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# Department of Insurance

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Room 530, Truman State Office Bldg.  
PO Box 690  
Jefferson City 65102  
Telephone: (573) 751-4126  
Consumer Hotline: (800) 726-7390  
Text Telephone (TT): (573) 526-4536  
<http://insurance.mo.gov/>

The Department of Insurance regulates the insurance industry in Missouri and provides consumer protection to the insurance-buying public.

The agency was established in 1869, when 171 insurance companies operated in the state. The industry, as of December 2002, had grown to 1,838 insurance companies licensed in Missouri with 262 domiciled in the state. The department also has regulatory authority over 11,146 insurance agencies, 94,054 agents and 7,113 brokers, among other licensees.

The insurance industry in Missouri each year writes coverage with more than \$18 billion in Missouri premiums and pays about \$150 million in premium taxes and other fees to the state.

There are four divisions within the Department of Insurance: Financial Regulation, Market Regulation, Consumer Affairs and Resource Administration.

The **Division of Financial Regulation** conducts financial analysis and examinations of insurers domiciled in Missouri to verify their financial condition. The division also ensures that company operations comply with Missouri laws, regulations and accepted insurance accounting practices. Financial examinations for most Missouri-domiciled companies are conducted at least every three years.

The **Division of Market Regulation** regulates the performance of insurers in the marketplace.

Market conduct examiners review insurers' operations, including marketing, claims handling, policies and rates. For some violations the insurance companies also are required to pay fines to the state school fund and/or restitution to the consumer, either through readjudication of claims or re-evaluation of the premium charged for the policy.

The life and health and property and casualty sections review policy contracts, rules and rate filings. The managed care section oversees policy development, implementation of new legislation and the analysis of statistical data from health maintenance organizations and entities. The statistics section analyzes and publishes industry and market data as well as trends in the overall industry.

The **Division of Consumer Affairs** assists the public in resolving complaints, providing information on insurance policies and investigating alleged insurance fraud. In 2002, the division responded to more than 5,716 complaints and 61,742 inquiries, recovering more than \$10.3 million for consumers. The division operates a toll-free consumer hotline at 800-726-7390. The department also offers a workers compensation rate service on the Internet.

The **Division of Resource Administration** oversees licensing, budget, management information systems and support services.

The department is funded through fees collected from insurance companies, agents and other licensees rather than state general revenue.

The department's main office is located in Jefferson City with branch offices in Kansas City and St. Louis. The branch offices respond to consumer concerns in those areas. The Kansas City phone number is (816) 889-2381. The St. Louis phone number is (314) 340-6831. Consumers can file a complaint or inquiry electronically through the Internet site, which has a broad array of consumer and industry information available.

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SCOTT B. LAKIN  
Director



MARSHA MILLS  
Deputy Director, Administration  
and Legislative Affairs



KEVIN JONES  
Assistant Director, Financial  
Regulation and Legal Issues



ANDREA ROUTH  
Assistant Director, Consumer  
Affairs and Market Regulation



KIRK SCHMIDT  
Director  
Division of Financial Regulation



LINDA BOHRER  
Director  
Division of Consumer Affairs



MIKE WOOLBRIGHT  
Acting Director, Market Regula-  
tion Division and Acting Market  
Conduct Chief Examiner



ERIC MARTIN  
General Counsel