
Rules of
Department of Insurance
Division 100—Division of Consumer Affairs
Chapter 4—Divisional Inquiry Response Requirements

Title	Page
20 CSR 100-4.100 Required Response to Divisional Inquiries.....	3

**Title 20—DEPARTMENT OF
INSURANCE**

**Division 100—Division of Consumer
Affairs**

**Chapter 4—Divisional Inquiry Response
Requirements**

**20 CSR 100-4.100 Required Response to
Divisional Inquiries**

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) Definitions.

(A) Person means any person or insurer as those terms are defined in sections 374.085, 375.932(3) and (4) and 375.1002(2) and (3), RSMo, and shall also include any other entity or person over which the division has jurisdiction.

(B) Inquiry means 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.

(C) Adequate response means a written response answering each inquiry with reasonable specificity. A person's acknowledgment of the division's inquiry is not an adequate response.

(D) Division means the Department of Insurance, Division of Consumer Affairs.

(2) Except as required under subsection (2)(B)—

(A) Upon receipt of any inquiry from the division, every person shall mail to the department an adequate response to the inquiry within twenty (20) days from the date the department 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: sections 354.190, 354.465, 354.485, 354.717, 354.723, 374.040, 374.110, 374.190, 375.938, 375.948, 375.1009 and 375.1018, RSMo 1994, 375.045 and 376.1375, Supp. 1997. Original rule filed Oct. 1, 1996, effective June 30, 1997. Amended: Filed Nov. 3, 1997, effective June 30, 1998.*

**Original authority: 354.190, 354.465 and 354.405, RSMo 1983; 354.717 and 354.723, RSMo 1987; 374.040, RSMo 1939, amended 1967; 374.045, RSMo 1967, amended 1993, 1995; 374.110, RSMo 1939, amended 1949; 374.190, RSMo 1939, amended 1949, 1967, 1992; 375.938 and 375.948, RSMo 1959, amended 1978, 1991; 375.1009 and 375.1018, RSMo 1991; and 376.1375, RSMo 1997.*