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**Rules of  
Department of Commerce and  
Insurance**

**Division 700—Insurance Licensing  
Chapter 3—Education Requirements**

<b>Title</b>	<b>Page</b>
<b>20 CSR 700-3.100</b> Prelicensing Education (Rescinded January 30, 2003) .....	3
<b>20 CSR 700-3.200</b> Continuing Education .....	3



**Title 20—DEPARTMENT OF  
COMMERCE AND INSURANCE  
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(Rescinded January 30, 2003)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 23, 1991, effective Oct. 31, 1991. Amended: Filed April 29, 1994, effective Nov. 30, 1994. Amended: Filed April 23, 1999, effective Nov. 30, 1999. Rescinded: Filed July 12, 2002, effective Jan. 30, 2003.*

**20 CSR 700-3.200 Continuing Education**

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

(1) Definitions. As used in this rule, unless the context clearly indicates otherwise, the following terms mean:

(A) Approved course—An educational presentation offered in a class, seminar, self-study, or other forms of instruction involving insurance fundamentals, insurance related law, insurance policies, claims and coverages, or other areas that have been approved by the director as expanding skills and knowledge in the lines of insurance for which the licensee is licensed, but not including subject matter relating to prospecting, motivation, sales/marketing techniques, psychology, recruiting, office skills or management training, and subjects not related to the insurance license;

(B) CEC—Continuing education credit for licensed insurance producers;

(C) Classroom—Course activities or information occurring in real time at a specific time, date, and place, and delivered via Internet or in person, such as, but not limited to, a seminar/workshop, webinar, virtual class, or teleconference. Student attendance is based on personally identifiable information (e.g., username, password, email, government-issued identification, signature) and student participation or interaction with course activities. Credit for classroom courses is based on attendance and activity, not examination;

(D) Continuing Education Certification Summary—A form provided by the director and completed by the licensee which documents compliance with the continuing educa-

tion requirements in section 375.020, RSMo;

(E) Continuing Education Provider Application for Course Approval—A form provided by the director and completed by the course provider which requests approval of a continuing education course from the director;

(F) Teleconference course—A type of course featuring the live exchange of information among several persons who are remote from one another but linked by telecommunications and featuring audio, video, and/or data-sharing and offering opportunities for learner/instructor/facilitator interaction. Such a synchronous program of study has a specific start time and end time that validates student attendance through personally-identifiable information (e.g., username, password, email) and interactivity. Credit for teleconference courses is based on attendance and activity, not examination;

(G) Credit hour—Constitutes fifty (50) minutes of uninterrupted instruction pertaining to an approved course. Partial hours of credit are not allowed;

(H) Director—The director of the Department of Commerce and Insurance, or the director's designee;

(I) Licensee—A person who is licensed by the department as an insurance producer;

(J) Local agent group—Any group of producers that reside or are domiciled in the state of Missouri and who are members of a recognized producers' association or insurance trade association;

(K) Other profession—A profession, other than that of insurance producer, which is regulated through licensure by the state of Missouri, 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 a license;

(L) Self-study course—Course activities or information delivered outside of real time (recorded or otherwise similarly accessible) and available at any time, such as, but not limited to, correspondence, online training, video, audio, CD, or DVD. Student attendance is verified based on identity (e.g., username, password, email, signature) and successful completion of an examination. Self-study courses do not require interaction with instructors; and

(M) Continuing Education Exemption Certificate—A form provided by the director and completed by persons that claim an exemption from the continuing education requirements under section 375.020.8, RSMo.

(2) Of those hours of continuing education described by section 375.020.1, RSMo,

insurance producers 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 department during any two-(2-) year licensure period. Courses on ethics, laws, and duties must be approved as such by the director to be eligible 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 requirements, 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) Chartered Investment Counselor (CIC) awarded by the Investment Counsel 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 insurance.

(4) CEC hours may be earned through the following:

(A) Classroom instruction with a maximum credit of sixteen (16) CEC hours per course;

(B) A course leading to a professional designation when the licensee receives a passing grade. Maximum credit is sixteen (16) CEC hours per course. If the licensee does not receive a passing grade, they may receive credit pursuant to the requirements of subsection (4)(A); and

(C) Self-Study Courses. The licensee must pass an exam to receive credit. The maximum allowable credit for self-study courses is sixteen (16) CEC hours per course.



1. The credit hours for a self-study course will be determined by the following method:

A. Workbooks or other printed material—Fifteen (15) pages will equal one (1) credit hour; and

B. Computer based courses or Internet courses will be calculated as: three (3) screens (constituting at least 750 words) will equal one (1) printed page and forty-five (45) screens will equal one (1) credit hour.

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

3. Open book examinations, and other testing formats in which a licensee is allowed access to books, notes, or any other reference material or information that would give or assist them with the answers to the examination questions, are not eligible for credit.

(5) A provider of classroom instruction, a course leading to a professional designation, or a self-study course may 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 <http://www.insurance.mo.gov>. Credit will not be given to licensees for attending courses prior to the course approval date.

(6) All course providers shall provide to any insurance producer who earns CEC hours after completing an approved course information identifying the course approval number, provider name, course title, date completed, type of CEC hours, and number of CEC hours earned.

(7) Insurance producers may submit at the time of their biennial license renewal the form a “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 <http://www.insurance.mo.gov>.

(8) Within thirty (30) days of the date a classroom course or teleconference course is completed, the provider shall notify the director of the credit hours earned by each participating licensee in an electronic format that can be accessed at the department’s website at <http://www.insurance.mo.gov>.

(9) A licensee may not repeat a course for credit during the same renewal period.

(10) 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.

(11) At any time, the department may examine the continuing education provider’s approved courses and records for such courses, or an insurance producer’s continuing education records.

(12) Any life insurance producer claiming an exemption from the continuing education requirements under section 375.020.8, RSMo must file a “Continuing Education Exemption Certificate” form with the director at the time of biennial license renewal. The “Continuing Education Exemption Certificate” form can be accessed at the department’s website at <http://www.insurance.mo.gov>.

*AUTHORITY: sections 374.045, 375.013, and 375.020, RSMo 2016.\* This rule was previously filed as 4 CSR 190-12.130. Original rule filed Aug. 8, 1989, effective Nov. 13, 1989. Amended: Filed Sept. 19, 1990, effective March 14, 1991. Amended: Filed Aug. 15, 1991, effective Jan. 13, 1992. Amended: Filed Nov. 24, 1992, effective June 7, 1993. Amended: Filed March 15, 1993, effective Sept. 9, 1993. Amended: Filed April 19, 1993, effective Nov. 8, 1993. Amended: Filed Dec. 1, 1997, effective June 30, 1998. Amended: Filed Aug. 29, 2003, effective Feb. 29, 2004. Amended: Filed Nov. 30, 2007, effective July 30, 2008. Emergency amendment filed Jan. 8, 2009, effective Jan. 18, 2009, expired July 16, 2009. Amended: Filed Jan. 8, 2009, effective July 30, 2009. Amended: Filed Feb. 22, 2016, effective Sept. 30, 2016. Amended: Filed March 8, 2019, effective Sept. 30, 2019. Non-substantive change filed Sept. 11, 2019, published Oct. 31, 2019.*

*\*Original authority: 374.045, RSMo 1967, amended 1993, 1995, 2008; 375.013, RSMo 1993, amended 1995; and 375.020, RSMo 1988, amended 1990, 1991, 1993, 2001, 2007, 2009, 2014.*