



Rules of
Department of Commerce and
Insurance

Division 10—General Administration
Chapter 1—Organization

Title	Page
20 CSR 10-1.010 General Organization.....	3
20 CSR 10-1.020 Interpretation of Referenced or Adopted Material (Rescinded May 30, 2008)	4



**Title 20—DEPARTMENT OF
COMMERCE AND INSURANCE
Division 10—General Administration
Chapter 1—Organization**

20 CSR 10-1.010 General Organization

PURPOSE: This rule reflects the current organization of the Department of Commerce and Insurance.

(1) The Department of Commerce and Insurance (“department”) is organized with seven (7) divisions: Consumer Affairs Division, Insurance Company Regulation Division, Insurance Market Regulation Division, Division of Finance, Division of Credit Unions, Division of Professional Registration and Administration Division.

(2) Director’s Office. The director is responsible for the oversight of the department and serves as the insurance commissioner in the National Association of Insurance Commissioners (NAIC). The director may appoint a deputy director and may delegate various administrative responsibilities to the deputy director. The administrative responsibilities of the director may also be delegated to the Administration Division. The director may appoint a general counsel, who manages attorneys who may serve in the general counsel’s office or legal section, or may be assigned on a full-time basis to a particular division. The general counsel and the department’s attorneys are available for daily consultation with the director and other employees. The general counsel or attorneys assist and advise the director, division directors, and other employees in the interpretation and enforcement of the insurance laws, represent the director in court appearances or in hearings before the Administrative Hearing Commission concerning the discipline or disqualification of licensed individuals, and represent the director or division directors in administrative, regulatory, or enforcement actions before the director.

(3) Divisions. The director administers the regulatory responsibility of the Consumer Affairs Division, the Insurance Company Regulation Division, and the Insurance Market Regulation Division, but has delegated some statutory powers and functions to division directors of those three (3) divisions. The Division of Finance, the Division of Credit Unions and the Division of Professional Registration are state agencies assigned to the department by Type III transfer, and

maintain statutory autonomy. All seven (7) divisions are managed by division directors:

(A) Director of Consumer Affairs. Insurance complaints or inquiries about policy coverage, unpaid claims, refusals of insurance, the meaning of policy language and any other questions or complaints arising from the treatment of the consumer by an insurance company or insurance producer should be directed to the Consumer Affairs Division. A toll-free insurance consumer hotline is also maintained by the division: (800) 726-7390. The director of consumer affairs manages the following regulatory functions:

1. Consumer services. The consumer services section receives and investigates complaints and inquiries relating to insurance companies authorized to do business by the Insurance Company Regulation Division; and

2. Investigations. The investigations section investigates complaints against licensed insurance producers, bail bond agents, public adjusters and other licensees and persons;

(B) Director of Insurance Market Regulation. The director of insurance market regulation manages the following regulatory functions:

1. Market conduct. The market conduct section reviews company operations, including those of third-party administrators, utilization review agents, and others as provided by law, in the areas of marketing and sales, underwriting and rating, claims handling, and general policyholder services. The market conduct section utilizes the continuum, a regulatory framework that identifies, assesses, and prioritizes insurance issues that have a substantial adverse impact on consumers, policyholders, claimants, and on the insurance market in general. Market conduct actions within the continuum substantiate issues identified through market analysis or complaints received by the Consumer Affairs Division. The section uses a variety of actions and processes to remedy violations of law or regulations;

2. Life and health. The life and health section reviews and approves all insurance policy contracts and supplemental forms filed by insurance companies before they may be offered to the Missouri insurance-buying public. The section also reviews rates for all health insurance products in all market segments except large group;

3. Property and casualty. The property and casualty section reviews and files submissions by insurance companies, rating organizations, syndicates, pools, and joint underwriting associations. These submissions consist of policy contracts and supplemental

forms, various reports, and other filings concerning the insurance of automobile, fire, and allied lines, homeowners, farm owners, inland marine, casualty, surety, commercial multiperil, title, and workers’ compensation. The filings also involve reporting major changes, coverage or rates to the division. This section also approves workers’ compensation policies, endorsements, classifications, rates, and ratemaking plans; and

4. Statistics. The statistics section is responsible for compiling and evaluating statistical data. Statistics also develops historical, local, regional, and national statistical analysis of trends and variation in insurance claim incidence or other factors such as loss development factors related to insurance rate development;

(C) Director of Insurance Company Regulation. The director of insurance company regulation manages the following regulatory functions:

1. Financial examination. The division is responsible for examining the financial condition and affairs of Missouri insurance companies. It also participates in examinations of insurance companies domiciled in other states and doing business in Missouri;

2. Tax. The division certifies for collection all premium taxes due the state in the admitted insurance market, self-insured market, and the surplus lines insurance market, and examines surplus lines brokers;

3. Company admissions. The division receives and reviews applications for licensing in Missouri of all foreign insurance companies, redomestication of foreign insurance companies to Missouri, and newly-formed domestic insurance companies. Third-party administrators and other insurance-related entities are also licensed by the division;

4. Financial analysis. The division receives and reviews financial statements, including the annual statement, a detailed accounting of pertinent financial data of each insurance company authorized to do business in Missouri. The division also receives and reviews holding company and other financial and corporate governance filings;

5. Security deposits. The division supervises security deposits, withdrawals, and replacements for both domestic and foreign insurers;

6. Reinsurance. The division receives and reviews applications for licensing in Missouri of all reinsurance companies, as well as reinsurance intermediaries, and reviews and examines reinsurance transactions;

7. Mergers and acquisitions. The division reviews proposed mergers and acquisitions on behalf of the department director,



and acts as a party in all merger and acquisition proceedings; and

8. Captives. The division receives and reviews applications for licensing in Missouri of captive insurance companies, conducts financial analysis and examinations of captive insurance companies, and certifies for collection captive premium taxes due the state;

(D) Director of Administration. In addition to assisting the department director in administrative responsibilities, the director of administration manages the following regulatory functions:

1. Insurance licensing. The insurance licensing section is responsible for licensing of insurance producers, bail bond and surety recovery agents, public adjusters and public adjuster solicitors, surplus lines producers, motor vehicle extended service contract producers, portable electronics insurance producers, and navigators; and

2. Regulatory services. The regulatory services section is responsible for the licensing of self-service storage producers and utilization review agents. The regulatory services section also reviews and approves applications, contracts, and policies for motor vehicle extended service contract providers, service contract providers, rating organizations, advisory organizations, purchasing groups, life care providers, and vehicle protection product warrantors;

(E) Director of Finance. The director of finance manages regulatory functions over banks and trust companies, consumer credit companies, mortgage brokers, and savings and loan associations. The director continues to serve under the customary title of commissioner of finance. The organization of the Division of Finance is found at rule 20 CSR 1140-1.010;

(F) Director of Credit Unions. The director of credit unions manages regulatory functions over credit unions. The organization of the Division of Credit Unions is found at rule 20 CSR 1100-1.010; and

(G) Director of Professional Registration. The director of professional registration manages the permanent staff employed to assist regulatory boards and commissions, which possess the statutory powers and duties to license qualified professions. The organization of the Division of Professional Registration is found at rule 20 CSR 2231-1.010.

AUTHORITY: sections 374.045 and 536.023, RSMo 2016. This rule was previously filed as 4 CSR 190-1.010. Original rule filed Jan. 28, 1975, effective Feb. 10, 1975. Amended: Filed Feb. 5, 1975, effective Feb. 15, 1975.*

Amended: Filed Dec. 30, 1975, effective Jan. 10, 1976. Rescinded and readopted: Filed Dec. 1, 1986, effective May 11, 1987. Amended: Filed Dec. 1, 1989, effective May 1, 1990. Rescinded and readopted: Filed Jan. 15, 1992, effective June 25, 1992. Amended: Filed April 25, 1996, effective Dec. 30, 1996. Amended: Filed Oct. 15, 2007, effective May 30, 2008. Amended: Filed March 8, 2019, effective Sept. 30, 2019. Non-substantive change filed Sept. 11, 2019, published Oct. 31, 2019.

**Original authority: 374.045, RSMo 1967, amended 1993, 1995, 2008 and 536.023, RSMo 1975, amended 1976, 1997, 2004.*

20 CSR 10-1.020 Interpretation of Referenced or Adopted Material
(Rescinded May 30, 2008)

AUTHORITY: section 374.045, RSMo 2000. Original rule filed Nov. 24, 1992, effective Aug. 9, 1993. Amended: Filed Oct. 1, 1993, effective May 9, 1994. Amended: Filed Sept. 29, 1995, effective May 30, 1996. Amended: Filed Sept. 12, 1996, effective April 30, 1997. Amended: Filed April 23, 1999, effective Nov. 30, 1999. Amended: Filed Dec. 14, 2000, effective July 30, 2001. Amended: Filed Dec. 14, 2001, effective June 30, 2002. Amended: Filed Sept. 24, 2003, effective April 30, 2004. Amended: Filed Aug. 11, 2004, effective Feb. 28, 2005. Amended: Filed Feb. 16, 2006, effective Aug. 30, 2006. Rescinded: Filed Oct. 15, 2007, effective May 30, 2008.*