Analysis, p. 1

# INSURANCE DIVISION[191] [Prior to 10/22/86, see Insurance Department[510], renamed Insurance Division[191] under the "umbrella"

of Department of Commerce by the 1986 Iowa Acts, Senate File 2175]

ORGANIZATION AND PROCEDURES

# CHAPTER 1

# ORGANIZATION OF DIVISION

1.1(502,505)	Organization
1.2(502,505)	Location and contact information
1.3(22,502,505)	Public information and inspection of records
1 4(505)	Sarvino of process

1.4(505)Service of process

# **CHAPTER 2**

#### DECLARATORY ORDERS

2.1(17A)	Petition for declaratory order
2.2(17A)	Notice of petition
2.3(17A)	Intervention
2.4(17A)	Briefs
2.5(17A)	Inquiries
2.6(17A)	Service and filing of petitions and other papers
2.7(17A)	Consideration
2.8(17A)	Action on petition
2.9(17A)	Refusal to issue order
2.10(17A)	Contents of declaratory order-effective date
2.11(17A)	Copies of orders
2.12(17A)	Effect of a declaratory order

# CHAPTER 3

# CONTESTED CASES

- Scope and applicability 3.1(17A)
- Definitions 3.2(17A)
- 3.3(17A) Time requirements
- Requests for contested case proceeding 3.4(17A)
- Commencement of hearing; notice 3.5(17A)
- 3.6(17A) Presiding officer
- 3.7(17A) Waiver of procedures
- Telephone proceedings 3.8(17A)
- Disgualification 3.9(17A)
- Consolidation—severance 3.10(17A)
- 3.11(17A) Pleadings
- Service and filing of pleadings and other papers 3.12(17A)
- Discovery 3.13(17A)
- 3.14(17A) Subpoenas
- Motions 3.15(17A)
- 3.16(17A) Prehearing conference
- 3.17(17A) Continuances
- 3.18(17A) Withdrawals
- 3.19(17A) Intervention
- Hearing procedures 3.20(17A)
- Evidence 3.21(17A)
- 3.22(17A) Default
- 3.23(17A) Ex parte communication
- Recording costs 3.24(17A)

3.25(17A)	Interlocutory appeals
3.26(17A)	Final decision
3.27(17A)	Appeals and review
3.28(17A)	Applications for rehearing
3.29(17A)	Stay of agency action
3.30(17A)	No factual dispute contested cases
3.31(17A)	Emergency adjudicative proceedings
3.32(502,505,507E	B) Summary cease and desist orders
3.33(17A,502,505)	Informal settlement

3.33(17A,502,505) 3.34(17A,502,505) Witness fees

#### CHAPTER 4

# AGENCY PROCEDURE FOR RULE MAKING AND WAIVER OF RULES

# DIVISION I AGENCY PROCEDURE FOR RULE MAKING

4 1 (17 4)	A
4.1(17A)	Applicability
4.2(17A)	Advice on possible rules before notice of proposed rule adoption
4.3(17A)	Public rule-making docket
4.4(17A)	Notice of proposed rule making
4.5(17A)	Public participation
4.6(17A)	Regulatory analysis
4.7(17A,25B)	Fiscal impact statement
4.8(17A)	Time and manner of rule adoption
4.9(17A)	Variance between adopted rule and rule proposed in Notice of Intended Action
4.10(17A)	Exemptions from public rule-making procedures
4.11(17A)	Concise statement of reasons
4.12(17A)	Contents, style, and form of rule
4.13(17A)	Agency rule-making record
4.14(17A)	Filing of rules
4.15(17A)	Effectiveness of rules prior to publication
4.16(17A)	General statements of policy
4.17(17A)	Review of rules by division
4.18(17A)	Petition for rule making
4.19 and 4.20	Reserved
	DIVISION II
	WAIVER AND VARIANCE RULES
4.21(17A)	Definition
4.22(17A)	Scope
4.23(17A)	Applicability of Division II of Chapter 4
4.24(17A)	Criteria for waiver or variance
4.25(17A)	Filing of petition
4.26(17A)	Content of petition
4.27(17A)	Additional information
4.28(17A)	Notice
4.29(17A)	Hearing procedures
4.30(17A)	Ruling
4.31(17A)	Public availability
4.32(17A)	Summary reports
4.33(17A)	Cancellation of a waiver
4.34(17A)	Violations
4.35(17A)	Defense
4.36(17A)	Judicial review

# REGULATION OF INSURERS

# CHAPTER 5

# REGULATION OF INSURERS—GENERAL PROVISIONS

5.1(507)	Examination reports
5.2(505,507)	Examination for admission
5.3(507,508,515)	Submission of quarterly financial information
5.4(505,508,515,52	
5.5(505,515,520)	Maximum allowable premium volume
5.6(505,515,520)	Treatment of various items on the financial statement
5.7(505)	Ordering withdrawal of domestic insurers from states
5.8(505)	Monitoring
5.9(505)	Rate and form filings
5.10(511)	Life companies—permissible investments
5.11(511)	Investment of funds
5.12(515)	Collateral loans
· · ·	Loans to officers, directors, employees, etc.
5.14	Reserved
	,514B,515,520) Accounting practices and procedures manual and annual statement
5.15(508,512D,514	instructions
5.16 to 5.19	Reserved
5.20(508)	Computation of reserves
	RNED PREMIUM RESERVES ON MORTGAGE GUARANTY INSURANCE POLICIES
5.21(515C)	Unearned premium reserve factors
5.22(515C)	Contingency reserve
5.23(507C)	Standards
5.24(507C)	Commissioner's authority
5.25(505)	Annual audited financial reports
5.26(508,515)	Participation in the NAIC Insurance Regulatory Information System
5.27(508,515,520)	Asset valuation
5.28(508,515,520)	Risk-based capital and surplus
5.29(508,515)	Actuarial certification of reserves
5.30(515)	Single maximum risk—fidelity and surety risks
5.31(515)	Reinsurance contracts
5.32(511,515)	Investments in medium grade and lower grade obligations
5.33(510)	Credit for reinsurance
5.34(508)	Actuarial opinion and memorandum
5.35 to 5.39	Reserved
5.40(515)	Premium tax
5.41(508)	Tax on gross premiums—life companies
5.42(432)	Cash refund of premium tax
5.43(510)	Managing general agents
	DISCLOSURE OF MORTGAGE LOAN APPLICATIONS
5.44 to 5.49	Reserved
5.50(535A)	Purpose
( )	Definitions
5.51(535A)	
5.52(535A)	Filing of reports
5.53(535A)	Form and content of reports
5.54(535A)	Additional information required
5.55(535A)	Written complaints

# ORGANIZATION OF DOMESTIC INSURANCE COMPANIES

- 6.1(506) Definitions
- 6.2(506) Promoters contributions
- 6.3(506) Escrow
- 6.4(506) Alienation
- 6.5(506) Sales to promoters
- 6.6(506) Options
- 6.7(506) Qualifications of management
- 6.8(506) Chief executive
- 6.9(506) Directors

# CHAPTER 7

# DOMESTIC STOCK INSURERS PROXIES

#### PROXY REGULATIONS

- 7.1(523) Application of regulation
- 7.2(523) Proxies, consents and authorizations
- 7.3(523) Disclosure of equivalent information
- 7.4(523) Definitions
- 7.5(523) Information to be furnished to stockholders
- 7.6(523)Requirements as to proxy
- 7.7(523) Material required to be filed
- 7.8(523) False or misleading statements
- 7.9(523) Prohibition of certain solicitations
- 7.10(523) Special provisions applicable to election contests

#### SCHEDULE A INFORMATION REQUIRED IN PROXY STATEMENT

# SCHEDULE B

#### INFORMATION TO BE INCLUDED IN STATEMENTS FILED BY OR ON BEHALF OF A PARTICIPANT (OTHER THAN THE INSURER) IN A PROXY SOLICITATION

# IN AN ELECTION CONTEST

# POLICYHOLDER PROXY SOLICITATION

- 7.11(523) Application
- 7.12(523) Conditions—revocation
- 7.13(523) Filing proxy
- 7.14(523) Solicitation by agents—use of funds
- 7.15 to 7.19 Reserved

# STOCK TRANSACTION REPORTING

7.20(523) Statement of changes of beneficial ownership of securities

#### CHAPTER 8 BENEVOLENT ASSOCIATIONS

- 8.1 and 8.2 Reserved
- 8.3(512A) Organization
- 8.4(512A) Membership
- 8.5(512A) Fees, dues and assessments
- 8.6(512A) Reserve fund
- 8.7(512A) Certificates
- 8.8(512A) Beneficiaries
- 8.9(512A) Mergers
- 8.10(512A) Directors and officers
- 8.11(512A) Stockholders
- 8.12(512A) Bookkeeping and accounts

#### CHAPTER 9 Reserved

#### INSURANCE PRODUCERS

#### CHAPTER 10

# LICENSING OF INSURANCE PRODUCERS

#### DIVISION I

# LICENSING OF INSURANCE PRODUCERS

- 10.1(522B) Purpose and authority
- 10.2(522B) Definitions
- 10.3(522B) Requirement to hold a license
- 10.4(522B) Licensing of resident producers
- 10.5(522B) Licensing of nonresident producers
- 10.6(522B) Issuance of license
- 10.7(522B) License lines of authority
- 10.8(522B) License renewal
- 10.9(522B) License reinstatement
- 10.10(522B) Reinstatement or reissuance of a license after suspension, revocation or forfeiture in connection with disciplinary matters; and forfeiture in lieu of compliance
- 10.11(522B) Temporary licenses
- 10.12(522B) Change in name, address or state of residence
- 10.13(522B) Reporting of actions
- 10.14(522B) Commissions and referral fees
- 10.15(522B) Appointments
- 10.16(522B) Appointment renewal
- 10.17(522B) Appointment terminations
- 10.18(522B) Licensing of a business entity
- 10.19(522B) Use of senior-specific certifications and professional designations in the sale of life insurance and annuities
- 10.20(522B) Violations and penalties
- 10.21(252J) Suspension for failure to pay child support
- 10.22(261) Suspension for failure to pay student loan
- 10.23(82GA,SF2428) Suspension for failure to pay state debt
- 10.24(522B) Administration of examinations
- 10.25(522B) Forms
- 10.26(522B) Fees
- 10.27 to 10.50 Reserved

#### DIVISION II

#### LICENSING OF CAR RENTAL COMPANIES AND EMPLOYEES

- 10.51(522A) Purpose
- 10.52(522A) Definitions
- 10.53(522A) Requirement to hold a license
- 10.54(522A) Limited licensee application process
- 10.55(522A) Counter employee licenses
- 10.56(522A) Duties of limited licensees
- 10.57(522A) License renewal
- 10.58(522A) Limitation on fees
- 10.59(522A) Change in name or address
- 10.60(522A) Violations and penalties

# CHAPTER 11 CONTINUING EDUCATION FOR INSURANCE PRODUCERS

	n de la n de la nob e cento
11.1(505,522B)	Statutory authority—purpose—applicability
11.2(505,522B)	Definitions
11.3(505,522B)	Continuing education requirements for producers
11.4(505,522B)	Proof of completion of continuing education requirements
11.5(505,522B)	Course approval
11.6(505,522B)	Topic guidelines
11.7(505,522B)	CE course renewal
11.8(505,522B)	Appeals
11.9(505,522B)	CE provider approval
11.10(505,522B)	CE provider's responsibilities
11.11(505,522B)	Prohibited conduct—CE providers
11.12(505,522B)	Outside vendor
11.13(505,522B)	CE course audits

11.14(505,522B) Fees and costs

# CHAPTER 12

# PORT OF ENTRY REQUIREMENTS

- 12.1(508,515) Purpose
- 12.2(508,515) Trust and other admission requirements
- 12.3(508,515) Examination and preferred supervision
- 12.4(508,515) Surplus required
- 12.5(508,515) Investments

#### CHAPTER 13

# CONSENT FOR PROHIBITED PERSONS

# TO ENGAGE IN THE BUSINESS OF INSURANCE

- 13.1(505,522B) Purpose and authority
- 13.2(505,522B) Definitions
- 13.3(505,522B) Requirement for prohibited persons to obtain consent
- 13.4(505,522B) Applications for consent
- 13.5(505,522B) Consideration of applications for consent
- 13.6(505,522B) Review of application by the division
- 13.7(505,522B) Consent effective for specified positions and responsibilities only
- 13.8(505,522B) Change in circumstances
- 13.9(505,522B) Burden of proof
- 13.10(505,522B) Violations and penalties

UNFAIR TRADE PRACTICES

# CHAPTER 14

# LIFE INSURANCE ILLUSTRATIONS MODEL REGULATION

- 14.1(507B) Purpose
- 14.2(507B) Authority
- 14.3(507B) Applicability and scope
- 14.4(507B) Definitions
- 14.5(507B) Policies to be illustrated
- 14.6(507B) General rules and prohibitions
- 14.7(507B) Standards for basic illustrations
- 14.8(507B) Standards for supplemental illustrations
- 14.9(507B) Delivery of illustration and record retention

14.10(507B) Annual report; notice to policyown
--

- 14.11(507B) Annual certifications
- 14.12(507B) Penalties
- 14.13(507B) Separability
- 14.14(507B) Effective date

# UNFAIR TRADE PRACTICES

#### DIVISION I SALES PRACTICES

15.1(507B)	Purpose
15.2(507B)	Definitions
15.3(507B)	Advertising
15.4(507B)	Life insurance cost and benefit disclosure requirements
15.5(507B)	Health insurance sales to individuals 65 years of age or older
15.6(507B)	Preneed funeral contracts or prearrangements
15.7(507B)	Twisting prohibited
15.8(507B)	Producer responsibilities
15.9(507B)	Right to return a life insurance policy or annuity (free look)
15.10(507B)	Uninsured/underinsured automobile coverage-notice required
15.11(507B)	Unfair discrimination
15.12(507B)	Testing restrictions of insurance applications for the human immunodeficiency virus
15.13(507B)	Records maintenance
15.14(505,507B)	Enforcement section—cease and desist and penalty orders
15.15 to 15.30	Reserved
	DIVISION II CLAIMS
15.31(507B)	General claims settlement guidelines
15.32(507B)	Prompt payment of certain health claims
15.33(507B)	Audit procedures for medical claims
15.34 to 15.40	Reserved
15.41(507B)	Claims settlement guidelines for property and casualty insurance
15.42(507B)	Acknowledgment of communications by property and casualty insurers
15.43(507B)	Standards for settlement of automobile insurance claims
15.44(507B)	Standards for determining replacement cost and actual cost values
15.45(507B)	Guidelines for use of aftermarket crash parts in motor vehicles
15.46 to 15.50	Reserved
	DIVISION III
	DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES
15.51(507B)	Purpose
15.52(507B)	Definition
15.53(507B)	Exemptions
15.54(507B)	Disclosure requirements
15.55(507B)	Insurer duties
15.56 to 15.60	Reserved
	DIVISION IV
15.61(507B)	ANNUITY DISCLOSURE REQUIREMENTS Purpose
15.62(507B)	Applicability and scope

- 15.63(507B) Applications
- 15.64(507B) Standards for delivery of disclosure document and Buyer's Guide

Content of disclosure documents
Report to contract owners
Severability
DIVISION V
SUITABILITY IN ANNUITY TRANSACTIONS
Purpose
Applicability and scope
Definitions
Duties of insurers and of insurance producers
Mitigation of responsibility
Record keeping

15.74 to 15.79 Reserved

#### DIVISION VI

#### INDEXED PRODUCTS TRAINING REQUIREMENT

15.80(507B,522B)	Purpose
15.81(507B,522B)	Definitions
15.82(507B,522B)	Special training required
15.83(507B,522B)	Conduct of training course
15.84(507B,522B)	Insurer duties
15.85(507B,522B)	Verification of training
15.86(507B,522B)	Penalties
15.87(507B,522B)	Compliance date

# CHAPTER 16

# REPLACEMENT OF LIFE INSURANCE AND ANNUITIES

#### DIVISION I

16.1 to 16.20	Reserved
	DIVISION II
16.21(507B)	Purpose
16.22(507B)	Definitions
16.23(507B)	Exemptions
16.24(507B)	Duties of producers
16.25(507B)	Duties of all insurers that use producers on or after January 1, 2001
16.26(507B)	Duties of replacing insurers that use producers
16.27(507B)	Duties of the existing insurer
16.28(507B)	Duties of insurers with respect to direct-response solicitations
16.29(507B)	Violations and penalties
	-

16.30(507B) Severability

#### CHAPTER 17

# LIFE AND HEALTH REINSURANCE AGREEMENTS

- Authority and purpose 17.1(508)
- 17.2(508) Scope
- 17.3(508) Accounting requirements
- 17.4(508) Written agreements
- 17.5(508) Existing agreements

# CHAPTER 18

# **CEMETERIES**

- 18.1(523I,566A) Perpetual care cemeteries
- 18.2(523I,566A) Administration
- 18.3(523I,566A) Public access to hearings

18.4	Reserved
18.5(523I,566A)	Forms—content
18.6(523I,566A)	Annual report by perpetual care cemeteries
18.7(523I,566A)	Annual reports and perpetual care cemetery permits

# Reserved

# PROPERTY AND CASUALTY INSURANCE

# CHAPTER 20

# PROPERTY AND CASUALTY INSURANCE RATE AND FORM FILING PROCEDURES

#### DIVISION I FORM AND RATE REQUIREMENTS

	FORM AND RATE REQUIREMENTS	
20.1(505,509,514A,515,515A,515F) General filing requirements		
20.2(505)	Objection to filing	
20.3	Reserved	
20.4(505,509,514A,515,515A,515F) Policy form filing		
20.5(515A)	Rate or manual rule filing	
20.6(515A)	Exemption from filing requirement	
20.7	Reserved	
20.8(515A)	Rate filings for crop-hail insurance	
20.9 and 20.10	Reserved	
20.11(515)	Exemption from form and rate filing requirements	
20.12 to 20.40	Reserved	

#### DIVISION II IOWA FAIR PLAN ACT

#### 20.41(515,515F) Purpose Scope 20.42(515,515F) Definitions 20.43(515,515F) 20.44(515,515F) Eligible risks 20.45(515,515F) Membership 20.46(515,515F) Administration 20.47(515,515F) Duties of the governing committee 20.48(515,515F) Annual and special meetings Application for insurance 20.49(515,515F) Inspection procedure 20.50(515,515F) Procedure after inspection and receipt of application 20.51(515,515F) Reasonable underwriting standards for property coverage 20.52(515,515F) 20.53(515,515F) Reasonable underwriting standards for liability coverage 20.54(515,515F) Cancellation; nonrenewal and limitations; review of eligibility 20.55(515,515F) Assessments 20.56(515,515F) Commission 20.57(515,515F) Public education Cooperation and authority of producers 20.58(515,515F)

- 20.59(515,515F) Review by commissioner
- 20.60(515,515F) Indemnification

# CHAPTER 21

# REQUIREMENTS FOR EXCESS AND SURPLUS LINES,

# RISK RETENTION GROUPS AND PURCHASING GROUPS

- 21.1(515) Definitions
- 21.2(515) Qualified surplus lines carriers' duties

21.3(515)	Producers' duties
21.4(515)	Producers' duty to insured; evidence of coverage
21.5(515)	Procedures for qualification and renewal of a nonadmitted insurer as a qualified
	surplus lines carrier
21.6(515E)	Risk retention groups
21.7(515E)	Procedures for qualification as a risk retention group
21.8(515E)	Procedures for qualification as a purchasing group
21.9(515,515E)	Failure to comply; penalties

# FINANCIAL GUARANTY INSURANCE

22.1(515C)	Definitions
------------	-------------

22.2(515) Financial requirements and reserves

#### CHAPTER 23

# MOTOR VEHICLE SERVICE CONTRACTS

23.1(	(516E)	) Purpose

- 23.2(516E) Applicability and scope
- 23.3(516E) Application of insurance laws
- 23.4(516E) Administration
- 23.5(516E) Public access to hearings
- 23.6(516E) Public access to records
- 23.7(516E) Filing procedures
- 23.8(516E) Fees
- 23.9(516E) Forms
- 23.10(516E) Prohibited acts—unfair discrimination or trade practices
- 23.11(516E) Prohibited acts—unfair or deceptive trade practices involving used or rebuilt parts
- 23.12(516E) Violations
- 23.13(516E) Procedures for public complaints

# CHAPTER 24

# IOWA RETIREMENT FACILITIES

- 24.1(523D) Purpose
- 24.2(523D) Title
- 24.3(523D) Definitions
- 24.4(523D) Administration
- 24.5(523D) Misrepresentations
- 24.6(523D) Complaints
- 24.7(523D) Address for filings
- 24.8(523D) Fees
- 24.9(523D) Forms
- 24.10(523D) Financial statements, studies, and forecasts
- 24.11(523D) Amendments to the disclosure statement
- 24.12(523D) Standards for the disclosure statement

#### CHAPTER 25

#### MILITARY SALES PRACTICES

25.1(505)	Purpose and authority
25.2(505)	Scope
25.3(505)	Exemptions
25.4(505)	Definitions
25.5(505)	Practices declared false, misleading, deceptive or unfair on a military installation
25.6(505)	Practices declared false, misleading, deceptive or unfair regardless of location

25.7(505)	Reporting requirements
25.8(505)	Violation and penalties
25.9(505)	Severability

# Severability

# **CHAPTER 26**

# Reserved

# CHAPTER 27

# PREFERRED PROVIDER ARRANGEMENTS

- 27.1(514F) Purpose
- Definitions 27.2(514F)
- 27.3(514F) Preferred provider arrangements
- Health benefit plans 27.4(514F)
- 27.5(514F) Preferred provider participation requirements
- General requirements 27.6(514F)
- 27.7(514F) Civil penalties
- 27.8(514F) Health care insurer requirements

#### **CHAPTER 28**

# CREDIT LIFE AND CREDIT

# ACCIDENT AND HEALTH INSURANCE

- 28.1(509) Purpose
- 28.2(509) Definitions
- Rights and treatment of debtors 28.3(509)
- Policy forms and related material 28.4(509)
- 28.5(509) Determination of reasonableness of benefits in relation to premium charge
- 28.6 Reserved
- Credit life insurance rates 28.7(509)
- 28.8(509) Credit accident and health insurance
- 28.9(509) Refund formulas
- 28.10(509) Experience reports and adjustment of prima facie rates
- Use of rates-direct business only 28.11(509)
- Supervision of credit insurance operations 28.12(509)
- Prohibited transactions 28.13(509)
- Disclosure and readability 28.14(509)
- 28.15(509) Severability
- 28.16(509) Effective date
- Fifteen-day free examination 28.17(509)

#### CHAPTER 29

# CONTINUATION RIGHTS UNDER GROUP ACCIDENT

# AND HEALTH INSURANCE POLICIES

- Definitions 29.1(509B)
- Notice regarding continuation rights 29.2(509B)
- Qualifying events for continuation rights 29.3(509B)
- Interplay between chapter 509B and COBRA 29.4(509B)
- Effective date for compliance 29.5(509B)

LIFE AND HEALTH INSURANCE

#### CHAPTER 30

# LIFE INSURANCE POLICIES

30.1(508)	Purpose
30.2(508)	Scope

- 30.3(508) Definitions
- 30.4(508) Prohibitions, regulations and disclosure requirements
- 30.5(508) General filing requirements
- 30.6(508) Back dating of life policies
- 30.7(508,515) Expiration date of policy vs. charter expiration date
- 30.8(509) Electronic delivery of group life insurance certificates

#### LIFE INSURANCE COMPANIES—VARIABLE ANNUITIES CONTRACTS

- 31.1(508) Definitions
- 31.2(508) Insurance company qualifications
- 31.3(508) Filing, policy forms and provision
- 31.4(508) Separate account or accounts and investments
- 31.5(508) Required reports
- 31.6(508) Producers
- 31.7(508) Foreign companies

#### CHAPTER 32

# DEPOSITS BY A DOMESTIC LIFE COMPANY IN A CUSTODIAN BANK OR CLEARING CORPORATION

- 32.1(508) Purpose
- 32.2(508) Definitions
- 32.3(508) Requirements upon custodial account and custodial agreement
- 32.4(508) Requirements upon custodians
- 32.5(508,511) Deposit of securities

#### CHAPTER 33

# VARIABLE LIFE INSURANCE MODEL REGULATION

- 33.1(508A) Authority
- 33.2(508A) Definitions
- 33.3(508A) Qualification of insurer to issue variable life insurance
- 33.4(508A) Insurance policy requirements
- 33.5(508A) Reserve liabilities for variable life insurance
- 33.6(508A) Separate accounts
- 33.7(508A) Information furnished to applicants
- 33.8(508A) Applications
- 33.9(508A) Reports to policyholders
- 33.10(508A) Foreign companies
- 33.11 Reserved
- 33.12(508A) Separability article

#### CHAPTER 34

# NONPROFIT HEALTH SERVICE CORPORATIONS

- 34.1(514) Purpose
- 34.2(514) Definitions
- 34.3(514) Annual report requirements
- 34.4(514) Arbitration
- 34.5(514) Filing requirements
- 34.6(514) Participating hospital contracts
- 34.7(514) Composition, nomination, and election of board of directors

# CHAPTER 35 ACCIDENT AND HEALTH INSURANCE

<b>BI ANKET</b>	ACCIDENT AND	SICKNESS	INSURANCE
DLAINLI	ACCIDENT AND	SICKIESS	INSURANCE

	Definitier meenbert mitb blent tebb intoord intee
35.1(509)	Purpose
35.2(509)	Scope
35.3(509)	Definitions
35.4(509)	Required provisions
35.5(509)	Application and certificates not required
35.6(509)	Facility of payment
35.7(509)	General filing requirements
35.8(509)	Electronic delivery of accident and health group insurance certificates
35.9 to 35.19	Reserved
35.20(509A)	Life and health self-funded plans
35.21(509)	Review of certificates issued under group policies
	LARGE GROUP HEALTH INSURANCE COVERAGE
35.22(509)	Purpose
35.23(509)	Definitions
35.24(509)	Eligibility to enroll
35.25(509)	Special enrollments
35.26(509)	Group health insurance coverage policy requirements
35.27(509)	Methods of counting creditable coverage
35.28(509)	Certificates of creditable coverage
35.29(509)	Notification requirements
35.30	Reserved
35.31(509)	Disclosure requirements
35.32(514C)	Treatment options
35.33(514C)	Emergency services
35.34(514C)	Provider access
35.35(509)	Reconstructive surgery
	CONSUMER GUIDE
35.36(514K)	Purpose
35.37(514K)	Information filing requirements
35.38(514K)	Limitation of information published
35.39(514C)	Contraceptive coverage
	CHAPTER 36

# INDIVIDUAL

# ACCIDENT AND HEALTH—MINIMUM STANDARDS

- 36.1(514D) Purpose
- 36.2(514D) Applicability and scope
- 36.3(514D) Effective date
- 36.4(514D) Policy definitions
- 36.5(514D) Prohibited policy provisions
- 36.6(514D) Accident and sickness minimum standards for benefits
- 36.7(514D) Required disclosure provisions
- 36.8(507B) Requirements for replacement
- 36.9(514D) Filing requirements
- 36.10(514D) Loss ratios
- 36.11(514D) Certification
- 36.12(514D) Severability

# CHAPTER 37 MEDICARE SUPPLEMENT INSURANCE

# DIVISION I MEDICARE SUPPLEMENT INSURANCE MINIMUM STANDARDS

37.1(514D)	Purpose	
37.2(514D)	Applicability and scope	
37.3(514D)	Definitions	
37.4(514D)	Policy definitions and terms	
37.5(514D)	Policy provisions	
37.6(514D)	Minimum benefit standards for prestandardized Medicare supplement benefit plan policies or certificates issued for delivery prior to January 1, 1992	
37.7(514D)	Benefit standards for 1990 standardized Medicare supplement benefit plan policies or certificates issued for delivery on or after January 1, 1992, and with an effective date for coverage prior to June 1, 2010	
37.8(514D)	Benefit standards for 2010 standardized Medicare supplement benefit plan policies or certificates issued for delivery with an effective date for coverage on or after June 1, 2010	
37.9(514D)	Standard Medicare supplement benefit plans for 1990 standardized Medicare supplement benefit plan policies or certificates with an effective date for coverage prior to June 1, 2010	
37.10(514D)	Standard Medicare supplement benefit plans for 2010 standardized Medicare supplement benefit plan policies or certificates with an effective date for coverage on or after June 1, 2010	
37.11(514D)	Medicare Select policies and certificates	
37.12(514D)	Open enrollment	
37.13(514D)	Standards for claims payment	
37.14(514D)	Loss ratio standards and refund or credit of premium	
37.15(514D)	Filing and approval of policies and certificates and premium rates	
37.16(514D)	Permitted compensation arrangements	
37.17(514D)	Required disclosure provisions	
37.18(514D)	Requirements for application forms and replacement coverage	
37.19(514D)	Standards for marketing	
37.20(514D)	Appropriateness of recommended purchase and excessive insurance	
37.21(514D)	Reporting of multiple policies	
37.22(514D)	Prohibition against preexisting conditions, waiting periods, elimination periods and probationary periods in replacement policies or certificates	
37.23(514D)	Prohibition against use of genetic information and requests for genetic testing	
37.24(514D)	Prohibition against using SHIIP prepared materials	
37.25(514D)	Guaranteed issue for eligible persons	
37.26(514D)	Severability	
37.27 to 37.49	Reserved	
DIVISION II		
	MEDICARE SUPPLEMENT ADVERTISING	
37.50(507B,514D)	Purpose	

37.51(507B,514D)	Applicability
37.52(507B,514D)	Definitions
37.53(507B,514D)	Form and content of advertisements
37.54(507B,514D)	Testimonials or endorsements by third parties
37.55(507B,514D)	Use of statistics; jurisdictional licensing; status of insurer
37.56(507B.514D)	Identity of insurer

37.57(507B,514D) Introductory, initial or special offers

37.58(507B,514D) Enforcement procedures—certificate of compliance 37.59(507B,514D) Filing for prior review

# CHAPTER 38

# COORDINATION OF BENEFITS

#### DIVISION I

38.1(509,514)	Purpose
38.2(509,514)	Applicability

- 38.2(509,514)
   Applicability

   38.3(509,514)
   Definitions
- 28.4(500.514) Model COD
- 38.4(509,514) Model COB contract provision
- 38.5(509,514) Order of benefits
- 38.6(509,514) Reduction in a plan's benefits when it is secondary—general
- 38.7(509,514) Reasonable cash value of services
- 38.8(509,514) Excess and other nonconforming provisions
- 38.9(509,514) Allowable expense
- 38.10(509,514) Subrogation
- 38.11(509,514) Effective date—existing contracts

#### DIVISION II

- 38.12(509,514) Purpose and applicability
- 38.13(509,514) Definitions
- 38.14(509,514) Use of model COB contract provision
- 38.15(509,514) Rules for coordination of benefits
- 38.16(509,514) Procedure to be followed by secondary plan to calculate benefits and pay a claim
- 38.17(509,514) Notice to covered persons
- 38.18(509,514) Miscellaneous provisions
- 38.19(509,514) Effective date for existing contracts

#### CHAPTER 39

# LONG-TERM CARE INSURANCE

### DIVISION I

39.1(514G)	Purpose
39.2(514G)	Authority
39.3(514G)	Applicability and scope
39.4(514G)	Definitions
39.5(514G)	Policy definitions
39.6(514G)	Policy practices and provisions
39.7(514G)	Required disclosure provisions
39.8(514G)	Prohibition against postclaims underwriting
39.9(514D,514G)	Minimum standards for home health care benefits in long-term care insurance policies
39.10(514D,514G)	Requirement to offer inflation protection
39.11(514D,514G)	Requirements for application forms and replacement coverage
39.12(514G)	Reserve standards
39.13(514D)	Loss ratio
39.14(514G)	Filing requirement
39.15(514D,514G)	Standards for marketing
39.16(514D,514G)	Suitability
39.17(514G)	Prohibition against preexisting conditions and probationary periods in replacement policies or certificates
39.18(514G)	Standard format outline of coverage
39.19(514G)	Requirement to deliver shopper's guide

39.20(514G)	Policy summary and delivery of life insurance policies with long-term care riders	
39.21(514G)	Reporting requirement for long-term care benefits funded through life insurance by acceleration of the death benefit	
39.22(514G)	Unintentional lapse	
39.23(514G)	Denial of claims	
39.24(514G)	Incontestability period	
39.25(514G)	Required disclosure of rating practices to consumers	
39.26(514G)	Initial filing requirements	
39.27(514G)	Reporting requirements	
39.28(514G)	Premium rate schedule increases	
39.29(514G)	Nonforfeiture	
39.30(514G)	Standards for benefit triggers	
39.31(514G)	Additional standards for benefit triggers for qualified long-term care insurance	
· · · ·	contracts	
39.32(514G)	Penalties	
39.33 to 39.40	Reserved	
	DIVISION II	
	INDEPENDENT REVIEW OF BENEFIT TRIGGER DETERMINATIONS	
39.41(514G)	Purpose	
39.42(514G)	Effective date	
39.43(514G)	Definitions	
39.44(514G)	Notice of benefit trigger determination and content	
39.45(514G)	Notice of internal appeal decision and right to independent review	
39.46(514G)	Independent review request	
39.47(514G)	Certification process	
39.48(514G)	Selection of independent review entity	
39.49(514G)	Independent review process	
39.50(514G)	Decision notification	
39.51(514G)	Insurer information	
39.52(514G)	Certification of independent review entity	
39.53(514G)	Additional requirements	
39.54(514G)	Toll-free telephone number	
39.55(514G)	Insurance division application and reports	
39.56 to 39.74	Reserved	
	DIVISION III	
LONG-TERM CARE PARTNERSHIP PROGRAM		

39.75(514H,83GA,HF723)	Purpose
39.76(514H,83GA,HF723)	Effective date
39.77(514H,83GA,HF723)	Definitions
39.78(514H,83GA,HF723)	Eligibility
39.79(514H,83GA,HF723)	Discontinuance of partnership program
39.80(514H,83GA,HF723)	Required disclosures
39.81(514H,83GA,HF723)	Form filings
39.82(514H,83GA,HF723)	Exchanges
39.83(514H,83GA,HF723)	Required policy terms and disclosures
39.84(514H,83GA,HF723)	Standards for marketing and suitability
39.85(514H,83GA,HF723)	Required reports

# CHAPTER 40 HEALTH MAINTENANCE ORGANIZATIONS

(Health and Insurance—Joint Rules)

	(Health and Insurance—Joint Rules)
40.1(514B)	Definitions
40.2(514B)	Application
40.3(514B)	Inspection of evidence of coverage
40.4(514B)	Governing body and enrollee representation
40.5(514B)	Quality of care
40.6(514B)	Change of name
40.7(514B)	Change of ownership
40.8(514B)	Termination of services
40.9(514B)	Complaints
40.10(514B)	Cancellation of enrollees
40.11(514B)	Application for certificate of authority
40.12(514B)	Net worth
40.13(514B)	Fidelity bond
40.14(514B)	Annual report
40.15(514B)	Cash or asset management agreements
40.16	Reserved
40.17(514B)	Reinsurance
40.18(514B)	Provider contracts
40.19(514B)	Producers' duties
40.20(514B)	Emergency services
40.21(514B)	Reimbursement
40.22(514B)	Health maintenance organization requirements
40.23(514B)	Disclosure requirements
40.24(514B)	Provider access
40.25(514B)	Electronic delivery of accident and health group insurance certificates

# CHAPTER 41

# LIMITED SERVICE ORGANIZATIONS

S		
	S	S

- 41.2(514B) Application
- 41.3(514B) Inspection of evidence of coverage
- 41.4(514B) Governing body and enrollee representation
- 41.5(514B) Quality of care
- 41.6(514B) Change of name
- 41.7(514B) Change of ownership
- 41.8(514B) Complaints
- 41.9(514B) Cancellation of enrollees
- 41.10(514B) Application for certificate of authority
- 41.11(514B) Net equity and deposit requirements
- 41.12(514B) Fidelity bond
- 41.13(514B) Annual report
- 41.14(514B) Cash or asset management agreements
- 41.15(514B) Reinsurance
- 41.16(514B) Provider contracts
- 41.17(514B) Producers' duties
- 41.18(514B) Emergency services
- 41.19(514B) Reimbursement
- 41.20(514B) Limited service organization requirements
- 41.21(514B) Disclosure requirements

#### CHAPTER 42 GENDER-BLENDED MINIMUM NONFORFEITURE STANDARDS FOR LIFE INSURANCE

42.1	(508)	) Pur	pose
74.1	500	/ I UI	0050

- 42.2(508) Definitions
- 42.3(508) Use of gender-blended mortality tables
- 42.4(508) Unfair discrimination
- 42.5(508) Separability
- 42.6(508) 2001 CSO Mortality Table

### CHAPTER 43

#### ANNUITY MORTALITY TABLES FOR USE IN DETERMINING RESERVE LIABILITIES FOR ANNUITIES

- 43.1(508) Purpose
- 43.2(508) Definitions
- 43.3(508) Individual annuity or pure endowment contracts
- 43.4(508) Group annuity or pure endowment contracts
- 43.5(508) Application of the 1994 GAR Table
- 43.6(508) Separability

#### CHAPTER 44

### SMOKER/NONSMOKER MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES AND NONFORFEITURE BENEFITS

- 44.1(508) Purpose
- 44.2(508) Definitions
- 44.3(508) Alternate tables
- 44.4(508) Conditions
- 44.5(508) Separability
- 44.6(508) 2001 CSO Mortality Table

INSURANCE HOLDING COMPANY SYSTEMS

# CHAPTER 45

#### INSURANCE HOLDING COMPANY SYSTEMS

- 45.1(521A) Purpose
- 45.2(521A) Definitions
- 45.3(521A) Subsidiaries of domestic insurers
- 45.4(521A) Control acquisition of domestic insurer
- 45.5(521A) Registration of insurers
- 45.6(521A) Alternative and consolidated registrations
- 45.7(521A) Exemptions
- 45.8(521A) Disclaimers and termination of registration
- 45.9(521A) Transactions subject to prior notice—notice filing
- 45.10(521A) Extraordinary dividends and other distributions

#### CHAPTER 46

# MUTUAL HOLDING COMPANIES

- 46.1(521A) Purpose
- 46.2(521A) Definitions
- 46.3(521A) Application—contents—process
- 46.4(521A) Plan of reorganization
- 46.5(521A) Duties of the commissioner
- 46.6(521A) Regulation—compliance

- 46.7(521A) Reorganization of domestic mutual insurer with mutual insurance holding company Reorganization of foreign mutual insurer with mutual insurance holding company
- 46.8(521A) Mergers of mutual insurance holding companies
- 46.9(521A)
- Stock offerings 46.10(521A)
- Regulation of holding company system 46.11(521A)
- 46.12(521A) Reporting of stock ownership and transactions

# VALUATION OF LIFE INSURANCE POLICIES

#### (Including New Select Mortality Factors)

47.1(508)	Purpose
47.2(508)	Application
47.3(508)	Definitions
47.4(508)	General calculation requirements for basic reserves and premium deficiency reserves
47.5(508)	Calculation of minimum valuation standard for policies with guaranteed nonlevel gross premiums or guaranteed nonlevel benefits (other than universal life policies)
47.6(508)	Calculation of minimum valuation standard for flexible premium and fixed premium universal life insurance policies that contain provisions resulting in the ability of a policyowner to keep a policy in force over a secondary guarantee period
47.7(508)	2001 CSO Mortality Table

#### VIATICAL AND LIFE SETTLEMENTS

# CHAPTER 48

# VIATICAL AND LIFE SETTLEMENTS

- Purpose and authority 48.1(508E)
- 48.2(508E) Definitions
- License requirements 48.3(508E)
- Disclosure statements 48.4(508E)
- Contract requirements 48.5(508E)
- Filing of forms 48.6(508E)
- Reporting requirements 48.7(508E)
- Examination or investigations 48.8(508E)
- Requirements and prohibitions 48.9(508E)
- Penalties; injunctions; civil remedies; cease and desist 48.10(508E)
- Suspension for failure to pay child support 48.11(252J)
- 48.12(261) Suspension for failure to pay student loan
- Suspension for failure to pay state debt 48.13(272D)
- 48.14(508E) Severability

# **CHAPTER 49**

# FINANCIAL INSTRUMENTS USED IN HEDGING TRANSACTIONS

- 49.1(511) Purpose
- 49.2(511) Definitions
- Guidelines and internal control procedures 49.3(511)
- 49.4(511) Documentation requirements
- Trading requirements 49.5(511)

#### SECURITIES

# CHAPTER 50

# REGULATION OF SECURITIES OFFERINGS AND THOSE WHO ENGAGE IN THE SECURITIES BUSINESS

#### DIVISION I

# DEFINITIONS AND ADMINISTRATION

- 50.1(502) Definitions
- 50.2(502) Cost of audit or inspection
- Interpretative opinions or no-action letters 50.3(502)
- 50.4 to 50.9 Reserved

# DIVISION II REGISTRATION OF BROKER-DEALERS AND AGENTS

50.10(502)	Broker-dealer registrations, renewals, amendments, succession, and withdrawals
50.11(502)	Principals
50.12(502)	Agent and issuer registrations, renewals and amendments
50.13(502)	Agent continuing education requirements
50.14(502)	Broker-dealer record-keeping requirements
50.15(502)	Broker-dealer minimum financial requirements and financial reporting
	requirements
50.16(502)	Dishonest or unethical practices in the securities business
50.17(502)	Rules of conduct
50.18(502)	Limited registration of Canadian broker-dealers and agents
50.19(502)	Brokerage services by national and state banks
50.20(502)	Broker-dealers having contracts with national and state banks
50.21(502)	Brokerage services by credit unions, savings banks, and savings and loan institutions
50.22(502)	Broker-dealers having contracts with credit unions, savings banks, and savings and loan institutions
50.23 to 50.29	Reserved
	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS
50.30(502)	Electronic filing with designated entity
50.31(502)	Investment adviser applications and renewals
50.32(502)	Application for investment adviser representative registration
50.33(502)	Examination requirements
50.34(502)	Notice filing requirements for federal covered investment advisers
50.35(502)	Withdrawal of investment adviser registration
50.36(502)	Investment adviser disclosure statement
50.37(502)	Cash solicitation
50.38(502)	Dishonest or unethical business practices of investment advisers and investment adviser representatives, or fraudulent or deceptive conduct by federal covered investment advisers
50.39(502)	Custody of client funds or securities by investment advisers
50.40(502)	Minimum financial requirements for investment advisers
50.41(502)	Bonding requirements for investment advisers
50.42(502)	Record-keeping requirements for investment advisers
50.43(502)	Financial reporting requirements for investment advisers
50.44(502)	Solely incidental services by certain professionals
50.45 to 50.49	Reserved

# DIVISION IV

	RULES COVERING ALL REGISTERED PERSONS
50.50(502)	Internet advertising by broker-dealers, investment advisers, broker-dealer agents,
	investment adviser representatives, and federal covered investment advisers
50.51(502)	Consent to service
50.52(252J)	Denial, suspension or revocation of agent or investment adviser representative
50.52(2525)	registration for failure to pay child support
50 52(261)	
50.53(261)	Denial, suspension or revocation of agent or investment adviser representative
	registration for failure to pay debts owed to or collected by the college student aid
	commission
50.54(502)	Use of senior-specific certifications and professional designations
50.55 to 50.59	Reserved
	DIVISION V
	REGISTRATION OF SECURITIES
50.60(502)	Notice filings for investment company securities offerings
50.61(502)	Registration of small corporate offerings
50.62(502)	Streamlined registration for certain equity securities
50.63(502)	Registration of multijurisdictional offerings
50.64(502)	Form of financial statements
50.65(502)	Reports contingent to registration by qualification
50.66(502)	NASAA guidelines and statements of policy
50.67(502)	Amendments to registration by qualification
50.68(502)	Delivery of prospectus
50.69(502)	Advertisements
50.70 to 50.79	Reserved
30.70 10 30.79	Keserveu
	DIVISION VI EXEMPTIONS
50.80(502)	Uniform limited offering exemption
50.81(502)	Notice filings for Rule 506 offerings
50.82(502)	Notice filings for agricultural cooperative associations
50.83(502)	Unsolicited order exemption
50.84(502)	Solicitation of interest exemption
· /	•
50.85(502)	Internet offers exemption
50.86(502)	Denial, suspension, revocation, condition, or limitation of limited offering
50.07(500)	transaction exemption
50.87(502)	Nonprofit securities exemption
50.88(502)	Transactions with specified investors
50.89 to 50.99	Reserved
	DIVISION VII FRAUD AND OTHER PROHIBITED CONDUCT
50.100(502)	Fraudulent practices
· ,	Rescission offers
50.101(502)	
50.102(502)	Fraudulent, deceptive or manipulative act, practice, or course of business in
50 102(500)	providing investment advice
50.103(502)	Investment advisory contracts
50.104 to 50.109	Reserved
	DIVISION VIII VIATICAL SETTLEMENT INVESTMENT CONTRACTS
50.110(502)	Application by viatical settlement investment contract issuers and registration of
50.110(502)	
50 111(502)	agents to sell viatical settlement investment contracts Risk disclosure
50.111(502)	

50.112(502)	Advertising of viatical settlement investment contracts
50.113(502)	Duty to disclose

# CHAPTERS 51 to 53

#### Reserved

#### CHAPTER 54

# **RESIDENTIAL SERVICE CONTRACTS**

54.1(523C)	Purpose
54.2(523C)	Definitions
54.3(523C)	Title
54.4(523C)	Scope
54.5(523C)	Application of insurance laws
54.6(523C)	Exemptions
54.7 to 54.9	Reserved
54.10(523C)	Administration
54.11(523C)	Misrepresentations of government approval
54.12(523C)	Public access to hearings
54.13(523C)	Public access to records
54.14(523C)	Procedure for public complaints
54.15(523C)	Fees
54.16(523C)	Forms
54.17 to 54.19	Reserved
54.20(523C)	Service company licenses
54.21(523C)	Suspension or revocation of license
54.22(523C)	Licenses not transferable
54.23 to 54.29	Reserved
54.30(523C)	Forms of contracts
54.31 to 54.39	Reserved
54.40(523C)	Cessation of business—records
54.41(523C)	Records
54.42(523C)	Annual reports
54.43 to 54.49	Reserved
54.50(523C)	Prohibited acts or practices
54.51(523C)	Orders
54.52(523C)	Investigations and subpoenas
54.53(523C)	Audits

# CHAPTER 55

# LICENSING OF PUBLIC ADJUSTERS

55.1(82GA,HF499) Purpose
55.2(82GA,HF499) Definitions
55.3(82GA,HF499) License required to operate as public adjuster
55.4(82GA,HF499) Application for license
55.5(82GA,HF499) Issuance of resident license
55.6(82GA,HF499) Public adjuster examination
55.7(82GA,HF499) Exemptions from examination
55.8(82GA,HF499) Nonresident license reciprocity
55.9(82GA,HF499) Terms of licensure
55.10(82GA,HF499) Evidence of financial responsibility
55.11(82GA,HF499) Continuing education
55.12(82GA,HF499) License denial, nonrenewal or revocation

55.13(82GA,HF499)	Reinstatement or reissuance of a license after suspension, revocation or forfeiture in connection with disciplinary matters; and forfeiture in lieu of compliance
55.14(82GA,HF499)	Contract between public adjuster and insured
55.15(82GA,HF499)	Escrow accounts
55.16(82GA,HF499)	Record retention
55.17(82GA,HF499)	Standards of conduct of public adjuster
55.18(82GA,HF499)	Public adjuster fees
55.19(82GA,HF499)	Penalties
55.20(82GA,HF499)	Fees
55.21(82GA,HF499)	Severability

# WORKERS' COMPENSATION GROUP SELF-INSURANCE

56.1(87,505)	General provisions
56.2(87,505)	Definitions
56.3(87,505)	Requirements for self-insurance
56.4	Reserved
56.5(87,505)	Excess insurance
56.6(87,505)	Rates and reporting of rates
56.7(87,505)	Special provisions
56.8(87,505)	Certificate of approval; termination
56.9(87,505)	Examinations
56.10(87,505)	Board of trustees-membership, powers, duties, and prohibitions
56.11(87,505)	Association membership; termination; liability
56.12(87,505)	Requirements of sales agents
56.13(87,505)	Requirements for continued approval
56.14(87,505)	Misrepresentation prohibited
56.15(87,505)	Investments
56.16(87,505)	Refunds
56.17(87,505)	Premium payment; reserves
56.18(87,505)	Deficits and insolvencies
56.19(87,505)	Grounds for nonrenewal or revocation of a certificate of relief from insurance
56.20(87,505)	Hearing and appeal
56.21(87,505)	Existing approved self-insurers

56.22(87,505) Severability clause

# CHAPTER 57

# WORKERS' COMPENSATION SELF-INSURANCE FOR INDIVIDUAL EMPLOYERS

- 57.1(87,505) General provisions
- 57.2(87,505) Definitions
- 57.3(87,505) Requirements for self-insurance
- 57.4(87,505) Additional security requirements
- 57.5(87,505) Application for an individual self-insurer
- 57.6 Reserved
- 57.7(87,505) Excess insurance
- 57.8(87,505) Insolvency
- 57.9(87,505) Renewals
- 57.10(87,505) Periodic examination
- 57.11(87,505) Grounds for nonrenewal or revocation of a certificate of relief from insurance
- 57.12(87,505) Hearing and appeal

57.13(87,505)	Existing approved self-insurers
57.14(87,505)	Severability clause

# THIRD-PARTY ADMINISTRATORS

58.1(510)	Purpose
58.2(510)	Definitions
58.3(505,510)	Registration required
58.4(510)	Third-party administrator duties
58.5(510)	Renewal procedure
58.6(505,510)	Responsibilities of the insurer
58.7(505,510)	Written agreement
58.8(510)	Compensation to the third-party administrator
58.9(510)	Disclosure of charges and fees
58.10(510)	Delivery of materials to covered individuals
58.11(510)	Annual report and fee
58.12(510)	Change of information
58.13(510)	Inquiry by commissioner
58.14(510)	Complaints
58.15(510)	Periodic examination
58.16(510)	Grounds for denial, nonrenewal, suspension or revocation of certificate of registration
58.17(510)	Confidential information
58.18(510)	Fees
58.19(510)	Severability clause
58.13(510) 58.14(510) 58.15(510) 58.16(510) 58.17(510) 58.18(510)	Inquiry by commissioner Complaints Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate registration Confidential information Fees

58.20(510) Compliance date

# CHAPTER 59

# PHARMACY BENEFITS MANAGERS

# 59.1(510B) Purpose

- 59.2(510B) Definitions
- 59.3(510B) Timely payment of pharmacy claims
- 59.4(510B) Study

60.1(515A)

- 59.5(510B) Complaints
- 59.6(510B) Auditing practices
- 59.7(510B) Termination of pharmacy contracts

# CHAPTER 60

# WORKERS' COMPENSATION INSURANCE RATE FILING PROCEDURES

- Purpose
- 60.2(515A) Definitions, scope, authority
- 60.3(515A) General filing requirements
- 60.4(515A) Rate or manual rule filing
- 60.5(515A) Violation and penalties
- 60.6(515A) Severability
- 60.7(515A) Effective date

#### CHAPTERS 61 to 69 Reserved

#### MANAGED HEALTH CARE

#### CHAPTER 70 UTILIZATION REVIEW

70.1(505,514F)	Purpose
70.2(505,514F)	Definitions
70.3(505,514F)	Application
70.4(505,514F)	Standards
70.5(505,514F)	Retroactive application

70.6(505,514F) Variances allowed

70.7(505,514F) Confidentiality

70.8(76GA,ch1202) Utilization review of postdelivery benefits and care

70.9(505,507B,514F) Enforcement

70.10(514F) Credentialing—retrospective payment

HEALTH BENEFIT PLANS

# CHAPTER 71

# SMALL GROUP HEALTH BENEFIT PLANS

- 71.1(513B) Purpose
- 71.2(513B) Definitions
- 71.3(513B) Applicability and scope
- 71.4(513B) Establishment of classes of business
- 71.5(513B) Transition for assumptions of business from another carrier
- 71.6(513B) Restrictions relating to premium rates
- 71.7(513B) Requirement to insure entire groups
- 71.8(513B) Case characteristics
- 71.9(513B) Application to reenter state
- 71.10(513B) Creditable coverage
- 71.11(513B) Rules related to fair marketing
- 71.12(513B) Status of carriers as small employer carriers
- 71.13(513B) Restoration of coverage
- 71.14(513B) Basic health benefit plan and standard health plan policy forms
- 71.15(513B) Methods of counting creditable coverage
- 71.16(513B) Certificates of creditable coverage
- 71.17(513B) Notification requirements
- 71.18(513B) Special enrollments
- 71.19(513B) Disclosure requirements
- 71.20(514C) Treatment options
- 71.21(514C) Emergency services
- 71.22(514C) Provider access
- 71.23(513B) Reconstructive surgery
- 71.24(514C) Contraceptive coverage
- 71.25(513B) Suspension of the small employer health reinsurance program
- 71.26(513B) Uniform health insurance application form

# CHAPTER 72

# LONG-TERM CARE ASSET PRESERVATION PROGRAM

- 72.1(249G) Purpose
- 72.2(249G) Applicability and scope
- 72.3(249G) Definitions
- 72.4(249G) Qualification of long-term care insurance policies and certificates
- 72.5(249G) Standards for marketing

- 72.6(249G) Minimum benefit standards for qualifying policies and certificates
- 72.7(249G) Required policy and certificate provisions
- 72.8(249G) Prohibited provisions in certified policies or certificates
- 72.9(249G) Reporting requirements
- 72.10(249G) Maintaining auditing information
- 72.11(249G) Reporting on asset protection
- 72.12(249G) Preparing a service summary
- 72.13(249G) Plan of action
- 72.14(249G) Auditing and correcting deficiencies in issuer record keeping
- 72.15(249G) Separability

# HEALTH INSURANCE PURCHASING COOPERATIVES

73.1(75GA,ch158)	Purpose
73.2(75GA,ch158)	Applicability and scope
73.3(75GA,ch158)	Definitions
73.4(75GA,ch158)	Division duties-application-filing requirements-license-audits and
	examinations
	Fidelity bond—letter of credit
73.6(75GA,ch158)	1
73.7(75GA,ch158)	-
73.8(75GA,ch158)	Participants
73.9(75GA,ch158)	Health insurance purchasing cooperative—product offerings—exemptions
73.10(75GA,ch158)	Insurance risk
73.11(75GA,ch158)	Rates
73.12(75GA,ch158)	Election—disclosure and confidentiality
73.13(75GA,ch158)	Structure—merger and consolidation
73.14(75GA,ch158)	Conflict of interest
73.15(75GA,ch158)	Nondiscrimination and retaliatory protections
73.16(75GA,ch158)	Annual health insurance or health care benefits plan selection
73.17(75GA,ch158)	License subject to conditions—waivers
73.18(75GA,ch158)	Procedures
73.19(75GA,ch158)	Data collection—quality evaluation
73.20(75GA,ch158)	Examination—costs
73.21(75GA,ch158)	Trade practices
73.22(75GA,ch158)	Grounds for denial, nonrenewal, suspension or revocation of certificate
73.23(75GA,ch158)	Hearing and appeal
73.24(75GA,ch158)	Solvency

# CHAPTER 74

# HEALTH CARE ACCESS

- 74.1(505) Purpose
- 74.2(505) Applicability and scope
- 74.3(505) Definitions
- 74.4(505) Access to health care or health insurance for an employee
- 74.5(505) Employer participation
- 74.6(505) Violation of chapter

# CHAPTER 75

# IOWA INDIVIDUAL HEALTH BENEFIT PLANS

- 75.1(513C) Purpose
- 75.2(513C) Definitions
- 75.3(513C) Applicability and scope

75.4(513C)	Establishment of blocks of business
75.5(513C)	Transition for assumptions of business from another carrier or ODS
75.6(513C)	Restrictions relating to premium rates
75.7(513C)	Availability of coverage
75.8(513C)	Disclosure of information
75.9(513C)	Standards to ensure fair marketing
75.10(513C)	Basic health benefit plan and standard health benefit plan policy forms
75.11(513C)	Maternity benefit rider
75.12(513C)	Disclosure requirements
75.13(514C)	Treatment options
75.14(514C)	Emergency services
75.15(514C)	Provider access
75.16(514C)	Diabetic coverage
75.17(513C)	Reconstructive surgery

# EXTERNAL REVIEW

76.1(514J) Purpose

75.18(514C)

- 76.2(514J) Applicable law
- 76.3(514J) Notice of coverage decision and content

Contraceptive coverage

- 76.4(514J) External review request
- 76.5(514J) Certification process
- 76.6(514J) Expedited review
- 76.7(514J) Decision notification
- 76.8(514J) Carrier information
- 76.9(514J) Certification of independent review entity

#### CHAPTER 77

# MULTIPLE EMPLOYER WELFARE ARRANGEMENTS

- 77.1(507A) Certificate of registration
- 77.2(507A) Application for certificate of registration
- 77.3(507A) Financial requirements
- 77.4(507A) Policy or contract
- 77.5(507A) Disclosure
- 77.6(507A) Filing fee
- 77.7(507A) Agreements and management contracts
- 77.8(507A) Examination
- 77.9(507A) Trade practices
- 77.10(507Å) Insolvency
- 77.11(507A) Suspension or revocation of certificate

# CHAPTER 78

# UNIFORM PRESCRIPTION DRUG INFORMATION CARD

- 78.1(514L) Purpose
- 78.2(514L) Definitions
- 78.3(514L) Implementation

#### CHAPTER 79 Reserved

#### INSURANCE COVERAGE FOR PEDIATRIC PREVENTIVE SERVICES

# CHAPTER 80 WELL-CHILD CARE

80.1(505,514H)	Purpose
00 0(505 51 4II)	A 1' 1'1'

- Applicability and scope 80.2(505,514H)
- Effective date 80.3(505,514H)
- Policy definitions 80.4(505,514H)
- 80.5(505,514H) Benefit plan

# CHAPTER 81

# POSTDELIVERY BENEFITS AND CARE

- 81.2(514C) Applicability and scope
- Postdelivery benefits 81.3(514C)

# CHAPTERS 82 to 89

#### Reserved

# CHAPTER 90

# FINANCIAL AND HEALTH INFORMATION REGULATION

- 90.1(505) Purpose and scope
- 90.2(505) Definitions

# DIVISION I

#### RULES FOR FINANCIAL INFORMATION

90.3(505)	Initial privacy notice to consumers required
90.4(505)	Annual privacy notice to customers required
90.5(505)	Information to be included in privacy notices
90.6(505)	Form of opt-out notice to consumers and opt-out methods
90.7(505)	Revised privacy notices
90.8(505)	Delivery of notice
90.9(505)	Limits on disclosure of nonpublic personal financial information to nonaffiliated third parties
90.10(505)	Limits on redisclosure and reuse of nonpublic personal financial information
90.11(505)	Limits on sharing account number information for marketing purposes
90.12(505)	Exception to opt-out requirements for disclosure of nonpublic personal financial information for service providers and joint marketing
90.13(505)	Exceptions to notice and opt-out requirements for disclosure of nonpublic personal financial information for processing and servicing transactions
90.14(505)	Other exceptions to notice and opt-out requirements for disclosure of nonpublic personal financial information
90.15(505)	Notice through a Web site
90.16(505)	Licensee exception to notice requirement
	DIVISION II
	RULES FOR HEALTH INFORMATION
90.17(505)	Disclosure of nonpublic personal health information
90.18(505)	Authorizations
90.19(505)	Delivery of authorization request

- 9
- 9
- 9 9 9 90.20(505) Relationship to federal rules Relationship to state laws 90.21(505) Protection of Fair Credit Reporting Act 90.22(505) 90.23(505) Nondiscrimination

90.24(505)	Severability
90.25(505)	Penalties
90.26(505)	Effective dates
90.27 to 90.36	Reserved

#### DIVISION III

#### SAFEGUARDING CUSTOMER INFORMATION

- 90.37(505) Information security program
- 90.38(505) Examples of methods of development and implementation
- 90.39(505) Penalties
- 90.40(505) Effective date

# CHAPTER 91

# 2001 CSO MORTALITY TABLE

91.1(508)	Purpose
91.2(508)	Definitions
91.3(508)	2001 CSO Mortality Table
91.4(508)	Conditions
91.5(508)	Applicability of the 2001 CSO Mortality Table to 191—Chapter 47, Valuation of
	Life Insurance Policies
91.6(508)	Gender-blended table
91.7(508)	Separability

#### CHAPTER 92

#### UNIVERSAL LIFE INSURANCE

92.1(508)	Purpose and authority
92.2(508)	Definitions
92.3(508)	Scope
92.4(508)	Valuation
92.5(508)	Nonforfeiture
92.6(508)	Mandatory policy provisions
92.7(508)	Disclosure requirements
92.8(508)	Periodic disclosure to policyowner
92.9(508)	Interest-indexed universal life insurance policies
92.10(508)	Applicability

#### CHAPTER 93

# CONDUIT DERIVATIVE TRANSACTIONS

- 93.1(511,521A) Purposes
- 93.2(511,521A) Definitions
- 93.3(511,521A) Provisions not applicable
- 93.4(511,521A) Standards for conduit derivative transactions
- 93.5(511,521A) Internal controls
- 93.6(511,521A) Reporting requirements for conduit derivative transactions
- 93.7(511,521A) Conduit ownership
- 93.8(511,521A) Exemption from applicability

#### CHAPTER 94

# PREFERRED MORTALITY TABLES FOR USE

# IN DETERMINING MINIMUM RESERVE LIABILITIES

- 94.1(508) Purpose
- 94.2(508) Definitions
- 94.3(508) 2001 CSO Preferred Class Structure Mortality Table

94.4(508)	Conditions
94.5(508)	Separability

#### DETERMINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE

- 95.1(508) Authority
- 95.2(508) Scope
- 95.3(508) Purpose
- 95.4(508) Definitions
- 95.5(508) Minimum valuation mortality standards
- 95.6(508) Minimum valuation interest rate standards
- 95.7(508) Minimum valuation method standards
- 95.8(508) Transition rules
- 95.9(508) Effective date

# CHAPTER 96

#### Reserved

#### CHAPTER 97

# ACCOUNTING FOR CERTAIN DERIVATIVE INSTRUMENTS USED TO HEDGE THE GROWTH IN INTEREST CREDITED FOR INDEXED INSURANCE PRODUCTS AND ACCOUNTING FOR THE INDEXED INSURANCE PRODUCTS RESERVE

- 97.1(508) Authority
- 97.2(508) Purpose
- 97.3(508) Definitions
- 97.4(508) Asset accounting
- 97.5(508) Indexed annuity product reserve calculation methodology
- 97.6(508) Indexed life product reserve calculation methodology
- 97.7(508) Other requirements

#### CHAPTER 98

# ANNUAL FINANCIAL REPORTING REQUIREMENTS

- 98.1(505) Authority
- 98.2(505) Purpose
- 98.3(505) Definitions
- 98.4(505) General requirements related to filing and extensions for filing of annual audited financial reports and audit committee appointment
- 98.5(505) Contents of annual audited financial report
- 98.6(505) Designation of independent certified public accountant
- 98.7(505) Qualifications of independent certified public accountant
- 98.8(505) Consolidated or combined audits
- 98.9(505) Scope of audit and report of independent certified public accountant
- 98.10(505) Notification of adverse financial condition
- 98.11(505) Communication of Internal Control Related Matters Noted in an Audit
- 98.12(505) Definition, availability and maintenance of independent certified public accountants' work papers
- 98.13(505) Requirements for audit committees
- 98.14(505) Conduct of insurer in connection with the preparation of required reports and documents
- 98.15(505) Management's Report of Internal Control Over Financial Reporting
- 98.16(505) Exemptions
- 98.17(505) Letter to insurer with accountant's qualifications
- 98.18(505) Canadian and British companies

98.19(505)	Severability provision
98.20(505)	Effective date

#### Reserved

#### *REGULATED INDUSTRIES* SALES OF CEMETERY MERCHANDISE, FUNERAL MERCHANDISE AND FUNERAL SERVICES

# CHAPTER 100

# GENERAL PROVISIONS

- 100.1(523A) Purpose
- 100.2(523A) Definitions
- 100.3(523A) Contact and correspondence
- 100.4(523A) Fees

#### CHAPTER 101

# TRUST DEPOSITS AND TRUST FUNDS

- 101.1(523A) Trust income withdrawals
- 101.2(523A) Amount of trust income withdrawn
- 101.3(523A) Allocation of trust income to purchasers' accounts
- 101.4(523A) Credit for trust income withdrawn
- 101.5(523A) Time period during which trust income may be withdrawn
- 101.6(523A) Application of contract law
- 101.7(523A) Consumer price index adjustment
- 101.8(523A) Cancellation refunds

# CHAPTER 102

# WAREHOUSED MERCHANDISE

- 102.1(523A) Funeral and cemetery merchandise delivered to the purchaser or warehoused
- 102.2(523A) Storage facilities

# CHAPTER 103

# LICENSING OF PRENEED SELLERS AND SALES AGENTS

- 103.1(523A) Requirement for a preneed seller license or a sales agent license
- 103.2(523A) Application and licensing of preneed seller or sales agent
- 103.3(523A) Change of ownership or sale of business of preneed seller
- 103.4(523A) License renewal
- 103.5(523A) Denial of license applications or of applications for renewal
- 103.6(523A) Reinstatement or reissuance of a license after suspension, revocation or forfeiture in connection with disciplinary matters; and forfeiture in lieu of compliance
- 103.7(252J) Suspension for failure to pay child support
- 103.8(261) Suspension for failure to pay student loan

#### CHAPTER 104

#### CONTINUING EDUCATION FOR SALES AGENTS

- 104.1(523A) Continuing education requirements
- 104.2(523A) Acceptable areas of continuing education
- 104.3(523A) Academic coursework
- 104.4(523A) Effective date
- 104.5(523A) Compliance period
- 104.6(523A) Denial of sales agent license renewal application
- 104.7(523A) Disqualification and replacement of credits
- 104.8(523A) Current mailing address
- 104.9(523A) Proof of completion of continuing education requirements

104.10(523A)	Standards for continuing education activities
104.11(523A)	Qualifications of presenters and proof of attendance
104.12(523A)	Reviews

104.13(523A) Exemption

# CHAPTER 105

# STANDARDS OF CONDUCT AND PROHIBITED PRACTICES

- 105.1(523A) Purpose
- 105.2(523A) Numbering purchase agreements
- 105.3(523A) Records maintenance
- 105.4(523A) Annual reports
- 105.5(523A) Fidelity bond or insurance
- 105.6(523A) Grounds for discipline
- 105.7(523A) Prohibition on sales activities and practices without a license or without an appointment

# CHAPTER 106

# DISCIPLINARY PROCEDURES

- 106.1(523A) Investigations
- 106.2(17A,523A) Penalties
- 106.3(17A,523A) Administrative procedures