



State of Missouri

John Ashcroft, Governor

Department of Economic Development

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Lewis E. Melahn
Director

BULLETIN 89-15

TO: All insurance agents and insurance brokers licensed in the lines of life, accident and health, property and casualty in Missouri, all insurance companies licensed in Missouri and all state insurance departments

FROM: Lewis E. Melahn, Director *JM*

RE: Continuing Education and Certification Letters

DATE: November 2, 1989

I. Continuing Education

Please be advised Missouri has a continuing education requirement set forth in Section 375.020, RSMo Supp 1988. Insurance agents and brokers subject to this law must attend 15 hours of instruction (or 24 hours of instruction if licensed for life, accident and health, property and casualty) by 1/1/93 and every three years thereafter. The Director of Insurance has promulgated 4 CSR 190-12.130 to implement this law.

Continuing education hours may be earned through classroom instruction, a course leading to a professional designation and non-live instruction subject to limitations as follows:

Classroom instruction with a maximum credit of fifteen (15) CEC hours per course. If tested, student will receive full credit if student passes the test or attends two-thirds (2/3) of the course. If not tested, student will receive credit for each CEC hour of attendance;

A course leading to a professional designation when the student receives a passing grade. Maximum credit is fifteen (15) CEC hours per course;

Non-live instruction that is monitored. The student will receive hour-for-hour CEC with a maximum credit in any three (3) year reporting period of five (5) CEC hours for life, accident and health and five (5) CEC hours for property and casualty; and

Non-live instruction that is not monitored (including self-study). The student must pass an exam to receive credit. Maximum credit within a

three (3) year reporting period is five (5) CEC hours for life, accident and health and five (5) CEC hours for property and casualty.

Agents and brokers must submit the Continuing Education Certification Summary to show compliance with the law, a copy which is enclosed.

All agents and brokers subject to the continuing education law must pay a ten dollar (\$10.00) filing fee to cover the administrative cost related to the handling of the continuing education certification summary each time a summary is filed with the director. This filing fee must be paid by all insurance agents and insurance brokers for the first reporting period ending January 1, 1993 subject to the following:

1. Agents and brokers having a birthdate during January through April must pay the fee by March 1, 1990.
2. Agents and brokers having a birthdate during May through August must pay the fee by March 1, 1991.
3. Agents and brokers having a birthdate during September through December must pay the fee by March 1, 1992.

Insurance agents and insurance brokers licensed subsequent to November 1, 1989 must pay the filing fee for the applicant's first reporting period as follows:

1. Agents and brokers newly licensed during November, 1989 through October, 1990 must pay the fee by March 1, 1991.
2. Agents and brokers newly licensed during November, 1990 through October, 1991 must pay the fee by March 1, 1992.
3. Agents and brokers newly licensed during November, 1991 through October, 1992 must pay the fee by March 1, 1993.

Filing fees must be paid by money order, cashier's check, company or agency check. Filing fees are not refundable.

Course sponsors/providers of courses must seek course approval by applying for course approval with the director of insurance. Upon approval, course sponsors/providers must furnish a course completion form to agents and brokers who have completed an approved course.

II. Certification Letters

The fee for a letter of certification is \$10.00 pursuant to Section 374.230(9), RSMo Supp 1989. This fee must be paid by money order, cashier's check, company or agent check.