

**520.14 Violations — exceptions.**

It shall be unlawful for an attorney to exchange contracts of insurance of the kind and character specified in [this chapter](#), or for an attorney or representative of the attorney to solicit or negotiate any applications for the same without the attorney having first complied with the provisions of [sections 520.2 through 520.13](#). For the purpose of organization and upon issuance of permit by the commissioner of insurance, powers of attorney and applications for such contracts may be solicited without compliance with the provisions of [this chapter](#), but an attorney, agent, or other person shall not make any such contracts of indemnity until all of the provisions of [this chapter](#) shall have been complied with.

[C24, 27, 31, 35, 39, §9095; C46, 50, 54, 58, 62, 66, 71, 73, 75, 77, 79, 81, §520.14]  
[2004 Acts, ch 1110, §59](#); [2009 Acts, ch 133, §169](#)