hours after completing an approved course. The form contains record keeping requirements for insurance producers and providers. The form can be accessed at the department’s website at www.insurance.mo.gov.

6. Insurance producers must submit the form “Continuing Education Certification Summary” to the director to show compliance with section 375.020, RSMo. The form can be accessed at the department’s website at www.insurance.mo.gov.

7. Producers taking self-study courses must have the exam proctor complete the form “Affidavit of Exam Proctor” to show compliance with section 375.020, RSMo, and return the form to the provider. The form can be accessed at the department’s website at www.insurance.mo.gov.

8. Within thirty (30) days of the date a course is completed by a licensee, providers shall notify the director of the credit hours earned by a licensee in an electronic form as prescribed by the director. Specifications may be obtained by contacting the Licensing Section of the department.

(A) For good cause shown, the director or the director’s designee may by written order waive application of the provisions of this section of the rule. The extent of the waiver will be governed by the terms of the written order granting the waiver.

10. A licensee may not repeat a course for credit during the same renewal period.

11. Courses that were taken prior to the date of the Missouri license will not be allowable for credit as continuing education. Also, courses taken for a specific line type prior to adding that line will not be allowed for credit.

12. The department may audit the approved courses or the insurance producer’s continuing education records at any time.

13. Failure of providers to comply with the statute or regulation may result in revocation of the courses and/or corrective action against the provider.

14. Reporting Period.

(A) All resident insurance producers must file the Continuing Education Certification Summary listing the completed courses approved by the department.

(B) All nonresident insurance producers must file a current and original certification letter showing compliance with continuing education requirements in their resident state. If the individual is a resident of a state that participates in Producer Data Base (PDB), a letter of certification is not required. Nonresident producers who reside in a state that does not require continuing education must complete continuing education courses approved by the department, and must list completed courses on the Continuing Education Certification Summary.

(C) Resident and nonresident producers must show proof of compliance with the continuing education requirements at the time of their biennial license renewal.

15. Any life insurance producer claiming an exemption from the continuing education requirements under section 375.020.9, RSMo must file a “Continuing Education Exemption Certification” form with the director at the time of his/her biennial license renewal. The “Continuing Education Exemption Certification” form can be accessed at the department’s website at www.insurance.mo.gov.

