

INSURANCE DIVISION[191]

Adopted and Filed

Rule making related to travel insurance

The Insurance Division hereby amends Chapter 10, “Insurance Producer Licenses and Limited Licenses,” Iowa Administrative Code.

Legal Authority for Rule Making

This rule making is adopted under the authority provided in Iowa Code section 515K.10 as enacted by 2022 Iowa Acts, House File 2540, section 10.

State or Federal Law Implemented

This rule making implements, in whole or in part, 2022 Iowa Acts, House File 2540.

Purpose and Summary

The adopted amendments update Chapter 10 to reflect changes made in 2022 Iowa Acts, House File 2540, regarding travel insurance.

Public Comment and Changes to Rule Making

Notice of Intended Action for this rule making was published in the Iowa Administrative Bulletin on July 13, 2022, as **ARC 6402C**.

A commenter suggested deletion of the second sentence in Item 22. The Division considered and accepted the change. The Division rejected a suggestion to insert new language in Item 22 regarding designated responsible producers as not permissible pursuant to 2022 Iowa Acts, House File 2540.

In Item 22, the following sentence was deleted: “All provisions of this chapter apply to travel insurance producers except those specific provisions of Iowa Code chapter 515K as enacted by 2022 Iowa Acts, House File 2540.”

Adoption of Rule Making

This rule making was adopted by Douglas Ommen, Iowa Insurance Commissioner, on September 12, 2022.

Fiscal Impact

The Division is unable to determine how many new licensees, and resulting licensing fees, this rule making may result in.

Jobs Impact

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

Waivers

Any person who believes that the application of the discretionary provisions of this rule making would result in hardship or injustice to that person may petition the Division for a waiver of the discretionary provisions, if any, pursuant to 191—Chapter 4.

Review by Administrative Rules Review Committee

The Administrative Rules Review Committee, a bipartisan legislative committee which oversees rule making by executive branch agencies, may, on its own motion or on written request by any individual or

group, review this rule making at its [regular monthly meeting](#) or at a special meeting. The Committee's meetings are open to the public, and interested persons may be heard as provided in Iowa Code section 17A.8(6).

Effective Date

This rule making will become effective on November 9, 2022.

The following rule-making actions are adopted:

ITEM 1. Amend rule 191—10.1(522B) as follows:

191—10.1(515K,522B) Purpose and authority.

10.1(1) No change.

10.1(2) These rules are authorized by Iowa Code section 505.8 and are intended to implement Iowa Code chapters 252J, 272D, 515K and 522B.

ITEM 2. Amend rule 191—10.2(522B), parenthetical implementation statute, as follows:

191—10.2(515K,522B) Definitions.

ITEM 3. Amend rule 191—10.3(522B), parenthetical implementation statute, as follows:

191—10.3(515K,522B) Requirement to hold a license.

ITEM 4. Amend rule 191—10.4(522B), parenthetical implementation statute, as follows:

191—10.4(515K,522B) Licensing of resident producers.

ITEM 5. Amend rule 191—10.5(522B), parenthetical implementation statute, as follows:

191—10.5(515K,522B) Licensing of nonresident producers.

ITEM 6. Amend rule 191—10.6(522B), parenthetical implementation statute, as follows:

191—10.6(515K,522B) Issuance of license.

ITEM 7. Amend rule 191—10.8(522B), parenthetical implementation statute, as follows:

191—10.8(515K,522B) License renewal.

ITEM 8. Amend rule 191—10.9(522B), parenthetical implementation statute, as follows:

191—10.9(515K,522B) License reinstatement.

ITEM 9. Amend rule 191—10.10(522B), parenthetical implementation statute, as follows:

191—10.10(515K,522B) Reinstatement or reissuance of a license after suspension, revocation or forfeiture in connection with disciplinary matters; and forfeiture in lieu of compliance.

ITEM 10. Amend rule 191—10.12(522B), parenthetical implementation statute, as follows:

191—10.12(515K,522B) Change in name, address or state of residence.

ITEM 11. Amend rule 191—10.13(522B), parenthetical implementation statute, as follows:

191—10.13(515K,522B) Reporting of actions.

ITEM 12. Amend rule 191—10.14(522B), parenthetical implementation statute, as follows:

191—10.14(515K,522B) Commissions and referral fees.

ITEM 13. Amend rule 191—10.15(522B), parenthetical implementation statute, as follows:

191—10.15(~~515K~~,522B) Appointments.

ITEM 14. Amend rule 191—10.16(522B), parenthetical implementation statute, as follows:

191—10.16(~~515K~~,522B) Appointment renewal.

ITEM 15. Amend rule 191—10.17(522B), parenthetical implementation statute, as follows:

191—10.17(~~515K~~,522B) Appointment terminations.

ITEM 16. Amend rule 191—10.18(522B), parenthetical implementation statute, as follows:

191—10.18(~~515K~~,522B) Licensing of a business entity.

ITEM 17. Amend rule 191—10.20(522B), parenthetical implementation statute, as follows:

191—10.20(~~515K~~,522B) Violations and penalties.

ITEM 18. Amend rule 191—10.21(252J,272D), parenthetical implementation statute, as follows:

191—10.21(252J,272D,~~515K~~) Suspension for failure to pay child support or state debt.

ITEM 19. Amend rule 191—10.25(522B), parenthetical implementation statute, as follows:

191—10.25(~~515K~~,522B) Forms.

ITEM 20. Amend rule 191—10.26(522B), parenthetical implementation statute, as follows:

191—10.26(~~515K~~,522B) Fees.

ITEM 21. Amend rule 191—10.51(522A,522E), parenthetical implementation statute, as follows:

191—10.51(~~515K~~,522A,522E) Limited licenses.

ITEM 22. Adopt the following **new** subrule 10.51(3):

10.51(3) *Limited licenses for persons who sell travel insurance.* Travel insurance is an authorized limited line of authority in this state. Travel retailers operating under Iowa Code section 522B.3 and registering with a limited lines travel insurance producer are not required to be licensed as an insurance producer.

[Filed 9/12/22, effective 11/9/22]

[Published 10/5/22]

EDITOR’S NOTE: For replacement pages for IAC, see IAC Supplement 10/5/22.