



DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

**INSURANCE BULLETIN 08-08: Reporting of Disciplinary Actions**  
ISSUED June 30, 2008

**To:** All Life Insurers  
**From:** Linda Bohrer, Acting Director  
**Re:** Required reporting of disciplinary actions pursuant to the Military Personnel  
Financial Services Protection Act, Pub. L. No. 109-290 (2006)

The Insurance Market Regulation Division issues this bulletin to clarify how violations of the Military Sales Practices Regulations [20 CSR 400-5.305](#) and [20 CSR 400-5.310](#) should be reported to the Department of Insurance, Financial Institutions & Professional Registration.

**Rescinded and Inoperative**

Subsection 12(a) of the Military Personnel Financial Services Protection Act, Pub. L. No. 109-290 (2006), prohibits an insurer after September 1, 2007, from entering into or renewing a contractual relationship with an agent or other person who sells life insurance on a military installation unless the insurer has implemented a system to report disciplinary actions taken by: (1) the insurer or (2) any Federal or State government entity against its agents for conduct occurring on a military installation. The insurer is required to report such disciplinary actions to both its domiciliary regulator and to the agent's resident regulator ("The Federal Reporting Requirement").

To simplify the Federal Reporting Requirement for insurers, the NAIC has implemented a Military Sales Online Reporting System that may be accessed at the following Web link of the National Association of Insurance Commissioners: <https://external-apps.naic.org/msors/>. The Military Sales Online Reporting System will, in turn, forward the reported information to all appropriate state insurance departments. Reporting via Military Sales Online Reporting System will satisfy the mandate of the Federal law. We strongly encourage you use the Military Sales Online Reporting System.

All insurers doing business in this state must comply with the "Federal Reporting Requirement" and shall demonstrate to the Director, upon request, that they have complied with the reporting requirements.