

**537.4101 Scope — excess charges.**

1. [This article](#) applies to insurance provided in relation to a consumer credit transaction.
2. A charge for insurance in excess of the rates promulgated by the commissioner of insurance, or otherwise made in violation of the law, including [this chapter](#), or the rules promulgated by the commissioner of insurance, is an excess charge for purposes of determining rights of parties under [section 537.5201](#), and authority of the administrator to bring civil action under [section 537.6113](#).

[C75, 77, 79, 81, §537.4101]