

**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) 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

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

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(502,505,507B)	Summary cease and desist orders
3.33(17A,502,505)	Informal settlement
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(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(505,508,515,520) Surplus notes
- 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
- 5.13(508,515) Loans to officers, directors, employees, etc.
- 5.14 Reserved
- 5.15(508,512B,514,514B,515,520) Accounting practices and procedures manual and annual statement instructions
- 5.16 to 5.19 Reserved
- 5.20(508) Computation of reserves

## UNEARNED 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 Reserved
- 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
- 5.51(535A) Definitions
- 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

CHAPTER 6  
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

INSURANCE PRODUCER LICENSES AND LIMITED LICENSES

- 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
- 10.51(522A,86GA,SF487) Limited licenses

CHAPTER 11  
CONTINUING EDUCATION FOR  
INSURANCE PRODUCERS

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

## CHAPTER 15

### 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	Reserved
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

ANNUITY DISCLOSURE REQUIREMENTS

15.61(507B)	Purpose
15.62(507B)	Applicability and scope
15.63(507B)	Definitions
15.64(507B)	Standards for the disclosure document and Buyer's Guide
15.65(507B)	Content of disclosure documents
15.66(507B)	Standards for annuity illustrations
15.67(507B)	Report to contract owners
15.68(507B)	Penalties
15.69(507B)	Severability
15.70 and 15.71	Reserved

DIVISION V

SUITABILITY IN ANNUITY TRANSACTIONS

15.72(507B)	Purpose
15.73(507B)	Applicability and scope
15.74(507B)	Definitions
15.75(507B)	Duties of insurers and of insurance producers

- 15.76(507B) Insurance producer training
- 15.77(507B) Compliance; mitigation; penalties
- 15.78(507B) Record keeping
- 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

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

CHAPTERS 18 and 19  
Reserved

*PROPERTY AND CASUALTY INSURANCE*

CHAPTER 20  
PROPERTY AND CASUALTY INSURANCE

DIVISION I  
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(515F)	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
20.42(515,515F)	Scope
20.43(515,515F)	Definitions
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
20.49(515,515F)	Application for insurance
20.50(515,515F)	Inspection procedure
20.51(515,515F)	Procedure after inspection and receipt of application
20.52(515,515F)	Reasonable underwriting standards for property coverage
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
20.58(515,515F)	Cooperation and authority of producers
20.59(515,515F)	Review by commissioner
20.60(515,515F)	Indemnification
20.61 to 20.69	Reserved

DIVISION III  
CERTIFICATES OF INSURANCE FOR COMMERCIAL LENDING TRANSACTIONS

20.70(515)	Purpose
20.71(515)	Definitions
20.72(515)	Evidence of insurance
20.73 to 20.79	Reserved

DIVISION IV  
CANCELLATIONS, NONRENEWALS AND TERMINATIONS

20.80(505B,515,515D,518,518A,519)	Notice of cancellation, nonrenewal or termination of property and casualty insurance
-----------------------------------	--

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

CHAPTER 22  
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

CHAPTER 26  
Reserved

CHAPTER 27  
PREFERRED PROVIDER ARRANGEMENTS

27.1(514F)	Purpose
27.2(514F)	Definitions
27.3(514F)	Preferred provider arrangements
27.4(514F)	Health benefit plans
27.5(514F)	Preferred provider participation requirements
27.6(514F)	General requirements
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
28.3(509)	Rights and treatment of debtors
28.4(509)	Policy forms and related material
28.5(509)	Determination of reasonableness of benefits in relation to premium charge
28.6	Reserved
28.7(509)	Credit life insurance rates
28.8(509)	Credit accident and health insurance
28.9(509)	Refund formulas
28.10(509)	Experience reports and adjustment of prima facie rates
28.11(509)	Use of rates—direct business only
28.12(509)	Supervision of credit insurance operations
28.13(509)	Prohibited transactions
28.14(509)	Disclosure and readability
28.15(509)	Severability
28.16(509)	Effective date
28.17(509)	Fifteen-day free examination

CHAPTER 29  
CONTINUATION RIGHTS UNDER GROUP ACCIDENT  
AND HEALTH INSURANCE POLICIES

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

*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
- 30.9(505,508) Notice of cancellation, nonrenewal or termination of life insurance and annuities

## CHAPTER 31

## 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

## BLANKET ACCIDENT AND SICKNESS INSURANCE

- 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

GENERAL ACCIDENT AND HEALTH INSURANCE REQUIREMENTS

- 35.9(509B,513B,514D) Notice of cancellation, nonrenewal or termination of accident and health insurance
- 35.10 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
- 35.40(514C) Autism spectrum disorders coverage

CHAPTER 36

INDIVIDUAL ACCIDENT AND HEALTH—MINIMUM  
STANDARDS AND RATE HEARINGS

DIVISION I  
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
- 36.13(513C,514D) Individual health insurance coverage for children under the age of 19

36.14 to 36.19 Reserved

DIVISION II  
RATE HEARINGS

36.20(514D,83GA,SF2201) Rate hearings

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 to 38.11 Reserved

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

CHAPTER 39  
LONG-TERM CARE INSURANCE

DIVISION I  
GENERAL PROVISIONS

- 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(514G)	Notice of cancellation, nonrenewal or termination of long-term care insurance
39.34 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)

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
40.26(514B)	Notice of cancellation, nonrenewal or termination of enrollment

#### CHAPTER 41

##### LIMITED SERVICE ORGANIZATIONS

41.1(514B)	Definitions
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)	Purpose
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) Application of the 2012 IAR Mortality Table
- 43.7(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
- 45.11(521A) Enterprise risk report
- 45.12(521A) Forms—additional information and exhibits

## 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
- 46.8(521A) Reorganization of foreign mutual insurer with mutual insurance holding company
- 46.9(521A) Mergers of mutual insurance holding companies
- 46.10(521A) Stock offerings

- 46.11(521A) Regulation of holding company system
- 46.12(521A) Reporting of stock ownership and transactions

CHAPTER 47  
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

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

CHAPTER 49  
FINANCIAL INSTRUMENTS USED IN HEDGING TRANSACTIONS

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

*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
50.3(502)	Interpretative opinions or no-action letters
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 brochure
50.37(502)	Cash solicitation
50.38(502)	Prohibited conduct in providing investment advice
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(502)	Registration exemption for investment advisers to private funds
50.46(502)	Contents of investment advisory contract
50.47 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 registration for failure to pay child support
- 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(272D) Denial, suspension or revocation of agent or investment adviser representative registration for failure to pay state debt
- 50.55(502) Use of senior-specific certifications and professional designations
- 50.56 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

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 transaction exemption
- 50.87(502) Nonprofit securities exemption
- 50.88(502) Transactions with specified investors
- 50.89(502) Designated securities manuals
- 50.90(502) Intrastate crowdfunding exemption
- 50.91 to 50.99 Reserved

DIVISION VII  
FRAUD AND OTHER PROHIBITED CONDUCT

- 50.100(502) Fraudulent practices
- 50.101(502) Rescission offers
- 50.102(502) Fraudulent, deceptive or manipulative act, practice, or course of business in 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 agents to sell viatical settlement investment contracts
- 50.111(502) Risk disclosure
- 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

## CHAPTER 56

## 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

## CHAPTER 58

## 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
58.20(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)	Audits of pharmacies by pharmacy benefits managers
59.5(510B)	Termination or suspension of contracts with pharmacies by pharmacy benefits managers
59.6(510B)	Price change
59.7(510B)	Complaints
59.8(510,510B)	Duty to notify commissioner of fraud
59.9(507,510,510B)	Commissioner examinations of pharmacy benefits managers
59.10(505,507,507B,510,510B,514L)	Failure to comply

## CHAPTER 60

## WORKERS' COMPENSATION INSURANCE RATE FILING PROCEDURES

60.1(515A)	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

### CHAPTER 73

#### 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
73.5(75GA,ch158)	Fidelity bond—letter of credit
73.6(75GA,ch158)	Annual report
73.7(75GA,ch158)	Business plan
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
75.18(514C)	Contraceptive coverage

CHAPTER 76  
EXTERNAL REVIEW

76.1(514J)	Purpose
76.2(514J)	Applicable law and definitions
76.3(514J)	Disclosure requirements
76.4(514J)	External review request
76.5(514J)	Communication between covered person, health carrier, independent review organization and the commissioner
76.6(514J)	Assignment of independent review organization by the commissioner
76.7(514J)	Decision notification
76.8(514J)	Health carrier information
76.9(514J)	Certification of independent review organization
76.10(514J)	Fees charged by independent review organizations
76.11(514J)	Penalties

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(507A)	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

## PRIOR AUTHORIZATION—PRESCRIPTION DRUG BENEFITS

- 79.1(505) Purpose
- 79.2(505) Definitions
- 79.3(505) Prior authorization protocols
- 79.4(505) Filing with the division
- 79.5(505) Violations
- 79.6(505) Applicability

*INSURANCE COVERAGE FOR  
PEDIATRIC PREVENTIVE SERVICES*

## CHAPTER 80

## WELL-CHILD CARE

- 80.1(505,514H) Purpose
- 80.2(505,514H) Applicability and scope
- 80.3(505,514H) Effective date
- 80.4(505,514H) Policy definitions
- 80.5(505,514H) Benefit plan

## CHAPTER 81

## POSTDELIVERY BENEFITS AND CARE

- 81.1(514C) Purpose
- 81.2(514C) Applicability and scope
- 81.3(514C) Postdelivery benefits

## CHAPTERS 82 to 84

Reserved

## CHAPTER 85

## REGULATION OF NAVIGATORS

- 85.1(505,522D) Purpose and authority
- 85.2(505,522D) Definitions
- 85.3(505,522D) Requirement to hold a license
- 85.4(505,522D) Issuance of license
- 85.5(505,522D) License renewal
- 85.6(505,522D) License reinstatement
- 85.7(505,522D) Reinstatement or reissuance of a license after suspension, revocation or forfeiture  
in connection with disciplinary matters; and forfeiture in lieu of compliance
- 85.8(505,522D) Change in name, address or state of residence
- 85.9(505,522D) Licensing of a business entity
- 85.10(505,522D) Initial training of navigators
- 85.11(505,522D) Continuing education requirements for navigators
- 85.12(505,522D) Administration of examinations
- 85.13(505,522D) Fees
- 85.14(505,522D) Evidence of financial responsibility
- 85.15(505,522D) Practices
- 85.16(505,522D) Severability

## CHAPTERS 86 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

90.20(505)

Relationship to federal rules

90.21(505)

Relationship to state laws

90.22(505)

Protection of Fair Credit Reporting Act

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

CHAPTER 95  
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

## SYNTHETIC GUARANTEED INVESTMENT CONTRACTS

96.1(505,508)	Authority
96.2(505,508)	Purpose
96.3(505,508)	Scope and application
96.4(505,508)	Definitions
96.5(505,508)	Financial requirements and plan of operation
96.6(505,508)	Required contract provisions and filing requirements
96.7(505,508)	Investment management of the segregated portfolio
96.8(505,508)	Purchase of annuities
96.9(505,508)	Unilateral contract terminations
96.10(505,508)	Reserves
96.11(505,508)	Severability
96.12(505,508)	Effective date

## 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

## CHAPTER 99

## LIMITED PURPOSE SUBSIDIARY LIFE INSURANCE COMPANIES

99.1(505,508)	Authority
99.2(505,508)	Purpose
99.3(505,508)	Definitions
99.4(505,508)	Formation of LPS
99.5(505,508)	Certificate of authority
99.6(505,508)	Capital and surplus
99.7(505,508)	Plan of operation
99.8(505,508)	Dividends and distributions
99.9(505,508)	Reports and notifications
99.10(505,508)	Material transactions
99.11(505,508)	Investments
99.12(508)	Securities
99.13(505,508)	Permitted reinsurance
99.14(505,508)	Certification of actuarial officer
99.15(505,508)	Effective date

*REGULATED INDUSTRIES*

## CHAPTER 100

SALES OF CEMETERY MERCHANDISE, FUNERAL MERCHANDISE  
AND FUNERAL SERVICES

100.1(523A)	Purpose
100.2(523A)	Definitions
100.3(523A)	Contact and correspondence
100.4 to 100.9	Reserved
100.10(523A)	License status
100.11(523A)	Application for license
100.12(523A)	Processing of application for a license
100.13(523A)	Approval and denial of license applications; issuance of license
100.14(523A)	Continuing education requirements
100.15(523A)	License renewal
100.16(523A)	Prohibited activities related to licensing
100.17(523A)	Reinstatement of a restricted license
100.18(523A)	Payment of fees
100.19	Reserved
100.20(523A)	Trust interest or income
100.21(523A)	Cancellation refunds
100.22(523A)	Consumer price index adjustment
100.23(523A)	Preneed seller's use of surety bond in lieu of trust
100.24	Reserved
100.25(523A)	Funeral and cemetery merchandise warehoused by preneed sellers
100.26 to 100.29	Reserved
100.30(523A)	Standards of conduct for preneed sellers and sales agents
100.31(523A)	Advertisements, sales practices and disclosures
100.32	Reserved
100.33(523A)	Records maintenance and retention
100.34(523A)	Changes in funding methods for or terms of purchase agreements
100.35(523A)	Preneed seller's change of ownership and cessation of business operations
100.36 to 100.39	Reserved
100.40(523A)	Prohibited practices for preneed sellers and sales agents
100.41(523A)	Disciplinary procedures



CHAPTERS 101 to 109  
Reserved

CHAPTER 110  
STANDARDS AND COMMISSIONER'S AUTHORITY FOR COMPANIES  
DEEMED TO BE IN HAZARDOUS FINANCIAL CONDITION

110.1(505)	Authority
110.2(505)	Purpose
110.3(505)	Definition
110.4(505)	Standards
110.5(505)	Commissioner's authority
110.6(505)	Judicial review
110.7(505)	Separability
110.8(505)	Effective date

CHAPTER 111  
CORPORATE GOVERNANCE ANNUAL DISCLOSURE

111.1(521H)	Purpose
111.2(521H)	Authority
111.3(521H)	Definitions
111.4(521H)	Filing procedures
111.5(521H)	Contents of corporate governance annual disclosure

CHAPTERS 112 to 139  
Reserved

CHAPTER 140  
BURIAL SITES AND CEMETERIES

140.1(523I)	Purpose
140.2(523I)	Definitions
140.3(523I)	Administration
140.4(523I)	Examination expenses assessment
140.5(523I)	Notice of disinterment
140.6(523I)	Sale of insurance
140.7(523I)	Commingling of perpetual care trust fund accounts
140.8(523I)	Distribution of capital gains using a total return distribution method