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

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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.*


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.*