

INSURANCE DIVISION[191]

Adopted and Filed

Pursuant to the authority of Iowa Code sections 507B.12 and 514G.11, the Insurance Division hereby amends Chapter 15, “Unfair Trade Practices,” Iowa Administrative Code.

These amendments implement Iowa Code chapters 507B and 514G and make rule 191—15.32(507B) be in accordance with 2015 Iowa Acts, House File 632, section 21. Iowa Code chapter 507B regulates trade practices in the business of insurance in Iowa and authorizes the Iowa Insurance Commissioner to adopt rules as are necessary or proper to identify specific methods of competition or acts or practices which are prohibited by Iowa Code chapter 507B. Iowa Code chapter 514G regulates long-term care insurance and authorizes the Iowa Insurance Commissioner to adopt rules related to long-term care insurance, including ensuring the prompt payment of clean claims.

The amendments to Chapter 15 remove the exemption for long-term care insurance from the requirements for the prompt payment of health claims under rule 191—15.32(507B) so that the rule is in accordance with 2015 Iowa Acts, House File 632, section 21, which amends Iowa Code section 514G.102 to make the requirements of Iowa Code chapter 514G related to prompt payment of claims and the payment of interest apply to all long-term care insurance policies. Also, these amendments update the Division’s Web site address in two places in Chapter 15.

Notice of Intended Action (the Notice) was published in the Iowa Administrative Bulletin on October 14, 2015, as **ARC 2201C**. Written comments were accepted through November 3, 2015, and a public hearing was held on November 3, 2015, at the offices of the Iowa Insurance Division, Two Ruan Center, 601 Locust Street, Fourth Floor, Des Moines, Iowa. No comments were received.

These amendments are identical to those published under Notice.

These amendments are subject to waiver consistent with the waiver provisions provided at 191—Chapter 4.

These amendments will impose no fiscal impact on the State.

After review and analysis of this rule making, no impact on jobs has been found.

These amendments are intended to implement Iowa Code chapter 507B and chapter 514G as amended by 2015 Iowa Acts, House File 632, section 21.

These amendments shall become effective January 13, 2016.

The following amendments are adopted.

ITEM 1. Amend subrule 15.32(3) as follows:

15.32(3) *Certain insurance products exempt.* Claims paid under the following insurance products are exempt from the provisions of this subrule: liability insurance, workers’ compensation or similar insurance, automobile or homeowners insurance, medical payment insurance, or disability income insurance, ~~or long-term care insurance.~~

ITEM 2. Amend rule **191—15.32(507B)**, implementation sentence, as follows:

This rule is intended to implement ~~2001 Iowa Acts, chapter 69, section 8, and Iowa Code section 507B.4 as amended by 2001 Iowa Acts, chapter 69~~ sections 507B.4A and 514G.111 and 2015 Iowa Acts, House File 632, section 21.

ITEM 3. Amend subrule 15.83(1) as follows:

15.83(1) The indexed products training shall include information on all topics listed in the most recent version of the indexed products training outline available at the division’s Web site, ~~www.iid.state.ia.us~~ www.iid.iowa.gov.

ITEM 4. Amend rule 191—15.85(507B,522B) as follows:

191—15.85(507B,522B) Verification of training. Insurers, producers and third-party contractors may verify a producer's completion of the indexed products training by accessing the division's Web site at ~~www.iid.state.ia.us~~ www.iid.iowa.gov.

[Filed 11/18/15, effective 1/13/16]

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EDITOR'S NOTE: For replacement pages for IAC, see IAC Supplement 12/9/15.