

Rules of
Department of Insurance
Division 700—Licensing
Chapter 3—Education Requirements

Title	Page
20 CSR 700-3.100 Prelicensing Education (Rescinded January 30, 2003)	3
20 CSR 700-3.200 Continuing Education	3

Title 20—DEPARTMENT OF INSURANCE

Division 700—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20 CSR 700-3.100 Prelicensing Education (Rescinded: January 30, 2003)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 Rescinded: Filed July 12, 2002, effective Jan. 30, 2003.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) As used in this rule, unless the context clearly indicates otherwise, the following terms shall 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 shall not include subject matter relating to prospecting, motivation, sales techniques, psychology, recruiting and subjects not related to the insurance license;

(B) CEC—continuing education credit for licensed insurance agents and brokers;

(C) Classroom—an area designated for instructional purposes;

(D) Continuing Education Certificate of Course Completion—a form provided by the director and completed by the authorized provider representative of an approved course which signifies satisfactory completion of the course and reflects the hours of credit earned;

(E) Continuing Education Certification Summary—a form provided by the director and completed by the licensee which documents compliance with the continuing education requirements in section 375.020, RSMo;

(F) 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;

(G) Credit hour—constitutes fifty (50) minutes of uninterrupted instruction pertaining to an approved course;

(H) Director—the director of the Department of Insurance, or his/her designee;

(I) Licensee—a person who is licensed by the Missouri Department of Insurance (MDI) as an insurance agent or broker;

(J) Local agent group—any group of agents, brokers, or agencies that reside or are domiciled in the state of Missouri and who are members of a recognized agents' or brokers' association or insurance trade association;

(K) Other profession—a profession, other than that of insurance agent or broker, which is required to be licensed by the state of Missouri, for which the insurance agent or broker is currently licensed, and which requires the licensee to complete a specified number of hours of continuing education requirements in order to maintain his/her license;

(L) Self-study course—any course completed by a licensee using books, audio and/or videotapes, computer programs, or any other medium of instruction, without the presence of an instructor or monitor.

(2) 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, s/he may receive credit pursuant to the requirements of subsection (2)(A); and

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

(3) A provider of classroom instruction, a course leading to a professional designation or a self-study course must seek approval from the director by completing the Continuing Education Provider Application for Course Approval in Form A of this rule. Form A contains the requirements for obtaining course approval. Incomplete applications that are returned to the applicant for additional information must be resubmitted in their entirety prior to the course presentation date. Credit will not be given to licensees for attending courses prior to the course approval date.

(4) All course providers must furnish the Continuing Education Certificate of Course

Completion, set forth in Form B of this rule, to any agent or broker who earns CEC hours after completing an approved course. Form B contains recordkeeping requirements for agents, brokers, and providers.

(5) Agents and brokers must submit the Continuing Education Certification Summary, set forth in Form C of this rule, to the director to show compliance with section 375.020, RSMo.

(6) Filing Fees.

(A) All insurance agents and insurance brokers must pay a ten-dollar (\$10) filing fee to cover the administrative cost related to the handling of the Continuing Education Certification Summary each time a summary is filed with the director. This filing fee must be paid by all insurance agents and insurance brokers upon payment of their biennial license renewal fee.

(B) Filing fees must be paid by money order, cashier's check, company or agency check. Filing fees are not refundable.

(7) Reporting Period.

(A) All resident insurance agents and brokers must file the Continuing Education Certification Summary listing the completed courses approved by the Missouri Department of Insurance.

(B) All nonresident insurance agents and brokers must file a current and original certification letter showing compliance with continuing education requirements in their resident state. Nonresident agents or brokers who reside in a state that does not require continuing education must complete continuing education courses approved by the Missouri Department of Insurance, and must list completed courses on the Continuing Education Certification Summary.

(C) Resident and nonresident agents and brokers must show proof of compliance with the continuing education requirements at the time of their biennial license renewal.

(8) Any life insurance agent claiming an exemption from the continuing education requirements under section 375.020.9, RSMo must file a Continuing Education Exemption Certification form with the director at the time of his/her biennial license renewal. The Continuing Education Exemption Certification form is set forth in Form D of this rule.

AUTHORITY: section 375.020, RSMo 1994. 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.

**Original authority: 375.020, RSMo 1988, amended 1990, 1991, 1993.*



STATE OF MISSOURI
DEPARTMENT OF INSURANCE
LICENSING SECTION

P.O. BOX 690 OR
P.O. BOX 4001 FOR CORRESPONDENCE WITH FEES
JEFFERSON CITY, MO 65102
TELEPHONE: (573) 751-3518

CONTINUING EDUCATION PROVIDER APPLICATION FOR COURSE APPROVAL

SEE INSTRUCTIONS ON REVERSE SIDE BEFORE COMPLETING FORM

COURSE PROVIDER		TELEPHONE NUMBER
ADDRESS (STREET, CITY, STATE, ZIP CODE)		
CONTACT PERSON	TELEPHONE NUMBER	COURSE DATE
COURSE TITLE		

COURSE OUTLINE: ATTACH OUTLINE; INCLUDE TIME ALLOTTED TO EACH SEGMENT.

METHOD OF INSTRUCTION

LECTURE/SEMINAR COLLEGE/UNIVERSITY
 SELF STUDY OTHER (BE SPECIFIC)

NUMBER OF C.E.C. HOURS REQUESTED (INDICATE HOURS IN APPROPRIATE BOX)

LIFE/HEALTH	PROPERTY/CASUALTY	GENERAL CREDIT
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LIST STATES THAT HAVE APPROVED THIS COURSE AND NUMBER OF C.E.C. HOURS ASSIGNED:

NAMES (IF KNOWN) AND QUALIFICATIONS OF INSTRUCTORS SUCH AS PRIOR EXPERIENCE, PROFESSIONAL DESIGNATIONS, EXPERTISE ON SPECIFIC TOPIC

INSTRUCTOR NAME	QUALIFICATIONS

THE UNDERSIGNED CERTIFIES THAT THE COURSE IDENTIFIED IN THIS APPLICATION HAS BEEN INDEPENDENTLY DEVELOPED USING ORIGINAL MATERIAL AND/OR MATERIAL PREPARED BY OTHERS WHO HAVE GIVEN THEIR PERMISSION TO USE THE MATERIAL IN THIS COURSE.

SIGNATURE OF AUTHORIZED REPRESENTATIVE	DATE
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DEPARTMENT OF INSURANCE USE ONLY

<input type="checkbox"/> APPROVED <input type="checkbox"/> DISAPPROVED	MISSOURI COURSE NUMBER	NUMBER OF C.E.C. HOURS
SIGNATURE (DEPARTMENT OF INSURANCE)	LH	DATE
	PC	
	GC	



CHAPTER 3 - EDUCATION REQUIREMENTS

20 CSR 700-3

PROVIDER APPLICATION

CONTENT: COURSES MUST BE INDEPENDENTLY DEVELOPED USING ORIGINAL MATERIAL, OR MATERIAL DEVELOPED BY OTHERS FOR WHICH PERMISSION TO USE HAS BEEN OBTAINED. ONLY COURSES WHICH IMPART SUBSTANTIVE AND PROCEDURAL KNOWLEDGE RELATING TO THE INSURANCE FIELD WILL BE APPROVED FOR CREDIT. THE FOLLOWING SUBJECTS WILL NOT BE APPROVED FOR CREDIT:

1. PROSPECTING;
2. MOTIVATION;
3. SALES TECHNIQUES;
4. PSYCHOLOGY;
5. RECRUITING; AND,
6. SUBJECTS NOT RELATED TO THE INSURANCE LICENSE.

REQUIRED DATA: PROVIDERS MUST SUBMIT THEIR COURSES FOR APPROVAL TO THE MISSOURI DEPARTMENT OF INSURANCE AT LEAST 45 DAYS PRIOR TO THE DATE THE COURSE BEGINS.

THE PROVIDERS SHALL SUBMIT THE FOLLOWING FOR APPROVAL:

1. A COMPLETED AND SIGNED APPLICATION;
2. A COURSE FEE;
3. A COURSE OUTLINE THAT SHALL LIST AND SUMMARIZE EACH TOPIC COVERED. (A LIST OF TOPICS, WITH NO OTHER DETAILS, IS NOT AN ACCEPTABLE COURSE OUTLINE. THE OUTLINE SHALL CONTAIN TIME FRAMES FOR ALL INSURANCE RELATED MATERIAL. CREDIT WILL NOT BE GIVEN FOR NON-INSURANCE RELATED SUBJECTS. IF THERE IS SUBSTANTIAL CHANGE IN CONTENT OR ANY CHANGE IN INSTRUCTIONAL HOURS, THE COURSE SHALL BE REFILED. ONCE THE COURSE IS APPROVED, IT SHALL REMAIN IN FORCE UNTIL RESCINDED IN WRITING BY THE MISSOURI DEPARTMENT OF INSURANCE, CANCELED BY THE PROVIDER OR NONRENEWED. DO NOT SEND BOOKS, VIDEO OR CASSETTE TAPES AS A SUBSTITUTE FOR A COURSE OUTLINE.); AND,
4. INSTRUCTOR RESUME AND DOCUMENTATION OF QUALIFICATIONS.

NOTE: NO CREDIT SHALL BE GIVEN FOR COURSES HELD PRIOR TO THE APPROVAL DATE. THIS WOULD APPLY EVEN IF YOU SUBMIT THE COURSE AND THE APPLICATION NEEDS TO BE RETURNED FOR ADDITIONAL INFORMATION. THE APPLICATION AND OTHER FORMS AND FEES MUST BE RESUBMITTED PRIOR TO THE COURSE START DATE.

CREDIT HOURS: 50 MINUTES OF UNINTERRUPTED INSTRUCTION PERTAINING TO AN APPROVED COURSE.

FILING FEE: \$50 PER COURSE UP TO A YEARLY MAXIMUM OF \$250 (PERSONAL CHECKS NOT ACCEPTED). FEES SHALL BE WAIVED FOR LOCAL AGENT GROUPS (ASSOCIATIONS) IF THE INSTRUCTOR RECEIVES NO COMPENSATION.

ADVERTISING: COURSES MAY NOT BE ADVERTISED AS APPROVED IN MISSOURI UNTIL WRITTEN NOTIFICATION HAS BEEN GIVEN BY THE DEPARTMENT. THE COURSE NUMBER MAY NOT BE ADVERTISED. THE NUMBER OF HOURS FOR WHICH A COURSE HAS BEEN APPROVED SHALL BE PROMINENTLY DISPLAYED ON ALL ADVERTISEMENTS.

SELF STUDY: COMPLETE ALL APPLICABLE INFORMATION. ATTACH A COPY OF THE STUDY MATERIAL AND TEST ALONG WITH AN EXPLANATION OF HOW THE TEST WILL BE PROCTORED. PLEASE INCLUDE THE TIME ALLOTTED FOR COMPLETION OF THE COURSE.

CERTIFICATION OF COURSE COMPLETION: THE PROVIDER MUST COMPLETE THE CERTIFICATE OF COURSE COMPLETION. THE STUDENT MUST NOT COMPLETE ANY PART OF THE CERTIFICATE OF COURSE COMPLETION.

PROVIDER RESPONSIBILITY: THE PROVIDER MUST RETAIN A LIST FOR EACH COURSE CONTAINING THE FOLLOWING INFORMATION:

1. PROVIDER LOCATION;
2. COURSE TITLE;
3. MISSOURI COURSE NUMBER;
4. DATE COURSE COMPLETED;
5. NUMBER OF CEC HOURS EARNED; AND,
6. ROSTER FOR LICENSEES TO SIGN-IN/SIGN OUT.

THE PROVIDER SHOULD RETAIN THIS INFORMATION FOR FOUR (4) YEARS FOLLOWING COMPLETION OF THE COURSE.

COURSE APPROVAL EXPIRATION: COURSES SHALL BE APPROVED FOR A PERIOD OF NO MORE THAN ONE YEAR. APPLICANTS HOLDING COURSES INTENDED TO BE OFFERED FOR A LONGER PERIOD MUST RENEW ANNUALLY. THE DEPARTMENT WILL SEND OUT THE NOTICES ANNUALLY TO RENEW THE COURSES.

MO 375-1575 (9-97)



STATE OF MISSOURI
DEPARTMENT OF INSURANCE
LICENSING SECTION

P.O. BOX 690
JEFFERSON CITY, MO 65102-0690

OTHER PROFESSION CONTINUING EDUCATION SUMMARY

This form should be used to record information regarding courses attended in satisfaction of continuing education requirements for other professions licensed by the state of Missouri, pursuant to section 375.030, RSMo (1996 Supp.). The provisions of section 375.030 apply to any licensees whose licenses expired on or after August 28, 1996, as well as to licensees who obtain a new license on or after August 28, 1996.

INSTRUCTIONS

1. This form should be completed and submitted along with your license renewal application if you are requesting continuing education credit for insurance-related courses taken in satisfaction of continuing education requirements in another profession licensed by the state of Missouri.
2. For each course listed, list the name of the provider, the date the course was attended, the number of hours of instruction that were insurance-related, name of professional organization for which the course was accredited, and proof of that organization's certification.
3. Attach a copy of the course outline or other information regarding course content showing that the course, or that portion of the course for which continuing education credit is claimed, is insurance-related. The Department of Insurance will determine, based on the information submitted, the number of hours of continuing education credit that will be approved for each course for which credit is claimed. Licensees may be required by the Department to provide additional information regarding course content.
4. If a course was taken in another state to satisfy continuing education requirements in Missouri, you must submit proof or reciprocity between Missouri and the state in which the course was taken, or equivalent proof of the acceptability of the course for continuing education credit in Missouri.
5. Any and all courses/programs of instruction for which continuing education credit is claimed pursuant to section 375.030, RSMo (1996 Supp.) must comply with the provisions of section 375.020, except to the extent that the statutory provisions are inconsistent with one another.

COURSE PROVIDER	COURSE TITLE	DATE ATTENDED	INSURANCE-RELATED HOURS

CERTIFICATION

I CERTIFY THAT I HAVE TAKEN AND COMPLETED THE COURSES/PROGRAMS LISTED ABOVE, AND HAVE NOT MISREPRESENTED ANY FACT OR INFORMATION CONTAINED HEREIN. I WILL FURNISH TO THE DEPARTMENT OF INSURANCE, UPON REQUEST, ADDITIONAL INFORMATION REGARDING ANY OR ALL OF THE COURSES LISTED ABOVE IN ORDER TO VERIFY MY ATTENDANCE OR TO DETERMINE THE NUMBER OF HOURS OF INSURANCE-RELATED INSTRUCTION. I UNDERSTAND THAT I WILL BE SUBJECT TO A \$1,000 VOLUNTARY FORFEITURE AND/OR LICENSE REVOCATION FOR FAILURE TO PROVIDE TRUTHFUL INFORMATION ON THIS FORM, AND THAT INCOMPLETE OR INACCURATE INFORMATION MAY DELAY PROCESSING OF MY RENEWAL APPLICATION, WHICH MAY RESULT IN TERMINATION OF MY LICENSE.

SIGNATURE OF AGENT/BROKER

DATE

MO 375-0068 (9-97)



STATE OF MISSOURI
DEPARTMENT OF INSURANCE

CONTINUING EDUCATION EXEMPTION CERTIFICATE — FORM D

I hereby claim an exemption from the continuing education requirements under section 375.020.9., RSMo (1994). I sell only life insurance policies having an initial face amount of five thousand dollars or less, or annuities having an initial face amount of ten thousand dollars or less, that are designated by the purchaser for the payment of funeral or burial expenses. I do not sell any other kinds of insurance to the public in the state of Missouri. I will notify the director of the Department of Insurance within thirty (30) days if I sell any other kinds of insurance other than the life insurance or annuities described in this certification.

PRINT FULL NAME

SOCIAL SECURITY NUMBER

SIGNATURE OF AGENT

DATE

[Large empty box for signature and date]



STATE OF MISSOURI
DEPARTMENT OF INSURANCE
LICENSING SECTION

CONTINUING EDUCATION CERTIFICATE OF COURSE COMPLETION

P.O. BOX 690
JEFFERSON CITY, MO 65102-0690

NOTICE TO PROVIDER:

Retain a list (for each course) containing at least the following information: 1) Provider, 2) Location, 3) Course Title, 4) MO Course Number, 5) Date Course Completed, 6) Number of C.E.C. hours earned, 7) Names of Agents/Brokers, 8) Residence Address and 9) Social Security Number.

The provider must complete the Certificate of Course Completion. The student must not complete any part of the Certificate of Course Completion.

Provider should retain this information for four (4) years following completion of course.

NOTICE TO AGENT/BROKER:

Keep this certificate for record verification. **DO NOT SEND THIS FORM TO THE DEPARTMENT OF INSURANCE.** After you have fulfilled **ALL** the required Continuing Education Credit (C.E.C.) hours, complete the Continuing Education Certification Summary.

NAME OF AGENT/BROKER		SOCIAL SECURITY NUMBER
RESIDENCE ADDRESS (STREET, CITY, STATE, ZIP CODE)		
COURSE PROVIDER		
COURSE TITLE		
MISSOURI COURSE NUMBER		DATE COURSE COMPLETED
NUMBER OF C.E.C. HOURS EARNED	LOCATION	
SIGNATURE OF AUTHORIZED PROVIDER REPRESENTATIVE		DATE

**THIS FORM IS FOR AGENT/BROKER RECORD
KEEP THIS FORM IN YOUR FILE FOR FUTURE VERIFICATION**

MO 375-1576 (9-96)