<table>
<thead>
<tr>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 CSR 700-1.010 Insurance Producers’ Examination and Licensing Procedures and Standards</td>
<td>3</td>
</tr>
<tr>
<td>20 CSR 700-1.020 Activities Requiring Licensure as Insurance Producer</td>
<td>3</td>
</tr>
<tr>
<td>20 CSR 700-1.025 Conduct of the Business of Insurance Over the Internet</td>
<td>4</td>
</tr>
<tr>
<td>20 CSR 700-1.030 Certification Letters Submitted With Insurance Producer’s License Applications</td>
<td>5</td>
</tr>
<tr>
<td>20 CSR 700-1.040 Clearance Letters</td>
<td>5</td>
</tr>
<tr>
<td>20 CSR 700-1.050 Payment of Earned Commissions</td>
<td>5</td>
</tr>
<tr>
<td>20 CSR 700-1.060 Retrospective Commission Contracts Prohibited</td>
<td>5</td>
</tr>
<tr>
<td>20 CSR 700-1.070 Coverages Permitted to be Sold Under Credit License</td>
<td>5</td>
</tr>
<tr>
<td>20 CSR 700-1.080 Representatives of Reciprocal and Interinsurance Exchanges to be Licensed</td>
<td>6</td>
</tr>
<tr>
<td>20 CSR 700-1.090 Fiduciary Duty of Broker (Rescinded January 30, 2003)</td>
<td>6</td>
</tr>
<tr>
<td>20 CSR 700-1.100 Producer Service Agreements</td>
<td>6</td>
</tr>
<tr>
<td>20 CSR 700-1.110 Licensing of Business Entity Insurance Producers</td>
<td>8</td>
</tr>
<tr>
<td>20 CSR 700-1.120 Certain Representatives of Prepaid Dental Corporations to be Licensed</td>
<td>8</td>
</tr>
<tr>
<td>20 CSR 700-1.130 Appointment and Termination of Insurance Producers</td>
<td>9</td>
</tr>
<tr>
<td>20 CSR 700-1.135 Forms for Filing Notice of Appointment of Agents and Notice of Termination of Appointment of Agents (Rescinded January 30, 2003)</td>
<td>9</td>
</tr>
<tr>
<td>20 CSR 700-1.140 Minimum Standards of Competency and Trustworthiness for Insurance Producers Concerning Personal Insurance Transactions</td>
<td>9</td>
</tr>
<tr>
<td>20 CSR 700-1.145 Standards of Commercial Honor and Principles of Trade in Variable Life and Variable Annuity Sales</td>
<td>13</td>
</tr>
</tbody>
</table>
20 CSR 700-1.146  Recommendations to Customers (Suitability) .................................................13
20 CSR 700-1.147  Reasonable Supervision in Variable Life and Variable Annuity Sales .................13
20 CSR 700-1.150  Incidental Fees Charged by Insurance Producers ...........................................16
(1) Examination Procedures.

(A) Before an individual may be licensed to sell certain classes of insurance, s/he must first take and pass an examination testing both the individual's knowledge regarding the class(es) of insurance the individual proposes to sell and the individual's knowledge of the insurance statutes and regulations. The examination must be taken and passed prior to submitting an application for a license to the Department of Insurance. The classes of insurance for which an examination is required prior to licensure are life insurance, accident and health insurance, property insurance, casualty insurance, and personal lines.

(B) The department contracts with an independent testing service, which administers the examinations referred to in subsection (1)(A). In order to take an examination, an individual must register and pay the appropriate fee to the independent testing service designated by the department. Instructions may be obtained from the independent testing service or the Department of Insurance.

(C) Once an individual has passed an examination, s/he has one (1) year from the date of the examination in which to submit an application for licensure to the Department of Insurance. Failure to submit an application within this time period will necessitate the individual taking and passing the examination again before s/he may be licensed.

(2) Application Required.

(A) The application required by section 375.015, RSMo shall be completed on the form approved by the director of insurance by each applicant for licensure before any license is issued.

(B) Each application shall be accompanied by an application fee of one hundred dollars ($100).

(C) All fees must be paid by money order, cashier's check, company check or business entity check. Fees for electronic applications may be paid by credit card or electronic funds transfer. No fee shall be refundable.

(D) A license will be issued only when the applicant has satisfactorily completed the requirements of sections 375.015–375.018, RSMo and of this regulation and the director has not refused to issue the license pursuant to section 375.141.2, RSMo.

(3) Special Licenses.

(A) Variable Contracts. Any licensed life insurance producer may be licensed to sell variable annuities and variable life insurance policies upon the submission of an application for same and a copy of the insurance producer's National Association of Securities Dealers registration or Securities and Exchange Commission certification, and the one hundred dollar ($100) application fee.

(B) Title. A license to sell title insurance shall be issued to any natural person pursuant to section 375.018, RSMo upon receipt of a completed application and the one hundred dollar ($100) application fee.

(C) Credit. A license to sell credit life, credit disability, credit property, credit unemployment, involuntary unemployment, mortgage life, mortgage guaranty, mortgage disability and guaranteed automobile protection (GAP) shall be issued pursuant to section 375.018, RSMo, to any natural person upon receipt of a completed application and a one hundred dollar ($100) application fee.

(D) Travel. A license to write insurance policies covering the risk of travel shall be issued pursuant to section 375.018, RSMo, to any natural person upon receipt of a completed application and a one hundred dollar ($100) application fee.

(4) Natural persons who are not residents of Missouri may be licensed as insurance producers in this state upon receipt of a completed application, the certification of the proper official of the insurance producer's resident state that s/he is licensed in that state for the lines for which s/he wishes to be licensed in this state, provided equivalent lines are licensed in this state, and a one hundred dollar ($100) application fee.

(5) The biennial renewal fee for an insurance producer's license is one hundred dollars ($100). An insurance producer's license shall be renewed biennially on the anniversary date of issuance and continue in effect until refused, revoked or suspended by the director in accordance with section 375.141, RSMo. If the biennial renewal fee for the license is not paid by the expiration date the license terminates. All fees must be paid by money order, cashier's check, company check or business entity check. Fees for electronic renewals may be paid by credit card or electronic funds transfer. No fee shall be refundable.

(6) Personal Lines. A license to sell personal lines insurance shall be issued to any natural persons pursuant to section 375.018, RSMo, upon receipt of a completed examination, proof of passing score on examination, and a one hundred dollar ($100) application fee. A personal lines license shall authorize an individual to sell property and casualty insurance providing coverage for individuals and families for non-commercial purposes. An individual holding a personal lines license shall complete, during each two (2)-year period, the continuing education requirements for a property and casualty license as defined in section 375.020, RSMo.


20 CSR 700-1.020 Activities Requiring Licensure as Insurance Producer

PURPOSE: This rule effectuates and aids in the interpretation of the definition of insurance producer as stated in section 375.012, RSMo by outlining those activities for which licensure is required.
(1) Solicitation of an Insurance Contract.
   (A) Unless otherwise specifically provided by section 375.012, RSMo, no person shall solicit an insurance contract in Missouri unless s/he is a licensed insurance company, its employee or an insurance producer.
   (B) Solicitation of an insurance contract includes, but is not limited to, the following activities:
   1. Disseminating information as to rates secured by reference to a published or printed list or computer database of standard rates;
   2. Initiating sales over the telephone other than scheduling appointments with insurance producers to discuss insurance;
   3. Advising an insured to purchase additional insurance when receiving payment for existing business;
   4. Signing an application or an order for insurance; and
   5. Advising a prospective purchaser on the terms of existing coverage.
   (C) Solicitation of an insurance contract does not include the following activities:
   1. Dispensing brochures and other general information so long as there is no conversation relating to the terms of an insurance contract;
   2. Disseminating buyer’s guides, applications for coverage, coverage selection forms, or other similar forms in response to a request from prospective or current policyholders;
   3. Receiving and recording information from a policyholder to give to an insurance producer for his or her review and response;
   4. Scheduling appointments with insurance producers to discuss insurance.

(2) Negotiation of an Insurance Contract.
   (A) Unless otherwise specifically provided by section 375.012, RSMo, no person shall negotiate an insurance contract between an insured and a third party in Missouri unless s/he is a licensed insurance company, its employee or an insurance producer.
   (B) Negotiation of an insurance contract includes, but is not limited to, the following activities:
   1. Advising a prospective purchaser on the premium cost of a proposed contract of insurance, including counseling as to which coverages to buy;
   2. Advising a prospective purchaser on the coverages or terms of a proposed contract of insurance, including counseling as to which coverages to buy;
   3. Recommending or independently initiating additions or deletions to an insured’s policy;
   4. Explaining the effect of age, health, or other risk-related conditions with respect to purchasing a particular policy;
   5. Counseling, urging, or advising any prospective purchaser to buy a particular policy or to insure with a particular company; or
   6. Explaining, discussing, or interpreting coverage, analyzing exposures or policies, or giving opinions or recommendations as to coverage.
   (C) Negotiation of an insurance contract does not include communicating with the policyholder or prospective policyholder in order to obtain factual information necessary for an insurance producer to complete a review.

(3) Sale of an Insurance Contract.
   (A) Unless otherwise specifically provided by section 375.012, RSMo, no person shall sell an insurance contract in Missouri unless s/he is a licensed insurance company, its employee or an insurance producer.
   (B) Sale of an insurance contract includes, but is not limited to, the following activities:
   1. Signing binders, certificates of insurance, commitments, endorsements, insurance identification cards and insurance policies;
   2. Indicating that the requested coverage is or will be bound or issued; or
   3. Issuing certificates of insurance, endorsements, binders, commitments, insurance policies or insurance identification cards except when done by a group policyholder.
   (C) Sale of an insurance contract does not include the following activities:
   1. Receiving requests for coverage from an applicant or policyholder to give to an insurance producer for his or her review and response;
   2. Receiving and recording information from an applicant or policyholder to give to an insurance producer for his or her review and response;
   3. Issuing certificates of insurance, endorsements, binders, commitments, insurance policies or insurance identification cards except when done by a group policyholder.

(4) Duty to Have Insurance Producer at Each Place of Business.
   (A) Each place of business of an insurance producer shall contain the principal office of at least one (1) licensed insurance producer.
   (B) A licensed insurance producer shall be held responsible for all insurance-related activities performed by an unlicensed individual under the supervision of that insurance producer.

(5) Discipline for Violation. The director of the Missouri Department of Insurance may institute disciplinary action for violations of this regulation in accordance with the provisions of section 375.141, RSMo and any other applicable law.


20 CSR 700-1.025 Conduct of the Business of Insurance Over the Internet

**PURPOSE:** This regulation provides general guidelines for the conduct of business in Missouri with Missouri residents over the Internet.

(1) All laws and rules applying to the conduct of the business of insurance apply to the business of insurance conducted over Internet transactions.

(2) Each website or home page of insurance producers or insurance companies shall contain an address and telephone number for contact with the insurance producers or insurance companies.

(3) Each website or home page of insurance producers or insurance companies shall contain a notice of the states in which they are authorized or licensed to do the business of insurance.

**AUTHORITY:** section 374.045, RSMo 2000.*

20 CSR 700-1.030 Certification Letters Submitted With Insurance Producer’s License Applications

PURPOSE: This regulation provides the definition of a certification letter and aids and effectuates licensing standards and procedures as outlined in section 375.017.2, RSMo.

(1) If the home state of an applicant for a nonresident license participates in the National Association of Insurance Commissioners (NAIC) Producer Database, the applicant must submit a certification letter certifying that the producer is licensed and in good standing in that state. The certification letter must include the signature of the head of that resident state’s insurance regulatory agency and his/her official seal.

(2) If the home state of an applicant for a nonresident license does not participate in the NAIC Producer Database, the applicant must submit a certification letter certifying that the producer is licensed and in good standing in that state. The certification letter must include the signature of the head of that resident state’s insurance regulatory agency and his/her official seal.

(3) A certification letter submitted with an application for a nonresident license must be dated no earlier than six (6) months prior to the date the application is received by the Missouri Department of Insurance.

(4) Failure to submit a properly dated certification letter will cause all application materials to be returned to the insurance producer.


20 CSR 700-1.040 Clearance Letters

PURPOSE: This regulation provides the definition of a clearance letter and aids and effectuates licensing standards and procedures as outlined in section 375.017.2, RSMo.

(1) Definition. Clearance letter as used in this rule is a statement from another state certifying that the insurance producer held, within one (1) year next proceeding the date of application, the same kind of license as applied for in this state. The statement also includes the signature of the head of the insurance regulatory agency of the state from whom the insurance producer held the same kind of license and his/her official seal.

(2) A clearance letter submitted with an application for a resident license must be dated no earlier than six (6) months prior to the date the application is received by the Missouri Department of Insurance.

(3) Failure to submit a properly dated clearance letter will cause all application material to be returned to the insurance producer.


20 CSR 700-1.050 Payment of Earned Commissions

PURPOSE: This rule permits some commissions fully earned while licensed to be paid after the termination of licensure. This regulation was promulgated pursuant to authority granted by section 374.045, RSMo and implements sections 375.012, 375.014, 375.018 and 375.071, RSMo.

Commissions Receivable Upon Termination. Where an insurance producer’s license is terminated before the full amount of commissions earned during the period of licensure has been received, the amount earned and not received may be paid.


20 CSR 700-1.060 Retroactive Commission Contracts Prohibited

PURPOSE: This regulation specifies restrictions on the authority of insurance producers to settle claims when they profit directly from the refusal to pay claims. This regulation was adopted pursuant to the provisions of section 374.045, RSMo and implements sections 375.141 and 375.445, RSMo.

(1) Retroactive Commission Contracts Prohibited. No insurance company licensed or authorized to do business in Missouri may use any plan of payment to its insurance producers by which the company receives an agreed portion of its earned premium free from any normal claims and allows any insurance producer or other person to pay all normal claims from the remainder and retain as his/her compensation the money not paid to claimants.

(2) Profit Sharing Permitted. Commission agreements may contain a provision for varying the amount of commission paid an insurance producer with the loss experience of the policies s/he has written, provided the company is directly liable for and does pay claims and the insurance producer has no authority to deny or refuse to pay or compromise any claim.

(3) Records Required. Copies of all these agreements shall be maintained as business records by both the company and the insurance producer for three (3) years for inspection by the director or his/her duly appointed agent.


20 CSR 700-1.070 Coverages Permitted to be Sold Under Credit License

PURPOSE: This regulation describes what coverages may be sold under a limited credit license. This regulation is adopted pursuant to...
to the provisions of section 374.045, RSMo and implements section 375.018.4(5), RSMo.

(1) No credit life insurance may be sold by a licensee exempted from examination by section 375.018.5(4), RSMo which—

(A) Is issued upon the life of any person other than the debtor(s);
(B) Exceeds the term of indebtedness it secures except as provided in section 385.035, RSMo; or
(C) Exceeds at any time the amount of the indebtedness it secures except when—
1. Caused by voluntary prepayment of a portion of the loan;
2. The insurance is written on agricultural credit transaction commitments;
3. The insurance is written on educational credit transaction commitments; or
4. Insurance is written on residential real estate-secured credit transaction commitments. In addition, no credit life insurance that contains a conversion privilege may be sold by the licensee.

(2) No credit accident and sickness insurance may be sold unless that policy does not exceed the amount or term of the indebtedness it secures issued only upon the health of the debtor.

(3) Property insurance under section 375.018.5(4), RSMo may be written under license provided it meets the following provisions:

(A) Covers only that tangible personal property pledged as collateral for a loan except as otherwise permitted by section 408.140, RSMo;
(B) Provides only physical damage coverage in the case of automobiles, for example, collision and comprehensive;
(C) Provides only the standard fire policy with extended coverage in the case of collateral other than automobiles; and
(D) Provides coverage no greater in amount than the total amount of the underlying indebtedness.


20 CSR 700-1.080 Representatives of Reciprocal and Interinsurance Exchanges to be Licensed

PURPOSE: This regulation requires representatives of reciprocal and interinsurance exchanges to be licensed. This regulation is adopted pursuant to the provisions of section 374.045, RSMo and implements sections 375.012, 375.014, 375.016 and 375.018, RSMo.

(1) All persons who represent interinsurance exchanges or the attorney-in-fact for the exchanges and whose compensation is in part or in whole paid in the form of commissions on the business written or a portion of the deposit shall be duly licensed by this department.

(2) This order shall not apply to salaried representatives of the attorney-in-fact.


20 CSR 700-1.090 Fiduciary Duty of Broker
(Rescinded January 30, 2003)


20 CSR 700-1.100 Producer Service Agreements

PURPOSE: This regulation provides for Producer Service Agreements.

(1) Producer Service Agreements.
(A) The form set forth in Exhibit A is approved for use as specified in section 375.116, RSMo. Substantially equivalent forms may be used where they contain other provisions and do not affect the content of Exhibit A. The Producer Service Agreement, which is included herein, must be a separate document from any other form or contract.
Exhibit A
Missouri Producer Service Agreement

1. The undersigned insured hereby engages the services of ____________________, a licensed Missouri insurance producer, license #__________, for the purpose of securing, negotiating and procuring the placement of the following described insurance coverages and to assist the undersigned in the preparation of any and all applications, underwriting data, and other information required by an insurer for the purposes of issuing an insurance policy within this state. The insurance coverage requested is: (Here describe in detail the coverage to be effected.)

2. The undersigned insured authorizes the insurance producer to commit to a maximum premium of not more than $______________ for the above-stated coverage(s). (If multiple contracts of insurance are to be procured for the same insured or prospective insured, a separate maximum may be stated for each contract covered by this agreement.)

The undersigned insured agrees to pay as compensation to the insurance producer, above and in addition to the commission received from the insurer, for the various services of the insurance producer a fee of not more than $________________________. (If multiple contracts of insurance are to be procured for the same insured or prospective insured, a separate producer fee may be stated for each contract covered by this agreement.)

3. A brief description of those services performed and not described in paragraph 1. above is:_____________________________________________________

This agreement is in furtherance of section 375.116, RSMo, and Missouri Department of Insurance Regulation 20 CSR 700-1.100.

Dated: ________________________________
(Insured)

Dated: ________________________________
(Insurance Producer)
20 CSR 700-1.110 Licensing of Business Entity Insurance Producers

PURPOSE: This regulation explains business entity insurance producer licensing standards and procedures in Missouri.

   (A) An insurance producer license must be obtained for each business entity meeting the definition of insurance producer in section 375.012(6), RSMo.
   (B) Sole Proprietors.
   1. An insurance producer who is a sole proprietor conducting his/her insurance business in his/her legal name, including any first name or nickname, and who is the only licensed person conducting the insurance business under the name, is not required to obtain an additional license as a business entity insurance producer. The insurance producer doing the insurance business as described above may use the terms, “insurance agency,” “agency,” and other similar descriptive terms with the use of the legal name, including any first name or nickname, without the necessity of obtaining a separate business entity insurance producer license.
   2. An insurance producer who is a sole proprietor conducting his/her insurance business in his/her legal name, including any first name or nickname, and who has other licensed persons conducting the insurance business under the name of the sole proprietor, is required to obtain a license as a business entity insurance producer.
   3. An insurance producer who is a sole proprietor conducting an insurance business in a name other than his/her legal name, including any first name or nickname, with or without other licensed persons, is required to obtain a business entity insurance producer license.

2. An insurance producer who is a sole proprietor conducting an insurance business as an entity insurance producer doing the insurance business as his/her legal name, including any first or nickname, with descriptive terms with the use of the legal name, may use the terms, “insurance producer doing the insurance business as his/her legal name, including any first or nickname, with descriptive terms with the use of the legal name,” as used in section 375.012, subsection (2), RSMo (Supp. 1967).

3. An insurance producer who is a sole proprietor conducting his/her insurance business in his/her legal name, including any first or nickname, with descriptive terms with the use of the legal name, and who has other licensed persons conducting the insurance business under the name of the sole proprietor, is required to obtain a license as a business entity insurance producer.

4. An insurance producer who is a sole proprietor conducting an insurance business in a name other than his/her legal name, including any first name or nickname, with or without other licensed persons, is required to obtain a business entity insurance producer license.

(C) If a business entity is acting as an insurance producer under more than one (1) name or operates subsidiaries under differing names which also come within the definition of insurance producer, all these subsidiaries must be licensed as insurance producers.

2. Corporations, associations, partnerships, limited liability companies, limited liability partnerships, or other legal entities shall submit a copy of its Certificate of Good Standing as issued by the Missouri Secretary of State or a current certification from the state or federal agency governing the applicant’s authority to do business that the applicant is then in good standing to do business. If the other licensed persons are conducting the business of insurance in their own names, no separate business entity insurance producer license is required.

3. Organizational Credit Business Entities.
   (A) In addition to the application fee required by section 375.065, RSMo, organizational credit business entities shall submit a fee of eight dollars ($8) per employee to whom the business entity pays any salary or commission for the solicitation, negotiation, or sale of credit insurance contracts.
   (B) Organizational credit business entity licenses shall be renewed as required under section 375.065, RSMo. At renewal, an organizational credit business entity shall include a list of employees to whom the business entity has paid, within the preceding twelve (12) months, any salary or commission for the solicitation, negotiation, or sale of credit insurance contracts.

4. Persons desiring to solicit contracts on behalf of preneed insurance corporations shall comply with 20 CSR 700-1.100 as the regulations relate to insurance producer’s examination and licensing procedures and standards.

5. The director may revoke or suspend, for a period as s/he may determine, any license of any insurance producer, if it is determined as provided by sections 621.045–621.205, RSMo, that the licensee or applicant has


20 CSR 700-1.120 Certain Representatives of Prepaid Dental Corporations to be Licensed

PURPOSE: This regulation requires representatives of prepaid dental corporations who solicit contracts on behalf of the corporation to be licensed as insurance producers with the Department of Insurance pursuant to section 354.721, RSMo.

(1) Any person who solicits membership contracts on behalf of prepaid dental corporations or offers or assumes to act in negotiation of the contracts, whether a salaried representative of the corporation or one whose compensation is in part or in whole paid to the firm of commissions on the business written, shall be duly licensed by this department as an accident and health insurance producer.

(2) No person shall act in this state as an insurance producer for a prepaid dental corporation unless s/he is licensed by the director as provided in this regulation.

(3) Persons desiring to solicit contracts on behalf of prepaid dental corporations shall comply with 20 CSR 700-1.100 as the regulations relate to insurance producer’s examination and licensing procedures and standards.

(4) Persons desiring to solicit contracts on behalf of prepaid dental corporations, in addition, shall be subject to the provisions of sections 375.016–375.022, 375.046–375.051 and 375.081, RSMo.

(5) The director may revoke or suspend, for a period as s/he may determine, any license of any insurance producer, if it is determined as provided by sections 621.045–621.205, RSMo, that the licensee or applicant has

Op. Atty. Gen. No. 177, Dill (5-2-68). “True name” as used in section 375.02, subsection (2), RSMo (Supp. 1967), means a person’s actual and not fictitious name and includes a surname, a first name and a middle name or initial.

violated, at any time, the provisions of section 375.141, RSMo.


20 CSR 700-1.130 Appointment and Termination of Insurance Producers

PURPOSE: The department defines appointment of an insurance producer, as used in section 375.022, RSMo, so an insurance company knows what act(s) constitutes appointment of an insurance producer to act for the insurance company.

(1) As used in section 375.022, RSMo, appointment of an insurance producer means the earliest date on which an insurance company, or its authorized agent does any of the following:

(A) Distributes an application form, which on its face requires submission of premium at the time of completing the application with a consumer, to the prospective insurance producer, unless the application form is marked in bold type as a specimen;
(B) Accepts premiums from the prospective insurance producer;
(C) Accepts for underwriting an application for insurance submitted by the prospective insurance producer;
(D) Executes a written or oral employment contract with the prospective insurance producer;
(E) Grants binding authority given to the prospective insurance producer.

(2) An insurer may appoint insurance producers directly by appointing individual insurance producers, or by designating a licensed business entity, which designation shall be deemed an appointment of such individual insurance producers for all insurers with existing designations of the licensed business entity by an insurer shall be deemed an appointment of such individual insurance producers for all insurers with existing designations of the licensed business entity.

(B) The appointment of an individual insurance producer pursuant to this subsection shall terminate upon the individual insurance producer’s termination or resignation from the licensed business entity with which the individual insurance producer is listed or employed, upon termination of the licensed business entity by the insurer, or upon nonrenewal, suspension, revocation, or surrender of the individual insurance producer’s license.

(C) An insurer may also appoint an organizational credit business entity licensed pursuant to section 375.065, RSMo, in the manner described in subsections (2)(A) and (2)(B) of this rule.

(3) The notice of termination for one of the reasons set forth in section 375.141, RSMo, required by subsections 5 and 7 of section 375.015, RSMo, shall be accompanied by a report or summary of the acts of the insurance producer believed to violate section 375.141, RSMo, and copy of the documentation collected by the insurer that led to the termination.


20 CSR 700-1.135 Forms for Filing Notice of Appointment of Agents and Notice of Termination of Appointment of Agents (Rescinded January 30, 2003)


20 CSR 700-1.140 Minimum Standards of Competency and Trustworthiness for Insurance Producers Concerning Personal Insurance Transactions

PURPOSE: This regulation effectuates and aids in the interpretation of the provisions of section 375.141.1(8), RSMo, which relates to the competence and trustworthiness of insurance producers. The regulation requires insurance producers to comply with certain minimum requirements in transactions involving personal insurance policies. It promulgated pursuant to the provisions of section 374.045, RSMo and implements the provisions of section 375.141, RSMo.

(1) Definitions.

(A) Cash premium payment means a premium payment made in the form of currency.

(B) Insurer means an insurance company, fraternal benefit society, health services corporation, health maintenance organization, prepaid health plan or any similar organization authorized to transact business in Missouri.

(C) Personal insurance policy means any liability or risk-assuming policy, contract, subscriber agreement, rider or endorsement delivered or issued for delivery in this state by an insurer, for the purpose of providing personal, noncommercial insurance coverage to an individual or family on a nongroup basis, including individual or family automobile, homeowners, life, annuity, health, property or casualty coverage.

(D) Licensee means a person licensed by Missouri to act as an insurance producer.

(E) Premium means any amount of money which is paid by the insured or prospective insured to a licensee for coverage under a personal insurance policy. The term shall also mean any amount which must be returned to the insured, as in the case of any unearned premium due the insured upon the termination of coverage.

(2) Document and Premium Handling Standards. When dealing with any personal insurance policy, every insurance producer shall comply with the following standards of promptness regarding securing and amending coverage, providing written evidence of insurance transactions and handling premiums, except to the extent these actions are the responsibility of the insurer. Where it is the insurer’s responsibility to take these actions, this responsibility shall be delineated in a written document, a copy of which shall be retained by the licensee and available for examination by the department.

(A) Every insurance producer shall handle every application for new coverage under a personal insurance policy and every request for amendments to an existing policy in a manner which will secure the new or amended coverage as soon as is reasonably possible, unless a longer time is permitted under a written agreement between the licensee and the insured or prospective insured. If within
(3) No insurance producer or a member of the insurance producer’s immediate family shall, at any time, be named as a beneficiary or contingent beneficiary or shall acquire any ownership interest in any insurance policy held by an insurance client or former or prospective insurance client. Such a prohibition would not apply if there exists a relationship between the insurance client or former or prospective insurance client and the insurance producer or immediate family of the insurance producer which gives rise to an insurable interest.

(C) A copy of the cash premium receipt shall be given to the person making the cash premium payment. An additional copy shall be retained by the licensee for the licensee’s records as provided in section (6) of this regulation, unless other records of the licensee and the insurer document the information required under subsections (5)(A) and (D) of this rule for purposes of inspections or examinations by the director.

(D) No insurance producer shall accept a cash premium payment for new coverage under a personal insurance policy where the licensee has not selected an insurer with whom to place the coverage unless the cash premium receipt bears a comment indicating that an insurer has not yet been selected and that coverage currently does not yet exist.

(6) Minimum Record Keeping Requirements for all Insurance Producers.
(A) Every insurance producer shall maintain a complete set of records for each personal insurance policy applied for or procured through the licensee, except to the extent the maintenance of these records is, in whole or in part, the responsibility of the insurer. Where it is the insurer’s responsibility to maintain these records, this responsibility shall be delineated in a written document(s), a copy of which shall be retained by the licensee. The records which must be maintained shall include, but not be limited to, the following:

1. Any policy applications, declaration pages, endorsements, riders or binders associated with the policy;
2. Any written correspondence or copies of records transmitted to or received by the licensee concerning the policy;
3. Any documents associated with any claims filed with the licensee under the policy; and
4. Any receipts or other documents associated with any premium payments made to the licensee under the policy, including receipts for cash premium payments required under section (3) of this regulation.
(B) The records required to be maintained under this section shall be open to the inspection or examination of the director of insurance or his/her agents, and shall be maintained in an orderly manner so that the information in the records is readily available during the inspection or examination. The requirement of this subsection shall be deemed satisfied whenever a requested record can be retrieved from its storage location within five (5) business days of a request by the director or the director’s designee.
(C) An insurance producer operating under an exclusive contract with an insurer, including one (1) insurer and its subsidiaries or affiliates, upon termination of the agency appointment, shall be required to maintain only those records as the contract authorizes him/her to retain, provided that the insurer shall bear responsibility for maintaining all other records which otherwise would have been required to be maintained by the insurance producer.

(D) All records required to be maintained under this section shall be maintained for as long as the personal insurance policy in question is in force and for at least three (3) years thereafter.

(7) Discipline. Violation by an insurance producer of the provisions of this regulation shall be deemed incompetent or untrustworthy behavior under section 375.141.1(8), RSMo, and shall constitute grounds for discipline of the licensee under that section or other applicable laws.
EXHIBIT A

PREMIUM RECEIPT

Amount of payment: $_________ . ________ Date of Payment: ________ / ________ / ________

Name of Insurance Company: ________________________________________________________________

Policy Number or Description: ________________________________________________________________

Name of Insured: __________________________________________________________________________

Comment: _________________________________________________________________________________

Insurance Producer’s Signature: ________________________________________________________________________

_________________________________________________________

KEEP THIS RECEIPT AS PART OF YOUR RECORDS FOR YOUR OWN PROTECTION.
20 CSR 700-1.145 Standards of Commercial Honor and Principles of Trade in Variable Life and Variable Annuity Sales

PURPOSE: This rule implements the requirements of section 375.141.1(8), RSMo, with respect to the demonstration of incompetence, untrustworthiness or financial irresponsibility of producers in the offer, sale or exchange of variable life and variable annuity products.

(1) Grounds for the discipline or disqualification of producers shall include, in addition to other grounds specified in section 375.141, RSMo, failure to comply with or violation of the following professional standards of conduct:

(A) Producers, in the conduct of variable life and variable annuity business, shall observe high standards of commercial honor and just and equitable principles of trade. Implicit in a producer's relationship with customers is the fundamental responsibility of fair dealing. Practices that violate this responsibility of fair dealing include, but are not limited to, the following:

1. Inducing an exchange or switch of a variable life or variable annuity contract with insignificant benefit to the consumer, but for the purpose of accumulating commissions by the producer; and

2. Causing the execution of transactions that are not authorized by customers or the sending of confirmations in order to cause customers to accept transactions not actually agreed upon; and

(B) Producers shall not materially aid any other person in any violation or failure to comply with any standard set forth in this rule.


20 CSR 700-1.146 Recomendations to Customers (Suitability)

PURPOSE: This rule implements the requirements of section 375.141.1(8), RSMo, with respect to the demonstration of incompetence, untrustworthiness or financial irresponsibility of producers in the offer, sale or exchange of variable life and variable annuity products.

(1) Grounds for the discipline or disqualification of producers shall include, in addition to other grounds specified in section 375.141, RSMo, failure to comply with or violation of the following professional standards of conduct:

(A) In recommending to an individual customer the purchase, sale or exchange of any variable life or variable annuity product, a producer shall have reasonable grounds for believing that the recommendation is suitable for such customer upon the basis of the facts, if any, disclosed by such customer as to his financial situation and needs.

(B) Prior to the execution of a variable life or variable annuity transaction recommended to an individual customer a producer shall make reasonable efforts to obtain information concerning—

1. The customer's financial status;

2. The customer's tax status;

3. The customer's insurance and investment objectives;

4. The customer's current and reasonably anticipated needs for liquidity; and

5. Such other information used or considered to be reasonable by such producer in making recommendations to the customer.

(C) No person shall materially aid any other person in any violation or failure to comply with any standard set forth in this rule.

(2) Interpretation of this rule shall be guided by judicial and administrative opinions and decisions construing substantially similar requirements of the National Association of Securities Dealers (NASD).


20 CSR 700-1.147 Reasonable Supervision in Variable Life and Variable Annuity Sales

PURPOSE: This rule implements the requirements of section 375.141.1(8), RSMo, with respect to the demonstration of incompetence, untrustworthiness or financial irresponsibility of producers in the offer, sale or exchange of variable life and variable annuity products.

(1) Grounds for the discipline or disqualification of producers shall include, in addition to other grounds specified in section 375.141, RSMo, failure to comply with or violation of the following professional standards of conduct:

(A) Individual Producers. Each individual producer licensed to sell variable life and variable annuity products shall be supervised by a member of the National Association of Securities Dealers (NASD), which member shall also be licensed as a business entity producer with the Department of Insurance (supervising member).

(B) Supervising Members.

1. Supervisory system.

A. Each supervising member shall establish and maintain a system to supervise the activities of each individual producer that is reasonably designed to achieve compliance with applicable state insurance laws and regulations, federal securities laws and regulations, and with applicable NASD rules. Final responsibility for proper supervision shall rest with the supervising member. A supervising member's supervisory system shall provide, at a minimum, for the following:

(I) The establishment and maintenance of written procedures as required by paragraphs (1)(B)2. and 3. of this rule;

(II) The designation, where applicable, of an appropriately qualified and registered NASD principal(s) with authority to carry out the supervisory responsibilities of the supervising member for variable life and variable annuity products;

(III) The designation of an office of supervisory jurisdiction (OSJ) of each location that meets the definition contained in NASD Rule 3010(g)(2), effective January 31, 2005. The supervising member shall also designate such other OSJs as it determines to be necessary in order to supervise its producers and employees in accordance with the standards set forth in this rule, taking into consideration the following factors:

(a) Whether the individual producers or employees engage in retail sales or other activities involving regular contact with public customers;
(b) Whether a substantial number of individual producers conduct sales activities at, or are otherwise supervised from, such location;
(c) Whether the location is geographically distant from another OSJ of the supervising member;
(d) Whether the individual producers are geographically dispersed; and
(e) Whether the investment or insurance activities at such location are diverse and/or complex;

(IV) The designation of one or more appropriately qualified and registered NASD principal(s) in each OSJ, including the main office, and one or more appropriately NASD qualified and licensed producers in each non-OSJ branch office (as defined in NASD Rule 3010(g)(1), effective January 31, 2005) with authority to carry out the supervisory responsibilities assigned to that office by the supervising member;

(V) The assignment of each individual producer to an appropriately NASD qualified and licensed producer who shall be responsible for supervising that person’s activities;

(VI) Reasonable efforts to determine that all supervisory personnel are qualified by virtue of experience or training to carry out their assigned responsibilities;

(VII) The participation of each producer, either individually or collectively, no less than annually, in an interview or meeting conducted by persons designated by the supervising member at which compliance matters relevant to the activities of the individual producer(s) are discussed. Such interview or meeting may occur in conjunction with the discussion of other matters and may be conducted at a central or regional location or at the individual producer’s place of business.

2. Written procedures.

A. Each supervising member shall establish, maintain, and enforce written procedures to supervise the variable life and variable annuity business in which it engages and to supervise the activities of individual producers that are reasonably designed to achieve compliance with applicable state insurance laws and regulations, federal securities laws and regulations, and with applicable NASD rules.

B. The supervising member’s written supervisory procedures shall set forth the supervisory system established by the supervising member pursuant to subparagraph (1)(B)1.A. above, and shall include the titles, registration/licensure status and locations of the required supervisory personnel and the responsibilities of each supervisory person as these relate to the types of business engaged in, applicable insurance laws and regulations, applicable federal securities laws and regulations, and applicable NASD rules. The supervising member shall maintain on an internal record the names of all persons who are designated as supervisory personnel and the dates for which such designation is or was effective. Such record shall be preserved by the supervising member for a period of not less than three (3) years, the first two (2) years in an easily accessible place.

C. A copy of a supervising member’s written supervisory procedures, or the relevant portions thereof, shall be kept and maintained in each OSJ and at each location where supervisory activities are conducted on behalf of the supervising member. Each supervising member shall amend its written supervisory procedures as appropriate within a reasonable time after changes occur in applicable state insurance laws and regulations, applicable federal securities laws and regulations, and applicable NASD rules, and as changes occur in its supervisory system, and each supervising member shall be responsible for communicating amendments to the individual producers it supervises.

3. Internal inspections.

A. Each supervising member shall conduct a review, at least annually, of the businesses in which it engages, which review shall be reasonably designed to assist in detecting and preventing violations of, and achieving compliance with, applicable state insurance laws, applicable federal securities laws and regulations, and with applicable NASD rules. Each supervising member shall review the activities of each office, which shall include the periodic examination of customer accounts, to detect and prevent irregularities or abuses.

(I) Each supervising member shall inspect at least annually every office of supervisory jurisdiction and any branch office that supervises one or more non-branch locations.

(II) Each supervising member shall inspect at least every three (3) years every branch office that does not supervise one or more non-branch locations. In establishing how often to inspect each non-supervisory branch office, the firm shall consider whether the nature and complexity of the variable life and variable annuity sales activities for which the location is responsible, the volume of business done, and the number of individual producers assigned to the location require the non-supervisory branch office to be inspected more frequently than every three (3) years. If a supervising member establishes a more frequent inspection cycle, the supervising member must ensure that at least every three (3) years, the inspection requirements enumerated in subparagraph (1)(B)3.B. have been met. The non-supervisory branch office examination cycle, an explanation of the factors the supervising member used in determining the frequency of the examinations in the cycle, and the manner in which a supervising member will comply with subparagraph (1)(B)3.B. if using more frequent inspections than every three (3) years, shall be set forth in the supervising member’s written supervisory and inspection procedures.

(III) Each supervising member shall inspect on a regular periodic schedule every non-branch location. In establishing such schedule, the firm shall consider the nature and complexity of the variable life and variable annuities activities for which the location is responsible and the nature and extent of contact with customers. The schedule and an explanation regarding how the supervising member determined the frequency of the examination schedule shall be set forth in the supervising member’s written supervisory and inspection procedures.

(IV) Each supervising member shall retain a written record of the dates upon which each review and inspection is conducted.

B. An office inspection and review by a supervising member pursuant to subparagraph (1)(B)3.A. must be reduced to a written report and kept on file by the supervising member for a minimum of three (3) years, unless the inspection is being conducted pursuant to part (1)(B)3.A.(III) and the regular periodic schedule is longer than a three (3)-year cycle, in which case the report must be kept on file at least until the next inspection report has been written. The written inspection report must also include, without limitation, the testing and verification of the supervising member’s policies and procedures, including supervisory policies and procedures in the following areas:

(I) Safeguarding of customer funds and annuities;

(II) Maintaining of books and records;

(III) Supervision of customer accounts serviced by branch office managers;

(IV) Transmittal of funds between customers and individual producers;

(V) Validation of customer addresses and changes; and

(VI) Validation of changes in customer account information.

If a supervising member does not engage in all of the activities enumerated above, the supervising member must identify those activities in which it does not engage in the written inspection report and document in the
C. An office inspection by a supervising member pursuant to subparagraph (1)(B)3.A. may not be conducted by the branch office manager or any person within that office who has supervisory responsibilities or by any individual who is supervised by such person(s). However, if a supervising member is so limited in size and resources that it cannot comply with this limitation (e.g., a supervising member with only one (1) office or a supervising member has a business model where small or single-person offices report directly to an office of supervisory jurisdiction manager who is also considered the office’s branch office manager), the supervising member may have a principal who has the requisite knowledge to conduct an office inspection perform the inspections. The supervising member, however, must document in the office inspection reports the factors it has relied upon in determining that it is so limited in size and resources that it has no other alternative than to comply in this manner. A supervising member must have in place procedures that are reasonably designed to provide heightened office inspections if the person conducting the inspection reports to the branch office manager’s supervisor or works in an office supervised by the branch manager’s supervisor and the branch office manager generates twenty percent (20%) or more of the revenue of the business units supervised by the branch office manager’s supervisor. For the purposes of this paragraph only, the term “heightened inspection” shall mean those inspection procedures that are designed to avoid conflicts of interest that serve to undermine complete and effective inspection because of the economic, commercial, or financial interests that the branch manager’s supervisor holds in the associated persons and businesses being inspected. In addition, for the purpose of this paragraph only, when calculating the twenty percent (20%) threshold, all of the revenue generated by or credited to the branch office or branch office manager shall be attributed as revenue generated by the business units supervised by the branch office manager’s supervisor irrespective of a supervising member’s internal allocation of such revenue. A supervising member must calculate the twenty percent (20%) threshold on a rolling, twelve (12)-month basis.

4. Review of transactions and correspondence.

A. Supervision of individual producers. Each supervising member shall establish procedures for the review and endorsement by a NASD qualified principal in writing, on an internal record, of all transactions and for the review by a registered principal of incoming and outgoing written and electronic correspondence of its individual producers with the public relating to the variable life or variable annuities business of such supervising member. Such procedures should be in writing and be designed to reasonably supervise each individual producer. Evidence that these supervisory procedures have been implemented and carried out must be maintained and made available to the Department of Insurance upon request.

B. Review of correspondence. Each supervising member shall develop written procedures that are appropriate to its business, size, structure, and customers for the review of incoming and outgoing written (i.e., non-electronic) and electronic correspondence with the public relating to its variable life or variable annuities business, including procedures to review incoming, written correspondence directed to individual producers and related to the supervising member’s variable life or variable annuities business to properly identify and handle customer complaints and to ensure that customer funds and variable life and variable annuities are handled in accordance with supervising member’s procedures. Where such procedures for the review of correspondence do not require review of all correspondence prior to use or distribution, they must include provision for the education and training of associated persons as to the supervising member’s procedures governing correspondence, documentation of such education and training, and surveillance and follow-up to ensure that such procedures are implemented and adhered to.

C. Each supervising member shall retain correspondence of producers relating to its variable life and variable annuity business in accordance with Rules 17a-3 and 17a-4 under the Securities and Exchange Act of 1934. The names of the persons who prepared outgoing correspondence and who reviewed the correspondence shall be ascertainable from the retained records and the retained records shall be readily available to the Department of Insurance, upon request.

5. Qualifications investigated.

A. Each supervising member shall have the responsibility and duty to ascertain by investigation the good character, business repute, qualifications, and experience of any individual producer prior to assisting in the application of such person for a variable life or variable annuity line with the department.

B. Where an applicant for license has previously been licensed with the department, the supervising member shall review a copy of the Uniform Termination Notice of Securities Industry Registration (Form U-5) filed with the NASD by such person’s most recent previous NASD member employer, together with any amendments thereto that may have been filed pursuant to Article V, Section 3 of the NASD’s By-Laws. The supervising member shall review the Form U-5 as required by this rule no later than sixty (60) days following the filing of the application for license or demonstrate to the department that it has made reasonable efforts to comply with the requirement. In conducting its review of the Form U-5 and any amendments thereto, a supervising member shall take such action as may be deemed appropriate.

6. Supervisory control system.

A. General requirements.

(I) Each supervising member shall designate and specifically identify one (1) or more principals who shall establish, maintain, and enforce a system of supervisory control policies and procedures that:

(a) Test and verify that the supervising member’s supervisory procedures are reasonably designed with respect to its activities and the activities of its employees, to achieve compliance with applicable state insurance laws and regulations, applicable federal securities laws and regulations, and with applicable NASD rules; and

(b) Create additional or amend supervisory procedures where the need is identified by such testing and verification.

(II) The designated principal or principals must submit to the supervising member’s senior management no less than annually, a report detailing each supervising member’s system of supervisory controls, the summary of the test results and significant identified exceptions, and any additional or amended supervisory procedures created in response to the test results.

(III) The establishment, maintenance, and enforcement of written supervisory control policies and procedures pursuant to part (1)(B)6.A. (I) shall include:

(a) Procedures that are reasonably designed to review and supervise the customer account activity conducted by the supervising member’s branch office managers, sales managers, regional or district sales managers, or any person performing a similar supervisory function.

I. A person who is either senior to, or otherwise independent of, the producing manager must perform such supervisory reviews. For purposes of this rule, an “otherwise independent” person: may not
report either directly or indirectly to the producing manager under review; must be situated in an office other than the office of the producing manager; must not otherwise have supervisory responsibility over the activity being reviewed (including not being directly compensated based in whole or in part on the revenues accruing for those activities); and must alternate such review responsibility with another qualified person every two (2) years or less.

II. If a supervising member is so limited in size and resources that there is no qualified person senior to, or otherwise independent of, the producing manager to conduct the reviews pursuant to (1)(B)6.A.(II)(a)I. above (e.g., a supervising member has only one (1) office or an insufficient number of qualified personnel who can conduct reviews on a two (2)-year rotation), the reviews may be conducted by a principal who is sufficiently knowledgeable of the supervising member’s supervisory control procedures, provided that the reviews are in compliance with (1)(B)6.A.(II)(a)I. to the extent practicable.

III. A supervising member relying on (1)(B)6.A.(II)(a)II. above must document in its supervisory control procedures the factors used to determine that complete compliance with all of the provisions of (1)(B)6.A.(II)(a)I. is not possible and that the required supervisory systems and procedures in place with respect to any producing manager comply with the provisions of (1)(B)6.A.(II)(a)I. above to the extent practicable.

(b) Procedures that are reasonably designed to review and monitor the following activities:

I. All transmittals of funds (e.g., wires or checks, etc.) from customers to third party accounts (i.e., a transmittal that would result in a change of beneficial ownership); from customer accounts to outside entities (e.g., banks, investment companies, etc.); from customer accounts to locations other than a customer’s primary residence (e.g., post office box, “in care of” accounts, alternate address, etc.); and between customers and registered representatives, including the handling-delivery of checks;

II. Customer changes of address and the validation of such changes of address and

III. Customer changes of investment objectives and the validation of such changes of investment objectives.

(c) The policies and procedures established pursuant to subpart (1)(B)6.A.(II)(b) must include a means or method of customer confirmation, notification, or follow-up that can be documented. If a supervising member does not engage in all of the activities enumerated above, the supervising member must identify those activities in which it does not engage in its written supervisory control policies and procedures and document in those policies and procedures that additional supervisory policies and procedures for such activities must be in place before the supervising member can engage in them; and

(d) Procedures that are reasonably designed to provide heightened supervision over the activities of each producing manager who is responsible for generating twenty percent (20%) or more of the revenue of the business units supervised by the producing manager’s supervisor. For the purposes of this part only, the term “heightened supervision” shall mean those supervisory procedures that evidence supervisory activities that are designed to avoid conflicts of interest that serve to undermine complete and effective supervision because of the economic, commercial, or financial interests that the supervisor holds in the associated persons and businesses being supervised. In addition, for the purpose of this part only, when calculating the twenty percent (20%) threshold, all of the revenue generated by or credited to the producing manager or the producing manager’s office shall be attributed as revenue generated by the business units supervised by the producing manager’s supervisor irrespective of a supervising member’s internal allocation of such revenue. A supervising member must calculate the twenty percent (20%) threshold on a rolling, twelve (12)-month basis.

20 CSR 700-1.150 Incidental Fees Charged by Insurance Producers

PURPOSE: This regulation implements the provisions of sections 375.052 and 379.356.2, RSMo Supp. 2001, with regard to insurance producers charging incidental fees in addition to premium.

(1) As used in sections 375.052 and 379.356.2, RSMo, and in these rules—

(A) “Incidental fee” means an amount equal to the cost of providing a service that is charged in addition to the receipt of premium from an insured or an applicant for insurance.

(B) “Other similar services” includes payment by credit card, processing insufficient funds checks, obtaining records, reports, appraisals, inventories and other like documentation and making regulatory filings for an insured or applicant for insurance.

(2) In order to charge an incidental fee, the insurer or insurance producer is required to actually perform a service or incur a cost.

(3) Incidental fee shall include a charge for premium installments, late payments, policy reinstatements or other similar services. In the case of the fee for permitting insureds or applicants for insurance to make a premium payment by credit card, the insurer or insurance producer shall charge only the amount charged to the insurer or insurance producer by the credit card company. Any other fees not considered incidental fees shall only be charged by an insurance producer when there is in place a written contract between the insured or applicant for insurance and the insurance producer as permitted in section 375.116, RSMo. 20 CSR 700-1.100 and the form attached thereto as Exhibit A.

(4) All incidental fees charged by the insurer or insurance producer shall be disclosed in writing to the insured or the applicant for insurance at or before the time the fee is charged. The insurer or insurance producer charging the fee shall provide to the insured or applicant for insurance a written disclosure. The disclosure may be contained in an itemized bill, invoice or an application that sets out the amount of the fee and the service for which it is being charged.

(5) The amount of the incidental fees charged by the insurance producer shall be posted conspicuously at any location wherein the insurance producer markets or negotiates the sale or renewal of insurance policies with insureds or applicants for insurance.
(6) All incidental fees charged to the insured or applicant for insurance by the insurer shall be considered premium for purposes of the premium tax imposed pursuant to section 148.320, RSMo.

(7) The provisions of sections 375.052 and 379.356.2, RSMo, and this rule do not include or apply to any other fees specifically permitted by law.

AUTHORITY: section 374.045, RSMo 2000. *