

515D.6 Prohibited reasons for nonrenewal.

1. An insurer shall not refuse to renew a policy solely because of age, residence, sex, race, color, creed, or occupation.

2. An insurer shall not require a physical examination of a policyholder as a condition for renewal solely on the basis of age or other arbitrary reason. In the event that an insurer requires a physical examination of a policyholder, the burden of proof in establishing reasonable and sufficient grounds for the requirement shall rest with the insurer and the expenses incident to the examination shall be borne by the insurer.

[C71, 73, 75, 77, 79, 81, §515D.6]

[2021 Acts, ch 76, §128](#); [2021 Acts, ch 181, §21](#)

See Code editor's note on simple harmonization at the beginning of this Code volume
Section amended