



**Rules of
Department of Commerce and
Insurance**

**Division 700—Insurance Licensing
Chapter 8—Title Agencies and Title Agents**

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**Title 20—DEPARTMENT OF
COMMERCE AND INSURANCE
Division 700—Insurance Licensing
Chapter 8—Title Agencies and Title
Agents**

20 CSR 700-8.005 Scope and Definitions

PURPOSE: This rule sets out the scope of the rules in this chapter and provides definitions to aid in the interpretation of the rules in this chapter.

(1) Applicability of Rules. The rules in this chapter apply to title agents and title agencies transacting the business of insurance in this state under Chapter 381, RSMo, including those licensed as insurance producers under section 375.018, RSMo. The rules shall be read together with Chapter 536, RSMo.

(2) Definitions.

(A) “Director,” the director of the department;

(B) “Department,” the Department of Commerce and Insurance;

(C) “Insurer” or “title insurer,” an insurance company organized under the laws of this state, or another state or country, and transacting the business of title insurance in this state;

(D) “License,” the authority granted by the director to any person to transact business as a title agent or title agency;

(E) “Licensee,” a person authorized under an insurance producer license by this state to act as a title agent or title agency;

(F) “NAIC,” the National Association of Insurance Commissioners;

(G) “NIPR,” the National Insurance Producer Registry;

(H) “Title agency,” any partnership, corporation, association, sole proprietorship, or any other legal entity not an individual, which as an agent of a title insurer or representative of the title agent or agency, transacts the business of title insurance; and

(I) “Title agent,” any individual, who as an agent of a title insurer or representative of the title agent or agency, transacts the business of title insurance.

AUTHORITY: section 374.045, RSMo 2000 and sections 381.042 and 381.115, RSMo Supp. 2007. Original rule filed Jan. 17, 2008, effective Sept. 30, 2008. Non-substantive change filed Sept. 11, 2019, published Oct. 31, 2019.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995; 381.042, RSMo 2000, amended 2007; and 381.115, RSMo 2000, amended 2007.*

20 CSR 700-8.100 Applications for License

PURPOSE: This rule prescribes the information to be contained in, and the documents to accompany, applications for license as title agency and title agent.

(1) Application Forms. The following forms have been adopted and approved for filing with the department:

(A) The Uniform Application for Individual Insurance Producer License form (Form UA-IP), adopted by the NAIC on May 10, 2006, or any form which substantially comports with the specified form;

(B) The Uniform Application for Business Entity Insurance Producer License form (Form UA-BEP), adopted by the NAIC on May 10, 2006, or any form which substantially comports with the specified form; and

(C) The report of agency’s owners, any ownership interests in other persons or businesses, and all material transactions between the parties under section 381.029.3, RSMo (Form T-5), or any form which substantially comports with the specified form.

(2) Application and Fees. Application for licensure as a title agent or title agency shall contain the information and requirements outlined for insurance producers in sections 375.015 to 375.018, RSMo, and this rule, and may be submitted by electronic means to the National Insurance Producer Registry (NIPR) or other system(s) as the director may designate.

(A) Initial Licensure.

1. Resident Title Agent/Individual Insurance Producer:

A. A completed Form UA-IP; and

B. One hundred dollar (\$100) application fee.

2. Nonresident Title Agent/Individual Insurance Producer:

A. A completed Form UA-IP; and

B. One hundred dollar (\$100) application fee.

3. Resident Title Agency/Business Entity Insurance Producer:

A. A completed Form UA-BEP;

B. One hundred dollar (\$100) application fee;

C. Designation of a qualified principal;

D. List of Missouri-licensed title agents conducting business on behalf of the title agency;

E. Domestic corporations, limited liability companies, or limited liability partnerships must include a certificate of good standing, certificate of incorporation, or certificate of organization issued by the secretary of

state and dated within the past year. Partnerships must include a copy of the fictitious name registration as issued by the secretary of state; and

F. A completed Form T-5.

4. Nonresident Title Agency/Business Entity Insurance Producer:

A. A completed Form UA-BEP;

B. One hundred dollar (\$100) application fee;

C. Designation of a qualified principal;

D. List of Missouri-licensed title agents conducting business on behalf of the title agency;

E. Corporations, limited liability companies, limited liability partnerships or other entities must include a certificate of good standing, certificate of incorporation, or certificate of organization issued by the state of residency and dated within the past year; and

F. A completed Form T-5.

(B) Renewal Application.

1. Title Agents/Individual Producers:

A. An updated Form UA-IP. If applying for renewal through NIPR, the application is deemed submitted at the time of fee payment pursuant to the producer’s continuing duty to amend the application in sections 375.018 and 375.141, RSMo; and

B. One hundred dollar (\$100) application fee.

2. Title Agencies/Business Entity Producers:

A. An updated Form UA-BEP. If applying for renewal through NIPR, the application is deemed submitted at the time of fee payment pursuant to the producer’s continuing duty to amend the application in sections 375.018 and 375.141, RSMo;

B. One hundred dollar (\$100) application fee;

C. List of Missouri-licensed producers conducting business on behalf of the business entity; and

D. A completed Form T-5.

(C) Provisional Title Agent Licensure.

1. An employee of a licensed title agency or title insurer under the direct supervision of a licensed title agent may apply for a provisional title agent license by submitting the following:

A. A completed Form UA-IP;

B. One hundred dollar (\$100) application fee; and

C. An acknowledgment that:

(I) The applicant’s initial employment or initiation of new functions requiring a title agent license has been within the past six (6) months;

(II) The applicant is under the



direct supervision of a licensed title agent; and

(III) Unless the examination requirement of 20 CSR 700-8.150 is met within the six (6) months of the applicant's initial employment or initiation of new functions requiring a title agent license, the provisional license will expire.

2. If the title agent takes and passes within six (6) months of the agent's initial employment or initiation of new functions requiring license the examination required under 20 CSR 700-8.150, the director will grant a full license under this rule without a renewed application or additional fee.

3. If the title agent fails to take and pass within six (6) months of the agent's initial employment (or initiation of new functions requiring license) the examination required under 20 CSR 700-8.150, the provisional license may be summarily cancelled by the director.

(D) All fees must be paid by cashier's check, money order, company check or electronic funds transfer. Fees submitted with electronic applications shall be paid by electronic funds transfer, credit card or other methods approved by the director or the director's designee under this rule.

(E) Application and renewal fees are not refundable if an application is refused by the director under section 375.141, RSMo, or withdrawn by the applicant.

(3) Failure to Timely Apply for Renewal. If a producer fails to file for a license renewal on or before the license expiration date, the director may issue a renewal of the license upon payment of a late renewal fee of twenty-five dollars (\$25) per month or fraction of a month after the renewal deadline in addition to the renewal fee designated in subsection (2)(B) of this rule. In the alternative to payment of a late renewal fee, the former licensee may apply for a new license except that the former licensee must comply with all provisions of sections 375.015 and 381.118, RSMo regarding issuance of a new license.

(4) Availability of Forms. The department, upon request, will supply in printed format the forms listed in this rule. Accurate reproduction of the forms may be utilized for filing in lieu of the printed forms. All application forms referenced herein are available at <http://www.insurance.mo.gov>.

AUTHORITY: section 374.045, RSMo 2000 and sections 381.042 and 381.115, RSMo

Supp. 2007. Emergency rule filed Jan. 16, 2008, effective Jan. 28, 2008, expired July 25, 2008. Original rule filed Jan. 16, 2008, effective Sept. 30, 2008.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995; 381.042, RSMo 2000, amended 2007; and 381.115, RSMo 2000, amended 2007.*

20 CSR 700-8.150 Examination Requirements

PURPOSE: This rule prescribes the examination requirements for title agents and qualified principals of title agencies.

(1) Title Agents. Before an individual may be licensed as a title agent, the applicant must first take and pass the Missouri Title Agent Examination, approved by the director, testing both the individual's knowledge regarding title services, title insurance, real estate closings, and title insurance statutes and regulations. The examination must be taken and passed prior to submitting an application for a title agent license to the department.

(2) Title Agency Qualified Principals. Before a business entity may be licensed as a title agency, the applicant must designate a qualified principal who has taken and passed the Missouri Title Agency Qualified Principal Examination, approved by the director, testing the individual's knowledge regarding title services, title insurance, real estate closings, and title insurance statutes and regulations. The examination must be taken and passed by the qualified principal prior to submitting an application for a title agency license to the department.

(3) Testing Service. The department contracts with an independent testing service, which administers the examinations referred to in this rule. In order to take an examination, an individual must register and pay the appropriate fee to the independent testing service designated by the director. Instructions may be obtained from the independent testing service or the department.

(4) Time Limitation. Once an individual has passed an examination, the applicant has one (1) year from the date of the examination in which to submit an application for licensure to the department. If an applicant fails to submit an application for licensure to the department within this time period, the applicant must take and pass the examination again before the applicant may be licensed.

AUTHORITY: section 374.045, RSMo 2000

and sections 381.042 and 381.118, RSMo Supp. 2007. Emergency rule filed Jan. 16, 2008, effective Jan. 28, 2008, expired July 25, 2008. Original rule filed Jan. 16, 2008, effective Sept. 30, 2008.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995; 381.042, RSMo 2000, amended 2007; and 381.118, RSMo 2000, amended 2007.*

20 CSR 700-8.160 Continuing Education

PURPOSE: This rule sets out the continuing education requirements for title agents and qualified principals of title agencies.

(1) Title Agent. All natural persons licensed as title insurance producers with the department must complete during any two (2)-year licensure period courses or programs of study equivalent to a minimum of eight (8) hours of instruction before the producer license may be renewed by the director.

(2) Qualified Principal of Title Agency. Since a qualified principal must be licensed as a title agent in order to be designated as a qualified principal, compliance with the continuing education requirements for title agents in section (1) of this rule satisfies the continuing education requirement for the qualified principal.

(3) Continuing education required by this rule must be completed before the director will approve any license application or renewal filed with the department on or after January 1, 2010.

AUTHORITY: section 374.045, RSMo 2000 and sections 381.042 and 381.115, RSMo Supp. 2007. Emergency rule filed Jan. 16, 2008, effective Jan. 28, 2008, expired July 25, 2008. Original rule filed Jan. 16, 2008, effective Sept. 30, 2008.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995; 381.042, RSMo 2000, amended 2007; and 381.115, RSMo 2000, amended 2007.*