

**514A.13 Filing requirement — prior approval.**

1. A policy of insurance against loss or expense from sickness or from the bodily injury or death by accident of the insured shall not be issued or delivered to any person in this state and an application, rider, or endorsement shall not be used in connection with the policy until a copy of the policy form and of the classification of risks and the premium rates, or, in the case of cooperatives or assessment companies the estimated costs pertaining to the policy, have been filed with and approved by the commissioner.

2. A filing is deemed to be approved unless disapproved by the commissioner within thirty days of receipt of the filing by the commissioner. Subsequent rate changes are also subject to [this section](#).

[91 Acts, ch 213, §17](#); [92 Acts, ch 1162, §20](#); [2018 Acts, ch 1041, §127](#)

Referred to in [§514A.14](#)