



Rules of
Department of Insurance
Division 700—Licensing
Chapter 6—Bail Bond Agents and
Surety Recovery Agents

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**Title 20—DEPARTMENT OF
INSURANCE**

Division 700—Licensing

**Chapter 6—Bail Bond Agents and
Surety Recovery Agents**

**20 CSR 700-6.100 Applications, Fees and
Renewals—Bail Bond Agents, General Bail
Bond Agents and Surety Recovery Agents**

PURPOSE: This rule establishes initial and renewal application requirements for bail bond agents, general bail bond agents and surety recovery agents under sections 374.700–374.789, RSMo Supp. 2005.

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

(A) The Missouri Uniform Application For Bail Bond or Surety Recovery License form (Form B1), revised December 2005, or any form which substantially comports with the specified form, and;

(B) The Missouri Uniform Renewal Application For Bail Bond or Surety Recovery License form (Form BR), revised December 2005, or any form which substantially comports with the specified form.

(2) Application and Fees.

(A) Initial License. The following shall be included in an initial application for license:

1. Form B1 and required attachments;
2. Payment of a licensing fee of one hundred fifty dollars (\$150) for the two (2)-year license; and

3. A fingerprint-based background check through the Missouri Highway Patrol.

(B) Renewal License. The following shall be included in renewal application for license:

1. Form BR and required attachments;
2. Payment of a licensing renewal fee of one hundred fifty dollars (\$150) for the two (2)-year license.

3. If an approved fingerprint was not provided with the initial license application, a fingerprint-based background check through the Missouri Highway Patrol.

(3) Failure to Timely Apply for Renewal. If a general bail bond agent, bail bond agent or surety recovery agent fails to file for renewal of his/her license on or before the expiration date, the Department of Insurance will 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 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 374.710 and 374.784, RSMo regarding issuance of a new license.

(4) Availability of Forms. The department on 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: sections 374.045, RSMo 2000 and 374.705, 374.710, 374.730, 374.783, 374.784 and 374.786, RSMo Supp. 2005. Original rule filed March 14, 1994, effective Sept. 30, 1994. Amended: Filed Sept. 14, 2004, effective March 30, 2005. Emergency amendment filed Jan. 3, 2006, effective Jan. 13, 2006, expired July 11, 2006. Amended: Filed Jan. 3, 2006, effective June 30, 2006.*

**Original authority 374.045, RSMo 1967, amended 1993, 1995; 374.705, RSMo 1983, amended 1993, 2004; 374.710, RSMo 1983, amended 1993, 2004; 374.730, RSMo 1983, amended 2004; 374.783, RSMo 2004; 374.784, RSMo 2004; and 374.786, RSMo 2004.*

**20 CSR 700-6.150 Initial Basic Training
for Bail Bond Agents, General Bail Bond
Agents and Surety Recovery Agents**

PURPOSE: This rule outlines initial basic training requirements for bail bond agents, general bail bond agents, and surety recovery agents under sections 374.710 and 374.784, RSMo Supp. 2004.

(1) Initial Basic Training. Except as otherwise provided by law, before an individual may be licensed as a bail bond agent, general bail bond agent, or surety recovery agent s/he must first fulfill the initial basic training requirements set forth in sections 374.710 and 374.784, RSMo. The initial basic training must be completed within a twelve (12)-month period prior to submitting an application. The basic course of training shall consist of a minimum of twenty-four (24) hours, taught by personnel with qualifications approved by the director and shall include instruction in all of the following subject areas:

(A) Areas of Law.

1. Statute: Chapter 374, sections 374.695 to 374.789, RSMo;

2. Statute: Chapter 544, RSMo—Arrest, Examination, Commitment and Bail;

3. Applicable federal and state constitutional and case law, including, but not limited to:

A. Warrants/warrant procedures.

B. Incarceration, surrender and release.

C. Extraditions.

D. Use of force.

E. Custody and transportation.

(B) Bail Bond Training.

1. Licensing.

A. Test procedures.

B. Regulation.

C. Terminology.

2. Documentation.

A. Power of Attorney.

B. Contracts: elements, classifications.

C. Certifications.

D. Revocation of bail.

E. Incarceration, surrender and release.

3. Missouri Supreme Court Rules: 33.17, 33.18, 33.19.

4. Rights of a bondsman.

A. History.

B. Powers.

C. Principles.

D. Practices.

5. Business etiquette.

A. Contracts.

B. Appearance.

C. Ethics.

(C) Surety Recovery Training.

1. Licensing.

A. Test procedures.

B. Regulation.

C. Terminology.

2. Documentation.

A. Contracts.

B. Authority.

(I) Warrants.

(II) Certifications.

(III) Extradition.

(IV) Incarceration and surrender.

3. Apprehension procedures.

A. Authority notification.

B. Techniques.

(I) Verification.

(II) Proper use of force.

(III) Self-identification.

(IV) Custody and transportation.

4. Legal liability.

(2) Authorized Educational Providers.

(A) Pending approval by the department upon submission of an application for course provider, the director shall grant authority to public or private institutions, educational organizations, associations or individuals to provide the required initial basic training. All course provider applications must include a course outline and list of instructors, as provided herein. Applicants for course provider must have demonstrated three (3) years prior



competent experience in the areas of instruction listed in section (1) of this rule.

(B) Each course provider and each course must be approved by the director. Application forms for this approval are available on the department's website at www.insurance.mo.gov and at the Department of Insurance. In order for the director to review applications for approval, the following must be submitted:

1. The provider's application must include each instructor's qualifications and a listing of dates and times of all scheduled courses. Upon approval of the course, notification will be returned to the provider indicating the course number assigned by the Department of Insurance. Once approved, subsequent courses with a schedule of dates and times the course will be offered must be submitted thirty (30) days prior to holding the course.

2. A course outline prepared by each instructor which demonstrates the topics to be taught and the time that will be devoted to each topic. Course outlines shall indicate a sufficient amount of time for each subject area and must include all subjects as listed in this section.

3. An application fee of one hundred dollars (\$100) must be submitted with the provider and course application. Personal checks are not accepted.

4. The cost per student for the twenty-four (24)-hour initial basic training which shall not exceed two hundred dollars (\$200).

(C) All approved course providers shall complete a class roster in the form approved by the department indicating all course attendees for each day classes are held which shall be sent to the Missouri Department of Insurance within thirty (30) days of completion of the course.

(D) Course providers shall present each attendee with a Certificate of Completion of Initial Basic Training upon the attendee's successful completion of the course, in the form approved by the department.

(E) The Missouri Department of Insurance may audit the approved courses at any time.

(F) Self-study courses in any format, or electronic or telephone conference courses shall not be eligible for approval for initial basic training.

(G) Class roster and Certificate of Completion of Initial Basic Training forms are available on the department's website at www.insurance.mo.gov and at the Department of Insurance.

AUTHORITY: sections 374.045, RSMo 2000 and 374.705, 374.710 and 374.784, RSMo

Supp. 2004. Original rule filed Sept. 14, 2004, effective March 30, 2005.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995; 374.705, RSMo 1983, amended 1993, 2004; 374.710, RSMo 1983, amended 1993, 2004; and 374.784, RSMo 2004.*

20 CSR 700-6.160 Continuing Education for Bail Bond Agents, General Bail Bond Agents and Surety Recovery Agents

PURPOSE: This rule establishes procedures with regard to the continuing education requirements contained in sections 374.710 and 374.784, RSMo Supp. 2004.

(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 state and federal laws related to the bail bond industry and law enforcement, surety contract principles, procedures related to the apprehension of prisoners, procedures for field operations, principles of investigation, or other related areas approved by the director;

(B) CEC—continuing education credit for licensed bail bond agents, general bail bond agents and surety recovery agents;

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

(D) Bail Bond Agent, General Bail Bond Agent and Surety Recovery Agent 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) Bail Bond Agent, General Bail Bond Agent and Surety Recovery Agent 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 374.710, RSMo;

(F) Bail Bond Agent, General Bail Bond Agent and Surety Recovery Agent 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) Affidavit of Bail Bond Agent, General Bail Bond Agent and Surety Recovery Agent Exam Proctor—a form which can be accessed at the department's website at www.insurance.mo.gov or at the department to be completed by the proctor of an exam taken by the licensee to complete the requirements for credit for a self-study course;

(H) Exam proctor—a disinterested third party of at least eighteen (18) years of age, who has no corporate, employment or personal relationship, or other interest, in the student's performance on the examination;

(I) Teleconference course—a live interactive broadcast that is transmitted via satellite or other electronic means;

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

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

(L) Licensee—a person who is licensed by the Missouri Department of Insurance (MDI) as a bail bond agent, general bail bond agent or surety recovery agent;

(M) Self-study course—any course completed by a licensee using books, audio and/or videotapes, computer programs, Internet rebroadcast of a taped teleconference, 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 eight (8) CEC hours per course. A licensee shall not be required to pass an examination to receive continuing education credit for a classroom delivered course.

(B) Self-Study Courses. The licensee must pass a proctored exam to receive credit. The maximum allowable credit for self-study courses is eight (8) CEC hours per course.

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

A. Workbooks or other printed material—Page count of fifteen (15) pages will equal one (1) credit hour;

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

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



3. Open book examinations will not be allowed. The licensee will not be allowed access to books, notes, or any other reference material or information that would give or assist the licensee with the answers to the examination questions.

(3) A provider of classroom instruction or a self-study course must seek approval from the director by completing the form "Continuing Education Provider Application for Bail Bond Course Approval," which can be accessed at the department's website at www.insurance.mo.gov or at the department. The form 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) Filing Fees for Course Approval. Every applicant seeking approval by the director of a continuing education course under this section shall pay to the director a filing fee of fifty dollars (\$50) per course. Such fee shall accompany the application form required by the director. Courses shall be approved for a period of no more than one (1) year. Applicants holding courses intended to be offered for a longer period must reapply for approval on forms prescribed by the director and must include a fifty dollar (\$50) course renewal fee.

(5) All course providers must furnish the form "Continuing Education Certificate of Course Completion" to any licensee who earns CEC hours after completing an approved course. The form contains record keeping requirements for licensees. The form can be accessed at the department's website at www.insurance.mo.gov or at the department.

(6) Bail bond agents, general bail bond agents and surety recovery agents must submit the form "Continuing Education Certification Summary" to the director to show compliance with sections 374.710 and 374.784, RSMo. The form can be accessed at the department's website at www.insurance.mo.gov or at the department.

(7) Bail bond agents, general bail bond agents and surety recovery agents taking self-study courses must have the exam proctor complete the form "Affidavit of Exam Proctor" to show compliance with sections 374.710 and 374.784, RSMo, and return the form to the provider. The form can be ac-

cessed at the department's website at www.insurance.mo.gov or at the department.

(8) Within thirty (30) days of the date a course is completed by a licensee, providers shall notify the director of the credit hours earned by a licensee in an electronic form as prescribed by the director. Specifications may be obtained by contacting the Licensing Section of the department.

(A) For good cause shown, the director or the director's designee may by written order waive application of the provisions of this section of the rule. The extent of the waiver will be governed by the terms of the written order granting the waiver.

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

(10) Courses that were taken prior to the date of the Missouri license will not be allowable for credit as continuing education.

(11) The department may audit the approved courses or the licensee's continuing education records at any time.

(12) Failure of providers to comply with Missouri insurance statutes or regulations may result in revocation of the courses and/or corrective action against the provider.

(13) Reporting Period.

(A) All resident and nonresident bail bond agents, general bail bond agents and surety recovery agents must file the Continuing Education Certification Summary listing the completed courses approved by the Missouri Department of Insurance at the time of their biennial license renewal.

(B) Resident and nonresident bail bond agents, general bail bond agents and surety recovery agents must show proof of compliance with the continuing education requirements at the time of their biennial license renewal.

(14) The cost per student for eight (8) hours of continuing education shall not exceed one hundred fifty dollars (\$150).

AUTHORITY: sections 374.045, RSMo 2000 and 374.705, 374.710 and 374.784, RSMo Supp. 2004. Original rule filed Sept. 14, 2004, effective March 30, 2005.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995; 374.705, RSMo 1983, amended 1993, 2004; 374.710, RSMo 1983, amended 1993, 2004; and 374.784, RSMo 2004.*

20 CSR 700-6.170 Change of Status Notification for Bail Bond Agents, General Bail Bond Agents and Surety Recovery Agents

PURPOSE: This rule sets the requirements for notification of the Department of Insurance of a change in status of specified information provided on the original application.

(1) Bail bond agents, general bail bond agents and surety recovery agents shall inform the director of a change of name or change of address within thirty (30) days of the change by submitting a change in status form which may be obtained on the department website at www.insurance.mo.gov or at the offices of the department.

(2) General bail bond corporations shall inform the director of a change of officers/owners within thirty (30) days of the change by submitting a change in status form which may be obtained on the department website at www.insurance.mo.gov or at the offices of the department.

(3) Failure to timely inform the director of the changes described in this rule may result in a forfeiture not to exceed the sum of ten dollars (\$10) per month.

AUTHORITY: sections 374.045, RSMo 2000 and 374.705, 374.710 and 374.784, RSMo Supp. 2004. Original rule filed Sept. 14, 2004, effective March 30, 2005.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995; 374.705, RSMo 1983, amended 1993, 2004; 374.710, RSMo 1983, amended 1993, 2004; and 374.784, RSMo 2004.*

20 CSR 700-6.200 Assignment and Acknowledgement

PURPOSE: This rule is intended to clarify the procedure for the asset assignment requirement under sections 374.715 and 374.740, RSMo Supp. 2004.

(1) The ten thousand dollar (\$10,000)- or twenty-five thousand dollar (\$25,000)-asset or assets required by sections 374.715 and 374.740, RSMo, shall be held in the name of the general bail bond agent with the state of Missouri, director of the Department of Insurance as assignee. The general bail bond agent applicant shall submit with the general bail license application, the fee stated in section (1) of 20 CSR 700-6.100, the Assignment, a completed Acknowledgement of Assignment from the financial institution issuing the Certificate of Deposit, and the original Certificate of Deposit.



(2) All general bail bond agents seeking renewal shall supply an original letter from the financial institution issuing the assigned Certificate of Deposit, stating that the Certificate of Deposit is still assigned to the state of Missouri. The letter must be printed on the financial institution's letterhead, provide the Certificate of Deposit number, the general bail bond agent's name, and must be signed and dated by an official of the financial institution. The letter from the financial institution shall be submitted with the renewal request and renewal fee stated in section (1) of 20 CSR 700-6.100.

(3) The Assignment form and the Acknowledgement of Assignment and Release of Assignment form are available on the department website at www.insurance.mo.gov and at the offices of the Department of Insurance.

AUTHORITY: sections 374.045, RSMo 2000 and 374.705, 374.710 and 374.784, RSMo Supp. 2004. Original rule filed Oct. 15, 1996, effective May 30, 1997. Amended: Filed Sept. 14, 2004, effective March 30, 2005.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995; 374.705, RSMo 1983, amended 1993, 2004; 374.710, RSMo 1983, amended 1995, 2004; and 374.784, RSMo 2004.*

20 CSR 700-6.250 Assignment of Additional Assets

PURPOSE: This rule effectuates and aids in the interpretation of the provisions of sections 374.715 and 374.740, RSMo Supp. 2004, involving the conditions under which an assignment of additional assets to the director will be required of a general bail bond agent.

(1) The director may require the assignment of additional assets if:

(A) The department receives notices from a court or courts that the general bail bond agent has accumulated seven thousand dollars (\$7,000) in unsatisfied bond forfeiture judgments;

(B) The department receives multiple notices of unsatisfied judgments within a thirty (30)-day period;

(C) The department receives a complaint or complaints that the general bail bond agent owes parties to the bail contract or any persons providing funds or collateral for bail in excess of five thousand dollars (\$5,000); or

(D) The department receives notice from a court or courts that the general bail bond agent, acting as surety, has executed a bond or bonds exceeding the assets declared to the

court or courts pursuant to the provisions of Supreme Court Rule 33.18.

(2) In the event that the general bail bond agent receives notice from the department that the assignment of additional assets is required, the general bail bond agent shall obtain a Certificate of Deposit in the name of the general bail bond agent for the amount requested by the department. The original Certificate of Deposit, an Assignment, and a completed Acknowledgement of Assignment from the financial institution issuing the Certificate of Deposit shall be submitted to the department within twenty (20) working days of receipt of the notice by the general bail bond agent. Acknowledgement of Assignment forms are available on the department website at www.insurance.mo.gov and at the offices of the Department of Insurance.

AUTHORITY: sections 374.045, RSMo 2000 and 374.705, 374.715 and 374.740, RSMo Supp. 2004. Original rule filed Sept. 14, 2004, effective March 30, 2005.*

**Original authority: 374.045, RSMo 1967, amended 1993, 1995; 374.705, RSMo 1983, amended 1993, 2004; 374.715, RSMo 1983, amended 1997, 2004; and 374.740, RSMo 1983, amended 2004.*

20 CSR 700-6.300 Affidavits

PURPOSE: This rule establishes the location of the affidavit form required to be filed monthly pursuant to section 374.760, RSMo Supp. 2004.

(1) The Affidavit form required to be filed between the first and the tenth day of each month by each general bail bond agent in order to comply with the provisions of section 374.760, RSMo, is available on the department website at www.insurance.mo.gov. and at the offices of the Missouri Department of Insurance.

AUTHORITY: sections 374.045 and 374.760, RSMo 2000 and 374.705, RSMo Supp. 2004. Original rule filed Oct. 15, 1996, effective May 30, 1997. Amended: Filed April 23, 1999, effective Nov. 30, 1999. Amended: Filed Sept. 14, 2004, effective March 30, 2005.*

**Original authority: 374.045, RSMo 1976, amended 1993, 1995; 374.705, RSMo 1983, amended 1993, 2004; and 374.760, RSMo 1983.*