Rules of  
Department of Insurance,  
Financial Institutions and  
Professional Registration  
Division 100—Insurer Conduct  
Chapter 2—Unfair Trade Practices

<table>
<thead>
<tr>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 CSR 100-2.100 Unfair Financial Planning Practices (Rescinded July 30, 2019)</td>
<td>3</td>
</tr>
<tr>
<td>20 CSR 100-2.200 Unfair Discrimination on the Basis of Blindness, Partial Blindness or Physical or Mental Impairment</td>
<td>3</td>
</tr>
<tr>
<td>20 CSR 100-2.300 The Actual Payment Must Be the Basis for Policy or Plan Calculations (Rescinded July 30, 2008)</td>
<td>3</td>
</tr>
</tbody>
</table>
Title 20—DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

Division 100—Insurer Conduct

Chapter 2—Unfair Trade Practices

20 CSR 100-2.100 Unfair Financial Planning Practices

(Rescinded July 30, 2019)


20 CSR 100-2.200 Unfair Discrimination on the Basis of Blindness, Partial Blindness or Physical or Mental Impairment

PURPOSE: 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.

(1) Unfairly Discriminatory Acts or Practices Regarding Blindness or Partial Blindness.

The following are identified as acts or practices which constitute unfair discrimination between individuals of the same class: refusing to insure, or refusing to continue to insure, or limiting the amount, extent or kind of coverage available to an individual, or charging an individual a different rate for the same coverage solely because of blindness or partial blindness.

(A) With respect to all other conditions, including the underlying cause of blindness, persons who are blind or partially blind shall be subject to the same standards of sound actuarial principles or actual or reasonably anticipated experience as are sighted persons.

(B) Refusal to insure includes denial by an insurer of disability insurance coverage on the grounds that the policy defines disability as being presumed in the event that the insured loses his/her eyesight. However, an insurer may exclude from coverage disabilities consisting solely of blindness or partial blindness when this condition existed at the time the policy was issued.

(2) Unfairly Discriminatory Acts or Practices Regarding Physical or Mental Impairment. The following are identified as acts or practices in life and health insurance which constitute unfair discrimination between individuals of the same class: refusing to insure, or refusing to continue to insure, or limiting the amount, extent or kind of coverage available to an individual, or charging a different rate for the same coverage solely because of a physical or mental impairment, except where the refusal, limitation or rate differential is based on sound actuarial principles or is related to actual or reasonably anticipated experience.


20 CSR 100-2.300 The Actual Payment Must Be the Basis for Policy or Plan Calculations

(Rescinded July 30, 2008)