

AUTHORITY: sections 167.195 and 192.935, RSMo Supp. 2008. Emergency rule filed Jan. 9, 2009, effective Jan. 19, 2009, expires July 17, 2009. A proposed rule covering this same material is published in this issue of the *Missouri Register*.

Regulations. Emergency amendment filed Jan. 8, 2009, effective Jan. 18, 2009, expires July 16, 2009. A proposed amendment covering this same material is published in this issue of the *Missouri Register*.

**Title 20—DEPARTMENT OF INSURANCE,
FINANCIAL INSTITUTIONS AND PROFESSIONAL
REGISTRATION
Division 700—Insurance Licensing
Chapter 3—Education Requirements**

EMERGENCY AMENDMENT

20 CSR 700-3.200 Continuing Education. The department is amending section (2).

PURPOSE: This amendment fixes an error in this rule by correctly citing the statute as section 375.020.1, RSMo, instead of section 375.010.1, RSMo, listed in the rule.

EMERGENCY STATEMENT: This emergency amendment corrects the statutory citation in section (2) of the rule from section 375.010.1, RSMo, to section 375.020.1, RSMo. Statute requires insurance producers take sixteen (16) hours of continuing education courses. By rule, the Department of Insurance, Financial Institutions and Professional Registration intended that three (3) of those continuing education hours be ethics courses. This emergency amendment is necessary to protect a compelling governmental interest as without the correction, insurance producers would not be required to take any continuing education ethics courses as originally intended by the rule. As a result, the Department of Insurance, Financial Institutions and Professional Registration finds a compelling governmental interest, which requires this emergency action to clarify that continuing education ethics hours are required. The original rule intended to make continuing education ethics hours a requirement for insurance producers. Making this correction only as a proposed amendment would result in a delay in the requirement for insurance producers to take continuing education ethics courses. Delay in requiring insurance producers to take continuing education ethics hours could result in harm to the public in that, without the continuing education ethics hours, insurance producers would not be properly trained to sell insurance to the public, which could result in improper sales of insurance to the public. A proposed amendment, which covers the same material, is published in this issue of the *Missouri Register*. The scope of this emergency amendment is limited to the circumstances creating the emergency and complies with the protections extended in the *Missouri and United States Constitutions*. The Department of Insurance, Financial Institutions and Professional Registration believes this emergency amendment is fair to all interested persons and parties under the circumstances. This emergency amendment was filed January 8, 2009, effective January 18, 2009, and expires July 16, 2009.

(2) Beginning January 1, 2009, of those hours of continuing education required by section [375.010.1] **375.020.1**, RSMo, insurance producers licensed in any of the lines of authority designated in sections 375.018.1(1) through (6), RSMo, must complete three (3) hours of instruction covering ethics, Missouri law, and producer duties and obligations to the department during any two (2)-year licensure period. Courses on ethics, laws, and duties must be approved as such by the director to be eligible for meeting this requirement.

AUTHORITY: section 375.045, RSMo 2000 and section 375.020, RSMo Supp. 2008. This rule was previously filed as 4 CSR 190-12.130. Original rule filed Aug. 8, 1989, effective Nov. 13, 1989. For intervening history, please consult the *Code of State*