

**514A.14 Disapproval of filing.**

1. The commissioner shall notify an insurer which has filed a policy form pursuant to [section 514A.13](#) that does not comply with [this chapter](#) or [chapter 514D](#), or rules adopted pursuant to those chapters. The notice shall inform the insurer that it is unlawful for the insurer to issue the form or use it in connection with any policy, if the commissioner finds upon review of the form, either of the following:

a. The benefits provided are unreasonable in relation to the premium charged.

b. The form contains a provision which is unjust, unfair, inequitable, misleading, deceptive, or which encourages misrepresentation of the policy.

2. In a notice provided under [subsection 1](#), the commissioner shall specify the reasons for disapproval and state that a hearing will be granted within twenty days after request in writing by the insurer.

[91 Acts, ch 213, §18](#)

Referred to in [§514A.15](#)