

2020 DCI ANNUAL REPORT

# MOVING **FORWARD**





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**Chlora Lindley-Myers**  
Department Director

Welcome to the 2020 Annual Report for the Missouri Department of Commerce and Insurance (DCI). This document is a look back at the challenging and unprecedented year 2020. It is dedicated to the DCI team members who faithfully did their duty in the midst of a global pandemic, keeping the industries we regulate running so that they could continue to serve the people of our state.

When we began 2020, our goals, priorities and strategies for DCI looked a bit different than they did by year end. COVID-19 affected every team member, every role and how we did our work, including where that work was done.

In March, the department took the necessary steps to prepare for what would become a statewide stay at home order, issued by Governor Parson. The department's leaders, along with human resources, information technology and administration staff worked together to put remote work plans in motion quickly. By mid-March, nearly 75 percent of DCI's workforce began working from home with very minimal disruptions to our work requirements.

The move to remote work coupled with the need for the Missouri public to remain at home and socially distanced changed not only the location for where we conducted business, but also the way that work was done. Processes that once included paper or in-person interactions began to happen online. And, many DCI team members learned to do new or additional tasks to help support the overall mission of the agency.

I want to thank each and every member of the department for their work during 2020. They proved to be diligent, creative, responsive and supportive throughout this very challenging year and continued to meet the needs of the Missourians they serve.

While an annual report is, in general, a look back at the previous year, this annual report also is a stepping off point as we embark on a new year filled with hope. Hope for the vaccine to do its job and protect us from COVID-19. Hope for a return to our normal lives. Hope for families and loved ones to be able to reunite after many months of separation. It is in the spirit of hope and promise that we named this Annual Report *Moving Forward*.

The Department of Commerce and Insurance (DCI) protects Missouri consumers through our oversight of the insurance industry, banks, credit unions, public utilities and various professional licensees operating in the state.

DCI is led by a director who is appointed by the Governor and who oversees the department and the following nine divisions:

**Administration Division:** Provides general operational support within DCI including preparation of DCI's annual budget, fiscal management of state insurance funds and federal grants, oversight of human resources and information technology coordination. Licenses insurance producers (agents and agencies) operating within Missouri as well as licenses and registers various other insurance-related entities. Oversees the CLAIM program, which provides free counseling for Missouri Medicare recipients and their caregivers.

**Insurance Consumer Affairs Division:** Acts as a liaison between the consumer and the insurance industry by receiving complaints against insurance companies, insurance producers (agents) and other licensees. Investigates complaints to ensure consumers are being treated fairly under the law. Conducts education and outreach to Missouri consumers about insurance topics.

**Insurance Market Regulation Division:** Reviews insurance policy forms and materials to ensure compliance with Missouri laws and regulations. Conducts market analysis and market conduct examinations of insurance companies to protect policy holders and ensure laws are followed. Monitors Missouri's insurance market through the collection and compilation of industry financial and claim data.

**Insurance Company Regulation Division:** Monitors and analyzes the financial solvency of insurance companies licensed in Missouri to ensure consumer claims can be paid. Licenses and regulates captive insurance companies, authorized reinsurance companies and other insurance-related entities. Reviews all premium tax, surplus lines tax and captive premium tax filings.

**Division of Credit Unions:** Examines and oversees Missouri's 97 state-chartered credit unions. Responds to consumer complaints concerning credit union services or operations.

**Division of Finance:** Examines and oversees Missouri's 226 state-chartered banks, 5 non-deposit trust companies and 4 savings and loan associations to ensure their safety and soundness so consumers' deposits are safe and the public is confident in Missouri's financial system. Licenses and regulates consumer credit companies, credit services organizations, money order companies, mortgage broker companies and mortgage loan originators.

**Office of the Public Counsel:** Represents the public and the interests of utility customers in proceedings before the Public Service Commission (PSC) and in investor-owned electric, natural gas, telephone, water, sewer and steam heat utilities, including safety issues, adequate and quality service, complaints and disputes, connections and disconnections, and billing and collection practices.

**Division of Professional Registration:** Supports 41 professional licensing boards and commissions in licensing and regulating the activities of Missouri professionals. The boards and commissions process applications, administer examinations and, when warranted, conduct investigations into possible professional misconduct and may take disciplinary action against the practitioner.

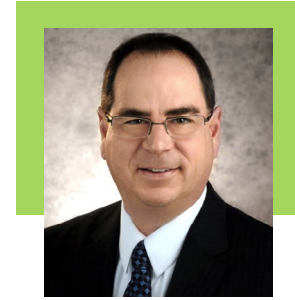
**Public Service Commission:** The Missouri Public Service Commission regulates investor-owned electric, natural gas, steam, water and sewer utilities in Missouri. The Commission also has limited jurisdiction over telecommunications providers in the state. In addition, the Commission regulates the operational safety of the state's rural electric cooperatives and municipally owned natural gas utilities. The Commission also regulates manufacturers and dealers of manufactured homes and modular units, and enforces initial home or unit installation. The Commission was established in 1913. There are five commissioners on the PSC. They are appointed by the governor with advice and consent of the Missouri Senate.



**Chlora Lindley-Myers**  
Department Director



**Christie Kincannon**  
Deputy Director & General Counsel



**Rich Lamb**  
Legislative Director



**Carrie Couch**  
Insurance Consumer Affairs Director



**Angela Nelson**  
Insurance Market Regulation Director

*Through Feb. 2020  
Position vacant  
Feb. - Dec. 2020*



**John Rehagen**  
Insurance Company Regulation Director



**Grady Martin**  
Administration Director



**Lori Croy**  
Communications Director



**Robert Barret**  
Finance Commissioner



**Ken Bonnot**  
Credit Unions Director



**Sarah Ledgerwood**  
Professional Registration Interim Director



**Marc Poston**  
OPC Public Counsel



**Ryan A. Silvey**  
PSC Chairman

**January 31**  
 Missouri Health Insurance Innovation Task Force delivers final report to Governor Parson

**March 11**  
 The World Health Organization declares COVID-19 to be a global pandemic; here at home the Missouri Senate adjourns early

**March 18**  
 The first Missouri COVID-19 death is reported in Boone County; Governor Parson suspends municipal elections slated for April; Missouri's casinos close statewide

**March 20**  
 The Office of Administration announced the first confirmed COVID-19 case in the Truman Building

**March 24**  
 The Missouri Capitol and state offices officially closed; Governor Parson requested a federal disaster declaration

**April 3**  
 Governor Parson announces a statewide stay at home order

**April 16**  
 Missouri surpasses 5,000 positive COVID-19 cases



**March 7**  
 First reported presumptive positive case of COVID-19 identified in Missouri

**March 13**  
 President Trump declares a national emergency due to COVID-19; Governor Parson declares a state of emergency

**March 19**  
 Governor Parson signs an executive order allowing executive agencies to waive or suspend some regulations while dealing with COVID-19; all Missouri public schools closed

**March 21**  
 Governor Parson directs the Department of Health and Senior Services to require social distancing and avoid gatherings of 10 or more

**March 27**  
 President Trump partially approves Missouri's federal disaster declaration; Governor Parson mobilizes the Missouri National Guard to assist with COVID-19 response efforts

**April 9**  
 Missouri schools to remain closed for the remainder of the year

**May 4**  
 Missouri begins the first phase of its reopening plan

**June 11**  
 Governor Parson announces second phase of Missouri's reopening plan

**July 7**  
 U.S. officially notified the UN of its withdrawal from the World Health Organization

**August 24**  
 First case of reinfection was reported in Hong Kong

**September 22**  
 U.S. death toll hits 200,000

**November 3**  
 Over 159 million votes were cast despite the pandemic—the highest turnout since 1900

**December 31**  
 At year-end, global cases were reported to be over 83 million with 1.8 million deaths; on a positive note, over 10 million vaccinations had been administered worldwide



**June 10**  
 U.S. COVID-19 cases hit 2 million

**June 30**  
 More than 1,015 Missourians died of COVID-19 at this point

**July 17**  
 U.S. sets world record highest single-day rise in cases at 77,638

**August 31**  
 U.S. surpassed 6 million COVID-19 cases

**September 29**  
 Global death toll hits 1 million

**December 14**  
 The first public administered COVID-19 vaccines were administered in New York





**Director**  
**Grady Martin**

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65101



573-751-7223



dci.mo.gov

**Insurance Producer**  
**Questions?**  
573-751-3518  
licensing@insurance.mo.gov  
insurance.mo.gov

**CLAIM**  
1-800-390-3330  
missouryclaim.org

## Division Structure

### Accounting and Fiscal Management Section

The section is responsible for the fiscal management of state insurance funds and federal grants, including accounts payable, accounts receivable, as well as overseeing insurance contracts, procurement, inventory and leases.

### Budget and Regulatory Services Section

The section is responsible for the development and coordination of the department's annual operating budget, legislative fiscal notes, and responses to initiative petitions. DCI's fiscal year 2020 operating budget was \$64.84 million with 776 full-time employees. The department is primarily funded through fees from the licensees and industries regulated by the department.

This section is also responsible for the licensure and registration of various insurance entities doing business in Missouri. This includes motor vehicle extended service contract producers and providers, service contract providers, vehicle protection product warrantors, life care providers, purchasing groups, advisory organizations, rating organizations, utilization review agents and pharmacy benefits managers.

### Human and General Services Section

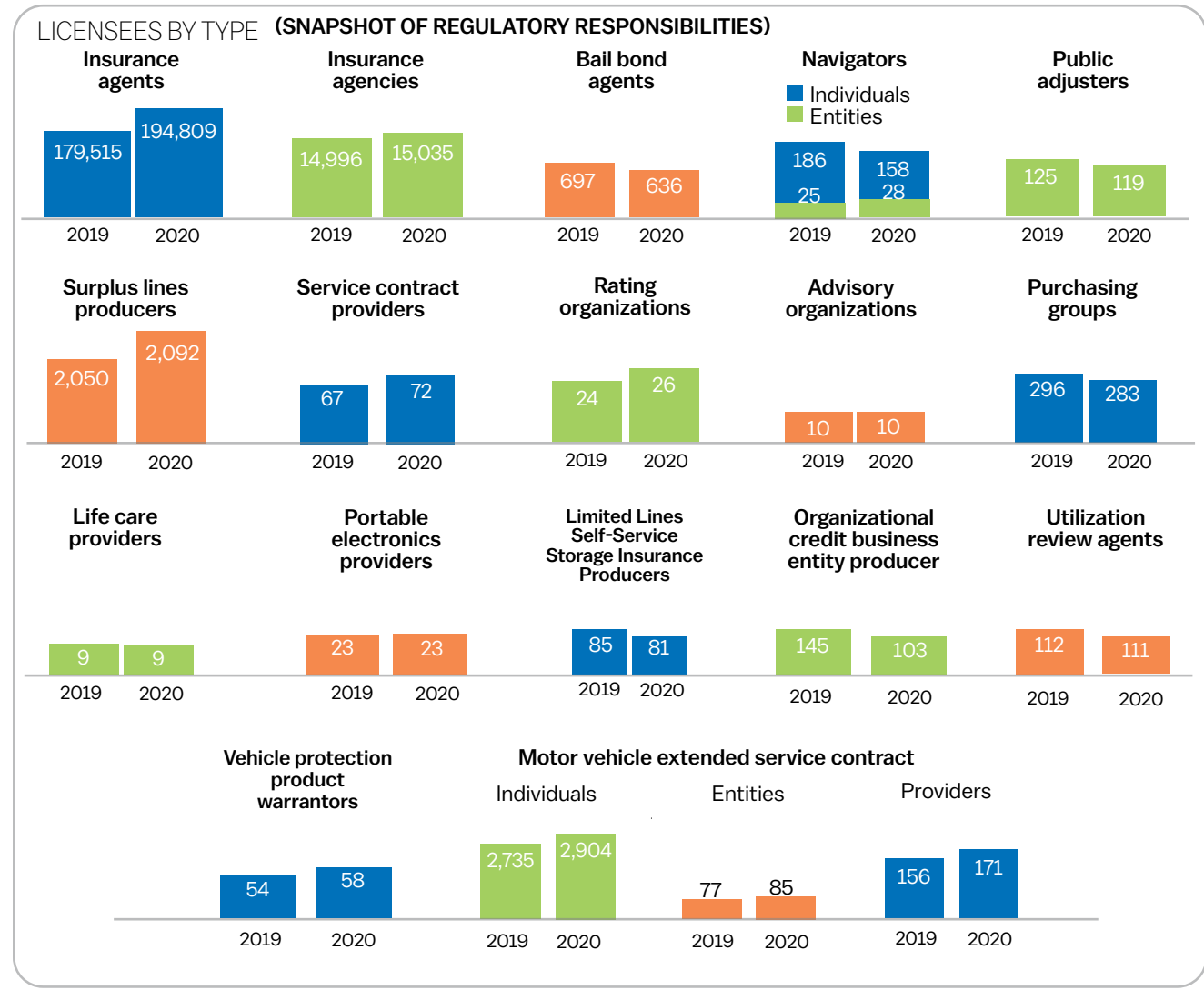
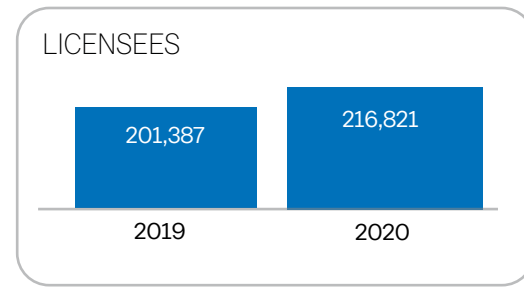
This section administers employee pay and benefits, develops and implements employee policies and procedures, and recruits and trains employees.

This section is also responsible for mailroom, facility and fleet management and record retention/archiving.

### Licensing and Grant Management Section

This section issues and renews licenses of all insurance producers (agents) doing business in the state as well public adjusters, bail bond agents, surety recovery agents, surplus lines brokers, motor vehicle extended service contract providers and producers, portable electronics insurance providers and navigators.

This section also oversees the department's CLAIM Program. CLAIM provides free counseling for Missouri consumers with Medicare and their caregivers. CLAIM is funded by DCI and the Administration for Community Living. Consumers can contact CLAIM by phone at **1-800-390-3330** or online at [missouryclaim.org](http://missouryclaim.org).





# INSURANCE

DIVISION OF CONSUMER AFFAIRS



Director  
Carrie Couch

301 W. High Street,  
Room 530

Jefferson City, MO  
65101



Main  
573-751-4126  
Hotline  
800-726-7390



insurance.mo.gov



consumeraffairs@  
insurance.mo.gov

## Division Structure

### Consumer Services Section

The Consumer Services Section mediates complaints filed by consumers against insurance companies. Actions by the section can result in insurers paying higher claim amounts to policyholders, reversing denials of coverage or other steps consistent with state law or specific insurance policies.

Missouri law also provides for an external review of a medical claim when a consumer and their insurance company still disagree on coverage of a treatment or medical service under their health plan. External review is an additional level of review or appeal that a consumer can utilize to resolve disputes between the consumer and their insurance company over treatment. In Missouri, the review is done by an external "Independent Review Organization (IRO)," and is facilitated by the Consumer Affairs Division.

They educate consumers about insurance products through the department's [website](#), provide on-site assistance following major storms, and participate in outreach events throughout the state. Consumer Services also provides additional resources to individuals and employers to help them shop health care insurance options.

### Investigations Section

The Investigations Section handles complaints against insurance agents and agencies, bail bond agents, motor vehicle extended service contract sellers, and public adjusters.

To discipline an agent, the department, in most cases, must file a complaint with the Administrative Hearing Commission (a neutral, independent administrative tribunal), which determines whether there is cause for discipline. When cause is found, the department may suspend or revoke licenses, put a licensee on probation, order fines or order continuing education.

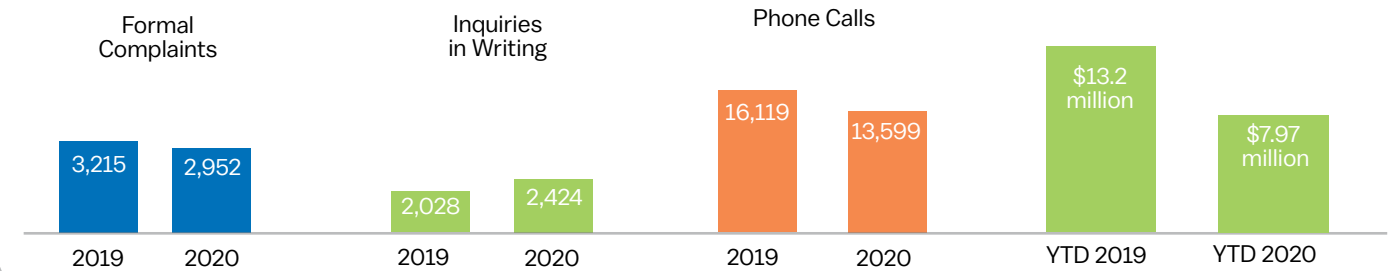
This section also investigates unlicensed activity and reviews agent license applications.

**Insurance  
Consumer Hotline  
800-726-7390**

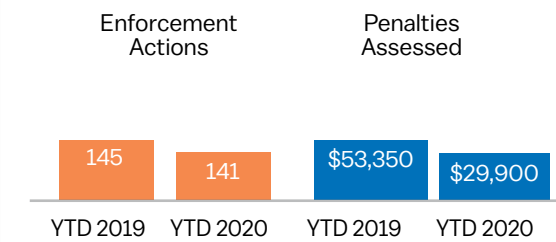
Consumers with questions can call the Insurance Consumer Hotline or visit: [insurance.mo.gov/consumers](http://insurance.mo.gov/consumers)

### COMPLAINTS, INQUIRIES, PHONE CALLS/YTD

### CONSUMER RECOVERIES



### AGENT DISCIPLINARY ACTIONS



### CONSUMER COMPLAINTS AND ENFORCEMENT ACTIONS

COMPLAINTS		ENFORCEMENT ACTIONS	
1. Agent Investigations	31%	1. Demonstrated lack of fitness or trustworthiness	
2. Accident & Health	30%	3. Misstatement on Application	
3. Auto	18%	2. Failure to Timely File	
4. Homeowners	10%	4. Criminal Record/History	

### CONSUMER SERVICES FILES CLOSED WITHIN 60 DAYS

	2019	2020
Total Files	2,323	1,982
Percent Closed within 60 days	73%	90%

### AGENT INVESTIGATIONS FILES CLOSED WITHIN 120 DAYS

	2019	2020
Total Files	755	878
Percent Closed within 120 days	72%	88%

### EXTERNAL REVIEW FILES\*

	2019	2020
Total #	155	116
# Overturned	39	29
Percent of Overturned IROs	25%	25%

\*Section 376.1387, RSMo grants the director the authority to resolve any grievance related to an adverse determination as to covered services appealed by an enrollee. The department suggests consumers utilize all appeals and grievance options available through their health insurance carrier prior to requesting an external review. If the consumer and the insurance company continue to disagree on coverage of a treatment or medical service under their health plan, the director facilitates the external review. The term overturned refers to the adverse determination being overturned and an order issued by the director ordering the insurer to pay for the previously denied treatment.



Director  
John  
Rehagen

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Main

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insurance.mo.gov

## Division Structure

### Admissions Section

This section issues licenses, called certificates of authority, to insurance companies doing business in Missouri. A license is issued if after a review of a company's application it is determined that they meet the financial and operational experience requirements for the type of business they intend to write.

### Captive Section

This section licenses and regulates captive insurers that operate in Missouri. Captives are a formalized form of self-insurance that provides risk management benefits for their owner, who is also the insured. Besides the benefits provided to their owners, captives pay captive premium tax to the state.

### Financial Analysis Section

This section provides ongoing monitoring of the solvency and legal compliance of all insurance companies doing business in Missouri.

### Insurance Regulatory Section

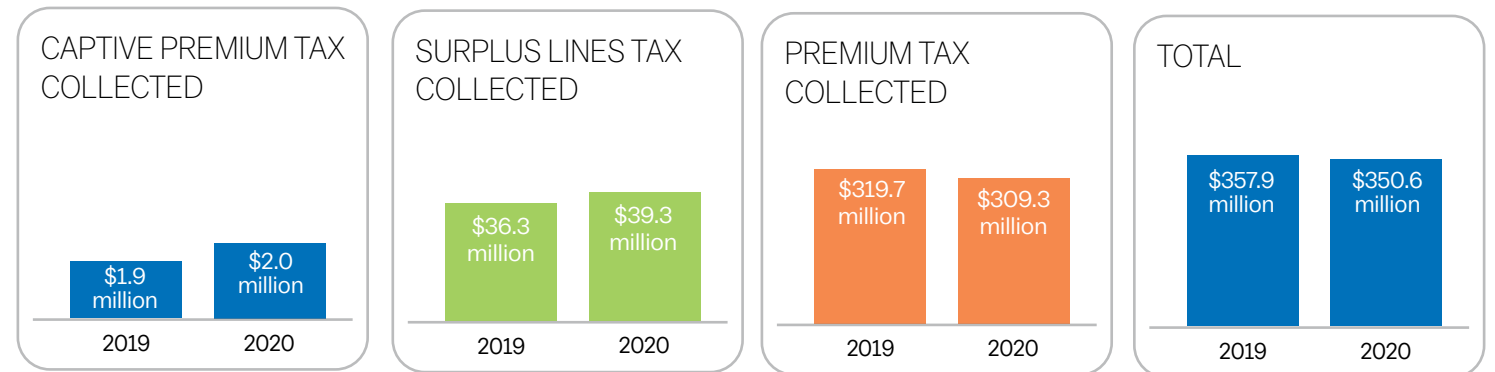
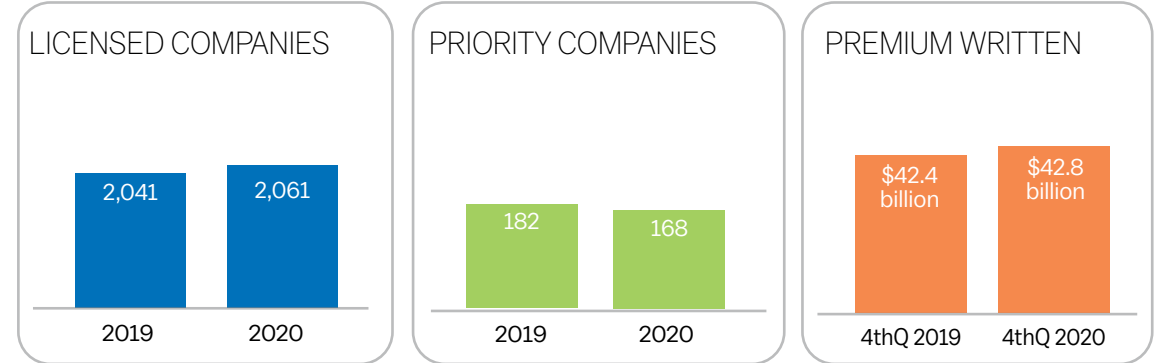
This section determines the premium taxes due by insurance companies writing policies in Missouri. The tax rate is two percent of premium written in Missouri. This section also determines surplus lines taxes due to the state for nonadmitted policies placed through brokers with surplus lines insurers or directly procured by insureds. The tax rate is five percent of premium for Missouri home state policies.

This section also enforces laws governing licensing and registration of nearly 1,000 regulated entities. This includes the registration and ongoing monitoring of surplus lines insurers and risk retention groups as well as non-insurance companies that provide insurance related products or services. Examples are third party administrators, managing general agents, discount medical plans and reinsurance intermediaries.

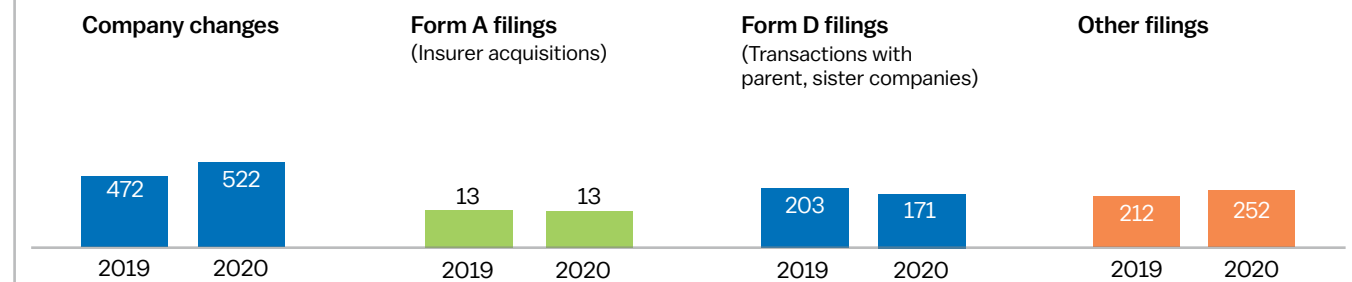
### Financial Examination Section

This section performs periodic examinations of insurance companies that are headquartered or incorporated in Missouri to determine if there are current or prospective risks that could threaten their ability to meet their policyholder obligations.

## COMPARISON OF MARKET STRENGTH INDICATORS TO PRIOR YEAR TO DATE



## MEASURE OF REGULATORY FILING ACTIVITY COMPARED TO PYTD





**Director**  
**Angela Nelson**

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573-751-2430



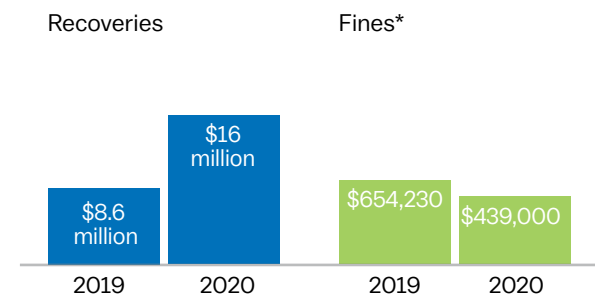
insurance.mo.gov

## Division Structure

### Market Conduct Section

Unlike the Division of Consumer Affairs, which handles individual complaints, the Market Conduct Section delves deeply into the operations of insurance companies suspected of violating Missouri laws. Violations found during exams and investigations may result in restitution to policyholders, fines or both. Fines and penalties assessed by Market Conduct go to the Missouri State School Fund.

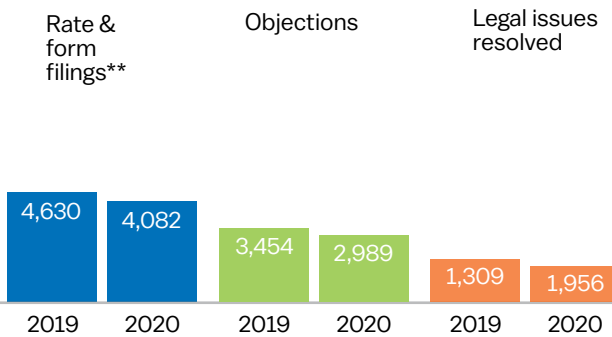
#### MARKET CONDUCT/YTD



### Life and Health Section

This section pre-approves all life and health insurance policy forms sold to Missourians. This prior approval requirement extends to group and individual health policies, annuities, prepaid dental plans, HMOs and others. Medigap rates must be approved by the section. In 2018, authority was granted to the Life and Health Section to begin reviewing health insurance rates.

#### LIFE & HEALTH/YTD



### Statistics Section

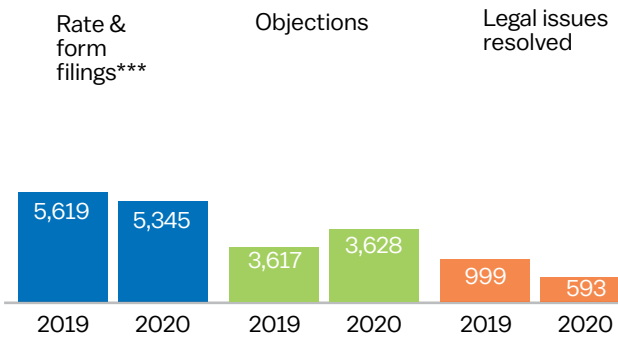
The Statistics Section collects information, maintains databases and publishes reports on the insurance markets in Missouri. With this information, the department aims to facilitate the flow of insurance market information for consumers, insurance companies and departmental staff and to monitor the availability and affordability of insurance coverage in Missouri.

\*Includes an addition \$85,000 in 2019 that were inadvertently omitted from the 2018-2019 Biennial Report.  
\*\*Includes an addition 140 in Rate & form filing in 2019 that were inadvertently omitted from the 2018-2019 Biennial Report.

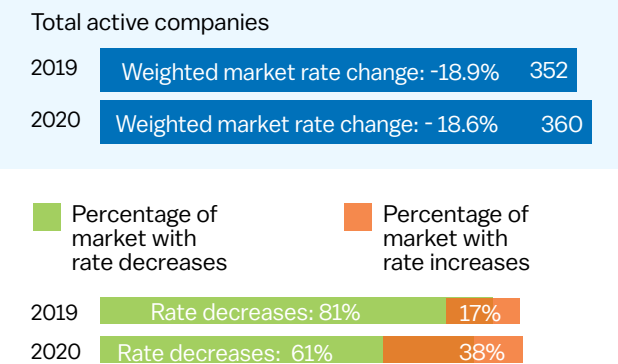
## Property and Casualty Section

This section reviews policies and rates for auto, homeowners, title, workers' compensation, commercial property, credit, malpractice insurance and more. If DCI identifies potential violations in filings, insurance companies are notified and allowed the opportunity to correct the potential violation.

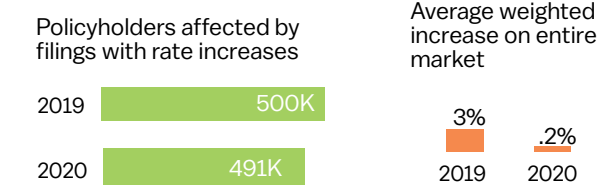
#### PROPERTY & CASUALTY/YTD



#### WORKERS' COMP/YTD



#### HOMEOWNERS RATE INCREASES/2019 & 2020



### ANNUALLY GENERATED REPORTS

- Complaint index
- Market share
- Supplement data reports for property & casualty and life & health
- Market conduct annual statement
- Autism report and ABA limits
- HMO report

\*\*\*Due to system constraints and reporting inaccuracies, the number policyholders affected by filings with rate increases in the 2018-2019 Biennial Report was previously overstated for 2019. Data validation processes in 2020, revealed accurate data.





Commissioner Robert Barrett

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The Missouri Division of Finance regulates state-chartered banks, trust companies, consumer credit facilities, non-bank mortgage companies and loan originators. Primary objectives include ensuring the safety and soundness of those institutions and the monitoring of compliance with laws and regulations, thereby safeguarding the funds of depositors and maintaining public confidence in Missouri's financial system.

## Division Structure

### Banks and Trust Section

This section regulates and examines state-chartered banks and trust companies for solvency to protect depositors. Examinations determine the financial condition, operating risks, and adherence to state and federal banking laws and regulations for each institution.

Banks can choose either a federal or a state charter. Over 95 percent of banks in Missouri are state chartered. Customer deposits are insured by the Federal Deposit Insurance Corp. (FDIC). The section also regulates five state-chartered savings and loan associations. Federally chartered banks and Savings Institutions are regulated by the Office of the Comptroller of the Currency.

### Consumer Credit Section

This section enforces state and federal laws governing consumer transactions, including Truth-in-Lending and anti-discrimination laws. It also handles consumer complaints and inquiries.

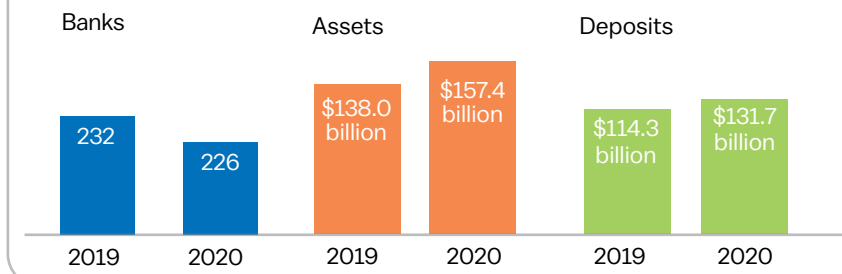
Companies licensed and examined by this section include payday lenders, title lenders, consumer installment lenders, small loan companies, debt adjusters

and companies that issue money orders, traveler's checks or transmit funds electronically.

### Mortgage Licensing Section

This section regulates non-bank mortgage companies and mortgage loan originators through licensing and on-site exams. Mortgage companies include brokers, lenders, and servicers and a mortgage loan originator is an individual employed by a mortgage company who offers and negotiates mortgage loans on behalf of their employing company. Bank and credit union employees are exempt from licensing. The section investigates license applicants for criminal history, general fitness, experience and financial responsibility (including credit history). Examinations of licensed companies are conducted to determine their adherence with a multitude of state and federal compliance laws.

### STATE-CHARTERED BANKS

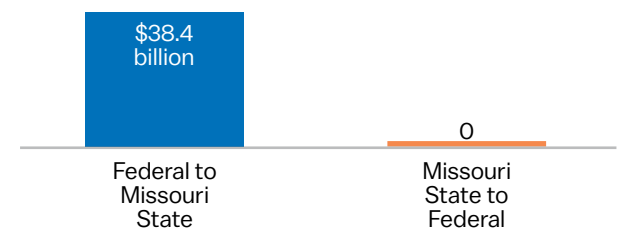


### BANK CHARTER CONVERSIONS

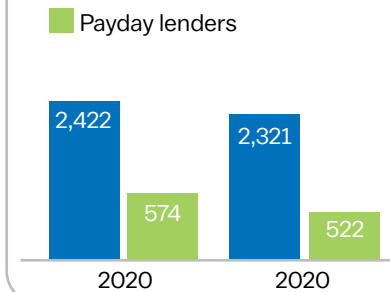
#### SINCE 2011 BY CHARTER



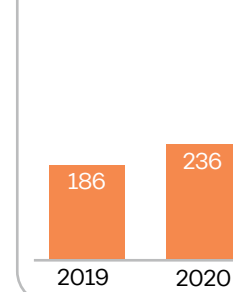
#### SINCE 2011 BY ASSETS



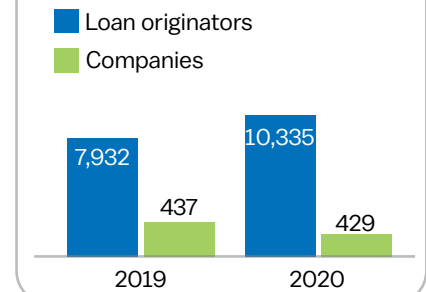
### CONSUMER CREDIT LENDERS



### CONSUMER COMPLAINTS



### MORTGAGE LICENSING





Director  
Ken Bonnot

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The Division of Credit Unions is the regulatory agency responsible for the examination, supervision, chartering, merger and liquidation of all state-chartered credit unions. The division also responds to consumer requests or complaints in regard to credit union services or operations. The entire cost of the agency is reimbursed to the state through fees and assessments paid by the credit unions.

The division is an accredited agency through the National Association of State Credit Union Supervisors. All deposits are insured up to \$250,000 by the National Credit Union Share Insurance Fund, operated by the National Credit Union Administration, an agency of the federal government.

## Division Structure

### Protecting Missouri depositors

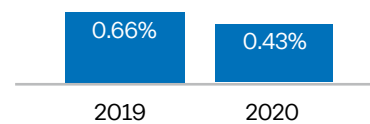
This division regulates and examines state-chartered credit unions for solvency to protect depositors. The division also responds to consumer inquiries and complaints about credit unions.

Credit unions can choose to be state or federally chartered. Federally chartered credit unions are regulated by the National Credit Union Administration. Customer deposits are insured by the

National Credit Union Share Insurance Fund, similar to the FDIC.

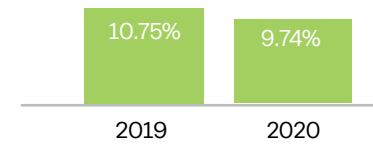
The division proactively performs off-site monitoring on an ongoing basis to help identify increasing risk. Credit unions facing financial, operational or compliance problems receive increased attention, which may come in the form of enforcement actions.

### DELINQUENT LOAN PERCENTAGE



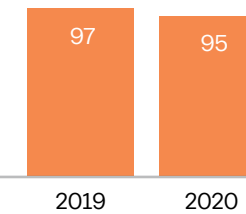
### NET WORTH PERCENTAGE AVERAGE

State-chartered credit unions

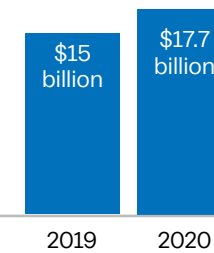


### STATE-CHARTERED CREDIT UNIONS

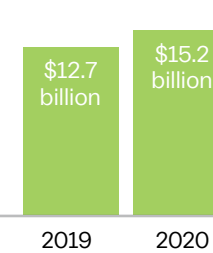
#### Credit unions



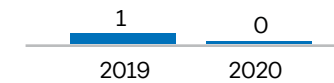
#### Assets



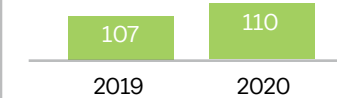
#### Deposits



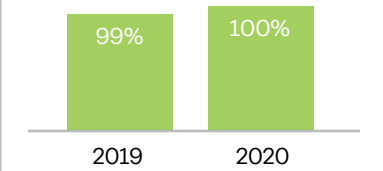
### PROBLEM CREDIT UNIONS



### CONSUMER COMPLAINTS



### PERCENTAGE OF EXAMINATIONS PROCESSED WITHIN 60 DAYS





Interim Director  
Sarah Ledgerwood

3605 Missouri Blvd.  
P.O. Box 1335

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65102



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## Division Structure

### Board licensing, discipline

Licensing and discipline are handled by 41 boards housed within the division. Boards review applications, issue licenses, and investigate and discipline licensed professionals and businesses. The division's 239 board members are appointed by the governor with the consent of the state senate for terms established by statutes governing each board. The division receives no general revenue and is fully funded by the fees paid by licensees.

The division's Administrative Unit includes the division director and provides assistance with human resources, budget, legislation, legal counsel, information technology and other functions to all boards.

Some boards have dedicated investigators and inspectors, while others use the division's Central Investigative Unit. These teams respond to complaints about licensees and inspect salons, barber shops, funeral homes, tattoo shops and other facilities to check for compliance with state laws and regulations.

### Disciplinary procedures

To discipline a licensee, boards in most cases must file a complaint with the Administrative Hearing Commission (part of the Office of Administration), which determines whether there is cause for discipline. When cause is found, boards can suspend or revoke licenses, censor or reprimand a licensee or put them on probation.

Through education and discipline, the professional licensing boards emphasize compliance with the laws and regulations of each profession. As a result, licensees better understand the regulations governing their professions, provide improved service for Missourians and generate fewer consumer complaints.

Accountants and Accountancy Firms	22,461	Hearing Instrument Specialists	297
Acupuncturists	136	Interior Designers	88
Athlete agents	67	Interpreters	908
Athletics: Professional Boxers, Wrestlers and Mixed Martial Arts	754	Marital and Family Therapists	443
Architects, Professional Engineers, Professional Land Surveyors & Professional Landscape Architects	28,682	Massage Therapists	7,389
Behavior Analysts	748	Nurses	155,065
Chiropractors	2,642	Occupational Therapists	6,408
Cosmetologists and Barbers	79,157	Optometrists	1,380
Professional Counselors	9,946	Pharmacists, Pharmacies and Pharmacy Technicians	39,735
Dentists and Dental Hygienists	18,401	Podiatrists	369
Dietitians	2,287	Private Investigators and Private Fire Investigators	831
Electrical Contractors	942	Psychologists	2,177
Embalmers and Funeral Directors	5,961	Real Estate Appraisers	2,532
Cemeteries (endowed care)	113	Real Estate Agents and Brokers	43,654
Geologists	862	Respiratory Care Practitioners	4,752
Healing Arts: Physicians and Surgeons Physician Assistants Physical Therapists and Assistants Speech Language Pathologists Clinical Audiologists Clinical Perfusionists Anesthesiologist Assistants Audiologists Athletic Trainers	51,674	Social Workers (clinical)	9,266
		Tattoo, Body Piercing and Branding Artists	2,276
		Veterinarians and Vet Technicians	5,804
		<b>TOTAL</b>	<b>492,657</b>





**Chairman**  
**Ryan A. Silvey**

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The PSC is the state government agency charged with ensuring that you receive safe, adequate, and reliable utility services at reasonable rates. The Commission must balance the interests of the public — ratepayers — as well as company shareholders. In proceedings before the Commission, rates are set to give the utility company an opportunity, but not a guarantee, to earn a reasonable return on its investment after recovering its prudently incurred expenses.

## Division Structure

### Administration

The Administration Division is responsible for managing the Commission's human, fiscal and technical resources. The division has agency wide responsibilities with departments that are responsible for the annual budget, fiscal services and procurement, human resources and payroll. The human resources office includes a position dedicated to training, education and recruiting diverse and qualified job applicants.

### Financial and Business Analysis

The Financial and Business Analysis Division consists of four departments: Auditing, Financial Analysis, Customer Experience and Procurement Analysis. This division provides expertise to the Commission in the areas of utility accounting, auditing, engineering, finance, management, natural gas procurement, service quality and customer experience.

### Industry Analysis

The Industry Analysis Division consists of seven departments: Energy Resources, Engineering Analysis, Manufactured Housing, Safety Engineering, Tariff/Rate Design,

Telecommunications, and Water and Sewer. These departments support the Commission in meeting its statutory responsibilities by providing technical expertise in safety; utility rates, tariffs, rules and regulations; economic analysis; engineering oversight and investigations; and construction inspections. These departments accomplish their mission by making recommendations to the Commission in the form of expert testimony, formal recommendations and presentations.

### Staff Counsel

The Staff Counsel Division represents the PSC Staff in all matters related to the regulation of Missouri investor-owned natural gas, electric, water, sewer, steam and telecommunications utilities as well as manufactured housing. Its primary duties include assisting and advising the PSC Staff in the preparation and filing of evidence in legal proceedings, and preparing and presenting legal arguments in appearances before the Commission.

## General Counsel

The General Counsel is authorized by statute to represent the Commission in all actions and proceedings, whether arising under the Public Service Commission Law or otherwise. Attorneys in the General Counsel's Office appear in state and federal trial and appellate courts on behalf of the Commission. When authorized by the Commission, the General Counsel seeks civil penalties from persons or companies that have violated the Public Service Commission Law or the Commission's regulations or orders. The External Litigation Department manages and processes these cases. The General Counsel also provides legal advice to the Commission and each Commissioner as requested.

The Regulatory Analysis Department, within the General Counsel's Division, represents the

Commission's interests in various forums related to federal energy issues, including providing assistance in cases before the Federal Energy Regulatory Commission, along with providing technical expertise, support and analysis on state and federal issues facing the Commission.

## Secretary of the Commission

The Secretary of the Commission is statutorily responsible for the records of the Commission and, acting through the Data Center, manages, maintains and preserves the official case files, tariffs and other official documents of the Commission. The Secretary, again acting through the Data Center, receives all incoming pleadings and issues all Commission orders.

The Chief Regulatory Law Judge oversees the operations of the Adjudication Department.

## The Commissioners



**Ryan A. Silvey**  
Chairman



**William P. Kenney**  
Commissioner



**Scott T. Rupp**  
Commissioner



**Maida J. Coleman**  
Commissioner



**Jason R. Holsman**  
Commissioner





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For millions of Missouri homes and businesses, investor-owned utility companies operating as state-sanctioned monopolies are the sole provider of essential electric, natural gas, water, wastewater, and/or steam heat services. The Missouri Office of the Public Counsel (OPC) was established in 1975 to represent and protect the interests of the public receiving such services.

The OPC is not itself responsible for determining what public utility companies may charge their customers for utility services, or determining any other aspect of utility service. Those decisions are made by the Missouri Public Service Commission (PSC), a separate state agency.

Instead, the OPC possess the authority and duty to appear before the PSC and “represent and protect the interests of the public in any proceeding before or appeal from” the PSC. (Mo. Rev. Stat. § 386.710). The OPC employs a small team of attorneys and technical experts, who make recommendations and arguments to the PSC on behalf of Missouri’s citizens and businesses. Most cases before the PSC involve issues that are not contested or are resolved through settlement. However, where contested issues do not settle, the OPC litigates cases with expert

evidence and argument on behalf of the public. By doing so, the OPC is able to give a voice to “captive” utility customers who have little choice but to continue receiving a utility’s services regardless of the rates charged or quality of service provided.

If at the conclusion of a case the OPC believes the PSC’s resolution of an issue would result in an outcome that is unreasonable and/or unlawful, the OPC may appeal the PSC’s decision to Missouri’s Court of Appeals.

Since the OPC represents the public generally, the OPC does not provide specific legal representation of individuals with complaints before the PSC. However, the OPC tries to help customers with complaints or concerns by contacting the utility or directing them to the appropriate PSC department or government agency.

While the OPC’s foremost responsibility is to act as the public’s utility customer advocate, Missouri statutes also place the Missouri Office of the Property Rights Ombudsman within the OPC. (Mo. Rev. Stat. § 523.277). The Property Rights Ombudsman provides guidance to Missouri property owners facing eminent domain issues (though it does not supply any formal legal representation).

As an agency, DCI's focus has always been about people. 2020 will forever be remembered for COVID-19. It will also be remembered by how DCI staff learned how to quickly adapt to "keep moving forward" both professionally and personally during the pandemic.

## JANUARY

In January, Director Chlora Lindley-Myers introduced the strategic plan for the department. These plans included administration organizational changes and revised strategic priorities for DCI.

Robert Barrett was confirmed by the Senate as Commissioner of Finance at DCI in January.

On January 31, the Final Report of the Missouri Health Insurance Innovation Task Force was submitted to Governor Parson, completing 6 months of work by this committee chaired by Director Chlora Lindley-Myers.



## FEBRUARY

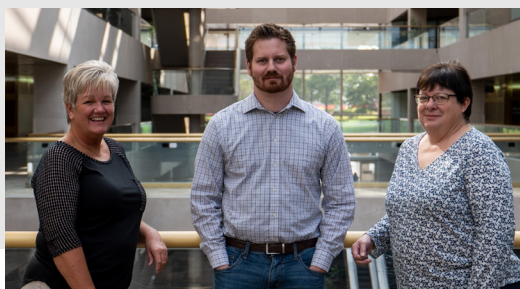
In February, DCI launched an earthquake insurance education and awareness campaign. This campaign was in response to a 2019 department report which highlighted the low numbers of homeowners who had earthquake insurance in the highest risk areas surrounding the New Madrid Seismic Zone.

## MARCH - JUNE

In March 2020, we saw the very first impacts of COVID-19 on the DCI workforce. In various communications to staff, Director Chlora Lindley-Myers noted changes necessary due to the pandemic. These were the first mentions of remote work, social distancing, and virtual gatherings—all strange terms at that time which are commonplace today.

The Insurance Divisions took several steps to help the insurance industry, and providers continue to serve consumers during the pandemic. The bulletins issued provided guidance on health insurance issues; provided temporary grace periods allowing policy holders to retain their coverage during the first few months of the pandemic; provided for the temporary waiver of license requirements to promote use of telehealth services; allowed for expeditious review of SERFF filings for carriers who wanted to provide premium relief for their policy holders; and temporarily waiving the onsite review requirement for title insurers.

When insurance producer testing sites in Missouri were closed due to the pandemic, the department waived the initial exam requirement and worked to provide temporary insurance producer licenses to close to 500 professionals so they could work and serve Missouri citizens. After providing proof of passing their exams, temporary licensees transitioned to traditional two-year producer licenses.



The Division of Professional Registration and its boards waived over 100 statutes and regulations to ensure that licensees could obtain and renew licenses during COVID-19. The waivers allowed extensions to complete education and continuing education as a result of testing site closures; allowed for streamlined application processes, especially for healthcare workers; allowed for increased access and services by pharmacies; and many more.

As the pandemic stretched on, DCI's newsletter became a valuable resource for staff to stay engaged as it became a weekly publication for several months.

## JULY

In July, DCI announced the toll of the May 2019 tornadoes that ravaged parts of Missouri resulted in nearly \$190 million in damage to residential and commercial properties.

In July, the State Banking Board conducted its first meeting, bringing this Board together for the first time since the state banking and savings and loan boards were combined.

## SEPTEMBER

In September, Governor Mike Parson visited DCI and thanked team members for their exceptional work during the pandemic. The Governor and his team's visit was brief and proper precautions were taken to protect the DCI workforce.



In an effort to add safety and efficiency for staff and visitors, the Professional Registration Division established the PR Visitor Kiosk in September. This kiosk provides a touch screen to help monitor and assist both visitors and staff in a pandemic setting.



## OCTOBER

On October 15, CLAIM volunteers assist Missourians by phone and online with Medicare during open enrollment.

## NOVEMBER

In November, the department announced new online options for those seeking an insurance producer license to complete their examination requirements in a safe, secure and convenient manner.

## DECEMBER

In December, it was announced that Director Chlora Lindley-Myers was elected Vice President of the National Association of Insurance Commissioners for the 2021 term.

As 2020 came to a close, Director Chlora Lindley-Myers hosted two virtual town hall meetings. She shared her pride in DCI's leadership and staff and their hard work and flexibility during the year.



**PROFESSIONAL REGISTRATION**

[2020 Board of Pharmacy](#)

[2020 Board of Nursing](#)

**PUBLIC SERVICE COMMISSION**

[2020 Annual Report](#)

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