# Rules of Department of Commerce and Insurance

## Division 100—Insurer Conduct

### Chapter 4—General

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Title 20—DEPARTMENT OF COMMERCE AND INSURANCE
Division 100—Insurer Conduct
Chapter 4—General

20 CSR 100-4.010 Definitions
(Rescinded July 30, 2019)


20 CSR 100-4.020 Adopting NAIC Handbooks and Standards
(Rescinded July 30, 2019)


20 CSR 100-4.030 Forms
(Rescinded July 30, 2019)


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

PURPOSE: This rule sets forth with greater specificity the standards for responding to inquiries from the Division of Consumer Affairs, 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, the following terms mean:
(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 Commerce and Insurance;
(C) “Division,” the Division of Consumer Affairs;
(D) “Inquiry,” each and every question or request for information submitted in writing to a person by the division concerning subjects which are within the division’s authority to regulate or investigate; and
(E) “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.

(2) Except as provided for 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 determines the date of mailing. When the requested response is not produced by the person within twenty (20) days, this nonproduction is deemed a violation of this rule, unless the person can demonstrate that there is reasonable justification for that delay; and
(B) This rule does 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 is controlling. 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 2016.*