

**514D.1 Purpose.**

The purpose of [this chapter](#) is to provide reasonable standardization, simplification, and disclosure of the terms and coverages of individual accident and sickness insurance policies issued under [chapter 514A](#) and individual subscriber contracts issued under [chapter 514](#), in order to facilitate public understanding and comparison and to eliminate provisions which may be misleading or unreasonably confusing in connection with the purchase of coverage or the settlement of claims.

[C81, §514D.1]