

SECOND REGULAR SESSION

HOUSE BILL NO. 2045

101ST GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE GUNBY.

3943H.011

DANA RADEMAN MILLER, Chief Clerk

AN ACT

To repeal section 375.158, RSMo, and to enact in lieu thereof one new section relating to insurer services.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Section 375.158, RSMo, is repealed and one new section enacted in lieu thereof, to be known as section 375.158, to read as follows:

375.158. 1. No insurer shall engage in the business of insurance in this state without first complying with all the provisions of the laws of this state governing the business of insurance.

2. No insurer organized or incorporated under the laws of this state shall undertake any business or risk except as provided by those laws. No insurer organized or incorporated by or under the laws of this state or any other state of the United States or any foreign government, transacting the business of life insurance, shall be permitted or allowed to take any other kind of risks except those connected with or pertaining to making assurance on the life of a human being and the granting, purchasing and disposing of annuities and endowments, and the making of insurance against accident and sickness to persons by life or health or life and health insurers as provided in sections 376.010 and 376.309.

3. No insurer doing business in this state shall pay any commission or other compensation to any person or entity for any services, as insurance producer, in obtaining in this state any contract of insurance except to a licensed insurance producer of the insurer and a licensed business entity insurance producer.

4. All insurance producers shall offer an online communication portal that allows clients to communicate through email or other electronic messaging, fill out and

EXPLANATION — Matter enclosed in bold-faced brackets **[thus]** in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

- 18 **submit forms, find contact information, monitor the status of claims and other matters,**
- 19 **retrieve records, submit payments, and perform other self-service actions.**

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