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

	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
	OVA PETER A
	CHAPTER 3
2.1(17.4)	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
	Delault
3.23(17A)	Ex parte communication
3.23(17A) 3.24(17A)	

3.25(17A) 3.26(17A)	Interlocutory appeals 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

AGENCY PROCEDURE FOR RULE MAKING AND WAIVER OF RULES		
DIVISION I		
4.4.4.	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

CHAPTED 5		
	CHAPTER 5	
E 1(507)	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	
5.13(508,515)		
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	
UNEAL	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	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	
3.13(310)		
5 11 to 5 10	DISCLOSURE OF MORTGAGE LOAN APPLICATIONS Descripted	
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
7.20(323)	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

0.11(510.4)	Stockholders
8.11(512A) 8.12(512A)	Bookkeeping and accounts
6.12(312A)	bookkeeping and accounts
	CHAPTER 9
	Reserved
	INSURANCE PRODUCERS
TN	CHAPTER 10 ISURANCE PRODUCER LICENSES AND LIMITED LICENSES
10.1(522B)	Purpose and authority
10.1(522B) 10.2(522B)	Definitions
10.2(522B) 10.3(522B)	Requirement to hold a license
10.4(522B)	Licensing of resident producers
10.5(522B) 10.5(522B)	Licensing of nonresident producers Licensing of nonresident producers
10.6(522B) 10.6(522B)	Issuance of license
10.7(522B)	License lines of authority
10.7(522B) 10.8(522B)	License renewal
10.9(522B) 10.9(522B)	License reinstatement
10.10(522B)	Reinstatement or reissuance of a license after suspension, revocation or forfeiture
10.10(322B)	in connection with disciplinary matters; and forfeiture in lieu of compliance
10.11(522B)	Temporary licenses
10.11(522B) 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
10117(0=22)	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,SF24	
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
11.1(505,522B) 11.2(505,522B)	Definitions
11.2(505,522B) 11.3(505,522B)	Continuing education requirements for producers
11.4(505,522B)	Proof of completion of continuing education requirements
11.5(505,522B) 11.5(505,522B)	Course approval
11.6(505,522B) 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
-1.5 (000,0222)	L akk

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
	CHADTED 12
	CHAPTER 12
12 1(500 515)	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)	D 0 11
	Definitions
15.3(507B)	Definitions Advertising

15.4(507B) 15.5(507B) 15.6 15.7(507B) 15.8(507B)	Life insurance cost and benefit disclosure requirements Health insurance sales to individuals 65 years of age or older Reserved Twisting prohibited 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
15 51(507D)	DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES
15.51(507B)	Purpose Definition
15.52(507B)	
15.53(507B)	Exemptions Disclosure requirements
15.54(507B) 15.55(507B)	Insurer duties
15.56 to 15.60	Reserved
13.30 to 13.00	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(507D)	In annual and the same American
15.76(507B) 15.77(507B)	Insurance producer training Compliance; mitigation; penalties
15.77(507B) 15.78(507B)	Record keeping
15.78(507 B)	Reserved
13.77	
	DIVISION VI INDEXED PRODUCTS TRAINING REQUIREMENT
15.80(507B,522B)	
15.81(507B,522B)	
	Special training required
	Conduct of training course
15.84(507B,522B)	
	Verification of training
15.86(507B,522B)	
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
	CHAPTER 20 PROPERTY AND CASUALTY INSURANCE
	DIVISION I
20 1(505 500 514 4	FORM AND RATE REQUIREMENTS 4,515,515A,515F) General filing requirements
20.1(505,509,514A 20.2(505)	Objection to filing
20.2(303)	Reserved
	x,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
Cl	ERTIFICATES 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,515,51	15D,518,518A,519) Notice of cancellation, nonrenewal or termination of property
	and casualty insurance
	CHADTED 21
	CHAPTER 21 REQUIREMENTS FOR SURPLUS LINES,
	RISK RETENTION GROUPS AND PURCHASING GROUPS
21 1(515E 515I)	Definitions
21.1(515E,515I) 21.2(515I)	Eligible surplus lines insurer's duties
21.2(5151) 21.3(515I)	Surplus lines insurance producer's duties
21.4(515I) 21.4(515I)	Surplus lines insurance producer's duty to insured
21.4(5151) 21.5(515I)	Procedures for qualification and renewal of a nonadmitted insurer as an eligible
41.3(3131)	surplus lines insurer
21.6(515E)	Procedures for qualification as a risk retention group
21.6(515E)	Risk retention groups
21.7(515E)	Kisk retention groups

21.8(515E) 21.9(515E,515I)	Procedures for qualification as a purchasing group Failure to comply; penalties
21.9(313E,3131)	randre to compry, penatures
	CHAPTER 22
	FINANCIAL GUARANTY INSURANCE
22.1(515C)	Definitions
22.2(515)	Financial requirements and reserves
	CHAPTERS 23 and 24 Reserved
	CHAPTED 25
	CHAPTER 25 MILITARY SALES PRACTICES
25 1(505)	Purpose and authority
25.1(505) 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
	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) 27.8(514F)	Civil penalties Health care insurer requirements
27.8(3141)	ricatul 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 Determination of reasonableness of benefits in relation to premium charge
28.5(509) 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 I	NSURANCE 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
	CILLA DETERMAN
	CHAPTER 32
	DEPOSITS BY A DOMESTIC LIFE COMPANY IN A
22 1(500)	CUSTODIAN BANK OR CLEARING CORPORATION
32.1(508)	Purpose Definitions
32.2(508)	
32.3(508)	Requirements upon custodial account and custodial agreement Requirements upon custodians
32.4(508) 32.5(508,511)	Deposit of securities
32.3(308,311)	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
33.12(300A)	Separationity article
	CHAPTER 34
	NONPROFIT HEALTH SERVICE CORPORATIONS
34.1(514)	Purpose
34.2(514)	Definitions
34.3(514)	Annual report requirements
, ,	Arbitration
34.4(514)	
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
	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
33.8(307)	
	GENERAL ACCIDENT AND HEALTH INSURANCE REQUIREMENTS
35.9(509B,513B,5	14D) 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
201.0(01.0)	
	CHAPTER 36
	INDIVIDUAL ACCIDENT AND HEALTH—MINIMUM
	STANDARDS AND RATE HEARINGS
	DIVISION I
26 1(514D)	MINIMUM STANDARDS
36.1(514D)	Purpose Applicability and scope
36.2(514D) 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
. ,	Individual health insurance coverage for children under the age of 19
36.14 to 36.19	Reserved
30.11 to 30.19	
	DIVISION II RATE HEARINGS
36.20(514D,83GA,	SF2201) Rate hearings
	CHAPTER 37
	MEDICARE SUPPLEMENT INSURANCE
37.1(514D)	Purpose and authority
37.2(514D)	Applicability, scope, and appendices
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
	(prestandardized plans)
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 (1990 plans)
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 (2010 plans)
37.9(514D)	Standard Medicare supplement benefit plans for 2020 standardized Medicare
,	supplement benefit plan policies or certificates issued for delivery to individuals
	newly eligible for Medicare on or after January 1, 2020
37.10 to 37.19	Reserved
37.20(514D)	Medicare Select policies and certificates
37.21(514D)	Open enrollment
` /	•

37.22(514D)	Standards for claims payment
37.23(514D)	Loss ratio standards and refund or credit of premium
37.24(514D)	Filing and approval of policies and certificates and premium rates
37.25(514D)	Permitted compensation arrangements
37.26(514D)	Required notice regarding policies or certificates which are not Medicare supplement policies or certificates
37.27(514D)	Requirements for application forms and replacement coverage
37.28(514D)	Required disclosure provisions
37.29	Reserved
37.30(514D)	Standards for marketing
37.31(514D)	Appropriateness of recommended purchase and excessive insurance
37.32(514D)	Reporting of multiple policies
37.33(514D)	Prohibition against preexisting conditions, waiting periods, elimination periods
, ,	and probationary periods in replacement policies or certificates
37.34(514D)	Prohibitions against use of genetic information and against requests for genetic testing
37.35(514D)	Prohibition against using materials prepared by SHIIP
37.36(514D)	Guaranteed issue for eligible persons
37.37 to 37.49	Reserved
	Medicare supplement advertising
37.51(514D)	Severability
,	•
	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 20
	CHAPTER 39 LONG-TERM CARE INSURANCE
	DIVISION I
39.1(514G)	GENERAL PROVISIONS 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
57.7(51 PD,5170)	policies
39 10(514D 514G)	Requirement to offer inflation protection
	Requirements for application forms and replacement coverage
39.12(514G)	Reserve standards

20 12(51 ID)	
39.13(514D)	Loss ratio
39.14(514G)	Filing requirement
	Standards for marketing
39.16(514D,514G)	
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) 39.21(514G)	Policy summary and delivery of life insurance policies with long-term care riders 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
20.41(5140)	INDEPENDENT REVIEW OF BENEFIT TRIGGER DETERMINATIONS
39.41(514G)	Purpose Effective date
39.42(514G)	
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
	HF723) Effective date
	HF723) Definitions
	HF723) Eligibility
	HF723) Discontinuance of partnership program
	HF723) Required disclosures
	HF723) Form filings
- (, 212)	,

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 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) 41.17(514B) 41.18(514B) 41.19(514B) 41.20(514B) 41.21(514B)	Provider contracts Producers' duties Emergency services Reimbursement Limited service organization requirements Disclosure requirements
	CHAPTER 42 GENDER-BLENDED MINIMUM NONFORFEITURE STANDARDS FOR LIFE INSURANCE
42.1(508) 42.2(508) 42.3(508) 42.4(508) 42.5(508) 42.6(508)	Purpose Definitions Use of gender-blended mortality tables Unfair discrimination Separability 2001 CSO Mortality Table
	CHAPTER 43 ANNUITY MORTALITY TABLES FOR USE IN DETERMINING RESERVE LIABILITIES FOR ANNUITIES
43.1(508) 43.2(508) 43.3(508) 43.4(508) 43.5(508) 43.6(508) 43.7(508)	Purpose Definitions Individual annuity or pure endowment contracts Group annuity or pure endowment contracts Application of the 1994 GAR Table Application of the 2012 IAR Mortality Table Separability
F	CHAPTER 44 SMOKER/NONSMOKER MORTALITY TABLES OR USE IN DETERMINING MINIMUM RESERVE LIABILITIES AND NONFORFEITURE BENEFITS
44.1(508) 44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508)	Purpose Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table
	INSURANCE HOLDING COMPANY SYSTEMS
	CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS
45.1(521A) 45.2(521A) 45.3(521A) 45.4(521A) 45.5(521A) 45.6(521A) 45.7(521A) 45.8(521A) 45.9(521A) 45.9(521A)	Purpose Definitions Subsidiaries of domestic insurers Control acquisition of domestic insurer Registration of insurers Alternative and consolidated registrations Exemptions Disclaimers and termination of registration Transactions subject to prior notice—notice filing 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
	Stock offerings
46.10(521A)	e e e e e e e e e e e e e e e e e e e
46.11(521A)	Regulation of holding company system Reporting of stock ownership and transactions
46.12(521A)	Reporting of stock ownership and transactions
	CHAPTER 47
	VALUATION OF LIFE INSURANCE POLICIES
	(Including Navy Salact Montality Factors)
47.1(508)	(Including New Select Mortality Factors) Purpose
47.2(508)	Application
47.3(508)	Definitions
47.4(508)	General calculation requirements for basic reserves and premium deficiency
17.1(300)	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
	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

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	
	DIVIGION II	
	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(502)	Business continuity and succession planning for investment advisers
50.48 and 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
00.0 .(2722)	registration for failure to pay state debt
50.55(502)	Use of senior-specific certifications and professional designations
50.56 to 50.59	Reserved
	DIVIGION V
	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 Advertisements
50.69(502)	
50.70(502)	Fee for securities registration filings under Iowa Code section 502.305
50.71 to 50.79	Reserved
	DIVISION VI EXEMPTIONS
50.80	Reserved
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
30.80(302)	transaction exemption
50.87(502)	Nonprofit securities exemption
	Transactions with specified investors
50.88(502)	Designated securities manuals
50.89(502)	
50.90(502)	Intrastate crowdfunding exemption
50.91(502)	Notice filing requirement for federal crowdfunding offerings

50.92(502)	Notice filing requirement for Regulation A – Tier 2 offerings	
50.93 to 50.99	Reserved	
	DIVISION VII FRAUD AND OTHER PROHIBITED CONDUCT	
50 100(502)	Fraudulent practices	
50.100(502)	Rescission offers	
50.101(502)		
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	
E0 110(E02)	VIATICAL SETTLEMENT INVESTMENT CONTRACTS	
50.110(502)	Application by viatical settlement investment contract issuers and registration of	
5 0 111 (5 00)	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 54	
	Reserved	
	CHAPTER 55	
	LICENSING OF PUBLIC ADJUSTERS	
55.1(82GA,HF499		
55.2(82GA,HF499	•	
,) License required to operate as public adjuster	
	Application for license	
) Issuance of resident license	
55.6(82GA,HF499) Public adjuster examination 55.7(82GA,HF499) Exemptions from examination		
) Nonresident license reciprocity	
	Terms of licensure	
55.10(82GA,HF49	,	
55.11(82GA,HF49	,	
55.12(82GA,HF49		
55.13(82GA,HF49	, ·	
	forfeiture in connection with disciplinary matters; and forfeiture in lieu of	
55 14(92C A LIE40	compliance	
55.14(82GA,HF49	, ,	
55.15(82GA,HF49		
55.16(82GA,HF49		
55.17(82GA,HF49		
55.18(82GA,HF49	, ·	
55.19(82GA,HF49		
55.20(82GA,HF49		
55.21(82GA,HF49	9) 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	
JU.T	10001 YOU	

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	CHAITER 37 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
37.11(07,503)	Severationity clause
	CHAPTER 58
-0.1(-1.0)	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
	CHAPTED 50
	CHAPTER 59
50 1(510D)	PHARMACY BENEFITS MANAGERS
59.1(510B)	Purpose Definitions
59.2(510B)	
59.3(510B)	Timely payment of pharmacy claims
59.4(510B)	Audits of pharmacies by pharmacy benefits managers
59.5(510B)	Disclosure of national compendia used
59.6(510B)	Termination or suspension of contracts with pharmacies by pharmacy benefits managers
59.7(510B)	Price change
59.8(510B)	Complaints
	Duty to notify commissioner of fraud
	B) Commissioner examinations of pharmacy benefits managers
	B,510,510B,514L) Failure to comply
37.11(303,307,307.	b,510,510b,514b) Tallule to comply
	CHAPTER 60
WORK	ERS' 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
70.7(303,314F) 70.8(76GA,ch1202	
70.8(76GA,cn1202 70.9(505,507B,514	,
	,
70.10(514F)	Credentialing—retrospective payment

HEALTH BENEFIT PLANS

CHAPTER 71 SMALL GROUP HEALTH BENEFIT PLANS

	SMALL GROOT HEALTH BENEFIT LANS
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
	HEATTH INSURANCE PURCHASING COOPERATIVES

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
	Health insurance purchasing cooperative—product offerings—exemptions
73.10(75GA,ch158	
73.11(75GA,ch158	
73.12(75GA,ch158	
73.13(75GA,ch158	,
73.14(75GA,ch158	,
73.15(75GA,ch158	,
73.16(75GA,ch158	
73.17(75GA,ch158	
73.18(75GA,ch158	
73.19(75GA,ch158	
73.20(75GA,ch158	
73.20(75GA,ch158	,
73.21(75GA,ch158	· ·
73.22(75GA,ch158	, · · · · · · · · · · · · · · · · · · ·
	,
73.24(75GA,ch158	S) 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
74.0(303)	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
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
75.10(513C) 75.11(513C)	Maternity benefit rider
75.11(513C) 75.12(513C)	Disclosure requirements
75.13(514C)	Treatment options
75.14(514C)	Emergency services Provider access
75.15(514C)	
75.16(514C)	Diabetic coverage

75 17(512C)	Descriptive sympatry
75.17(513C) 75.18(514C)	Reconstructive surgery Contraceptive coverage
73.16(314C)	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
76.7(514J) 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
70.11(3113)	Tenuries
	CHAPTER 77
	MULTIPLE EMPLOYER WELFARE ARRANGEMENTS
77.1(507A)	Purpose
77.2(507A)	Definitions
77.3(507A)	Self-insured multiple employer welfare arrangements
77.4(507A)	Fully insured multiple employer welfare arrangements
77.5(507A,513D)	Self-insured association health plans
77.6(507A)	Fully insured association health plans
	CHAPTER 78
	UNIFORM PRESCRIPTION DRUG INFORMATION CARD
78.1(514L)	Purpose
78.2(514L)	Definitions
78.3(514L)	Implementation
	CHAPTED 70
D	CHAPTER 79 RIOR AUTHORIZATION—PRESCRIPTION DRUG BENEFITS
79.1(505) 79.2(505)	Purpose Definitions
79.2(505)	Prior authorization protocols
79.4(505)	Filing with the division
79.5(505)	Violations
79.6(505)	Applicability
75.0(505)	••
	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		
01 1(5140)	POSTDELIVERY BENEFITS AND CARE	
81.1(514C) 81.2(514C)	Purpose Applicability and scope	
81.3(514C)	Postdelivery benefits	
61.3(31 4 C)	rostdenivery benefits	
	CHAPTERS 82 to 84	
	Reserved	
	CHAPTER 85	
0.2.4/20.2.2.2.2.	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	
85.8(505,522D)	in connection with disciplinary matters; and forfeiture in lieu of compliance 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)		
85.15(505,522D)	· ·	
85.16(505,522D)		
	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	
70.27 10 70.30		
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	
90.40(303)	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	
, (2 2 2)	y	
	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	
	CITA PARED 02	
	CHAPTER 93	
02 1/511 521 4	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
DETER	MINING 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
ACCOUN	TING FOR CERTAIN DERIVATIVE INSTRUMENTS USED TO HEDGE
	TH IN INTEREST CREDITED FOR INDEXED INSURANCE PRODUCTS
	COUNTING 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	
7 0.1-(0 00)	accountants' work papers	
98.13(505)	Requirements for audit committees	
98.14(505)	Internal audit function requirements	
98.15(505)	Conduct of insurer in connection with the preparation of required reports and	
30.12(202)	documents	
98.16(505)	Management's Report of Internal Control Over Financial Reporting	
98.17(505)	Exemptions	
98.18(505)	Letter to insurer with accountant's qualifications	
98.19(505)	Canadian and British companies	
98.20(505)	Severability provision	
98.21(505)	Effective date	
30.21(808)		
	CHAPTER 99	
	MITED 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
	License status
100.10(523A)	
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(523A)	Master trusts
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
` ,	
	CHAPTER 101
	BURIAL SITES AND CEMETERIES
101.1(523I)	Purpose
101.2(523I)	Definitions
101.3(523I)	Examination expenses assessment
101.4(523I)	Sale of insurance
101.5(523I)	Notice of disinterment
101.6(523I)	Cemeteries owned or operated by a governmental subdivision
101.7(523I)	Commingling of care fund accounts
101.8(523I)	Distribution of care fund amounts using a total return distribution method
101.9(523I)	Filing annual reports
101.10(523I)	Independent review
	CIVA PETER 100
	CHAPTER 102
100 1(500D)	IOWA RETIREMENT FACILITIES
102.1(523D)	Purpose and applicability
102.2(523D)	Definitions
102.3(523D)	Forms and filings
102.4(523D)	Standards for the disclosure statement
102.5(523D)	Certified financial statements, studies, and forecasts
102.6(523D)	Amendments to the disclosure statement
102.7(523D)	Records
102.8(523D)	Misrepresentations
102.9(523D)	Violations
()	

CHAPTER 103 RESIDENTIAL SERVICE CONTRACTS

103.1(523C)	Purpose
103.2(523C)	Applicability, scope, and definitions
103.3(523C)	Application of insurance laws
103.4(523C)	Forms and instructions
103.5(523C)	Fees and costs
103.6(523C)	Prohibited acts or practices
103.7(523C)	Service company licenses
103.8(523C)	Annual form filing
103.9(523C)	Financial statements and calculation of net worth
103.10(523C)	Records
103.11 to 103.14	Reserved
103.15(523C)	Violations
	CHAPTER 104

MOTOR VEHICLE SERVICE CONTRACTS

104.1(516E)	Purpose
104.2(516E)	Applicability and definitions
104.3(516E)	Annual registration of service companies and providers
104.4(516E)	A service company's filing of service contracts
104.5(516E)	A service company's use of surety bond in lieu of reimbursement insurance policy
104.6(516E)	Costs of audits and examinations
104.7(516E)	Prohibited acts
104.8(516E)	Violations

CHAPTERS 105 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

CHAPTER 112

TERM AND UNIVERSAL LIFE INSURANCE RESERVE FINANCING

112.1(521B)	Authority
112.2(521B)	Purpose and intent

112.3(521B)	Applicability
112.4(521B)	Exemptions
112.5(521B)	Definitions
112.6(521B)	The actuarial method
112.7(521B)	Requirements applicable to covered policies to obtain credit for reinsurance; opportunity for remediation
112.8(521B)	Severability
112.9(521B)	Prohibition against avoidance