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  |
| ,   | 1   |
|   | 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)<br>2.11(17A)  | Copies of orders  |
| 2.11(17A)<br>2.12(17A)  | Effect of a declaratory order   |
| 2.12(1/A)   | Effect of a deciaratory 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   |
| 3.11(17A)<br>3.12(17A)  | Service and filing of pleadings and other papers                                    |
|   | Discovery   |
| 3.13(17A)   | •   |
| 3.14(17A)   | Subpoenas   |
| 3.15(17A)   | Motions   |
| 3.16(17A)   | Prehearing conference   |
| 3.17(17A)   |   |
|   | Continuances  |
| 3.18(17A)   | Withdrawals   |
| 3.19(17A)   | Withdrawals<br>Intervention   |
| 3.19(17A)<br>3.20(17A)  | Withdrawals<br>Intervention<br>Hearing procedures                                   |
| 3.19(17A)<br>3.20(17A)<br>3.21(17A)                           | Withdrawals Intervention Hearing procedures Evidence                                |
| 3.19(17A)<br>3.20(17A)<br>3.21(17A)<br>3.22(17A)              | Withdrawals Intervention Hearing procedures Evidence Default                        |
| 3.19(17A)<br>3.20(17A)<br>3.21(17A)<br>3.22(17A)<br>3.23(17A) | Withdrawals Intervention Hearing procedures Evidence Default Ex parte communication |
| 3.19(17A)<br>3.20(17A)<br>3.21(17A)<br>3.22(17A)              | Withdrawals Intervention Hearing procedures Evidence Default                        |

| 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

| 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

|                            | CHADTED 5   |
|----------------------------|---|
|                            | CHAPTER 5 REGULATION OF INSURERS—GENERAL PROVISIONS   |
| 5.1(507)                   | Examination reports   |
| 5.2(505,507)               | Examination feports  Examination for admission  |
| 5.3(507,508,515)           | Submission of quarterly financial information   |
| 5.4(505,508,515,52         |   |
| 5.5(505,515,520)           | Maximum allowable premium volume  |
| 5.6(505,515,520)           | Treatment of various items on the financial statement                                       |
| 5.7(505)                   | Ordering withdrawal of domestic insurers from states  |
| 5.8(505)                   | Monitoring  |
| 5.9(505)                   | Rate and form filings   |
| 5.10(511)                  | Life companies—permissible investments  |
| 5.11(511)                  | Investment of funds   |
| 5.12(515)                  | Collateral loans  |
|                            | Loans to officers, directors, employees, etc.   |
| 5.13(308,313)              | Reserved  |
|                            |   |
| 3.13(306,312 <b>D</b> ,314 | ,514B,515,520) Accounting practices and procedures manual and annual statement instructions |
| 5.16 to 5.19               | Reserved  |
| 5.20(508)                  | Computation of reserves   |
|                            | •   |
|                            | RNED PREMIUM RESERVES ON MORTGAGE GUARANTY INSURANCE POLICIES                               |
| 5.21(515C)                 | Unearned premium reserve factors  |
| 5.22(515C)                 | Contingency reserve   |
| 5.23(507C)                 | Standards   |
| 5.24(507C)                 | Commissioner's authority  |
| 5.25(505)                  | Annual audited financial reports  |
| 5.26(508,515)              | Participation in the NAIC Insurance Regulatory Information System                           |
| 5.27(508,515,520)          | Asset valuation   |
| 5.28(508,515,520)          | Risk-based capital and surplus  |
| 5.29(508,515)              | Actuarial certification of reserves   |
| 5.30(515)                  | Single maximum risk—fidelity and surety risks   |
| 5.31(515)                  | Reinsurance contracts   |
| 5.32(511,515)              | Investments in medium grade and lower grade obligations                                     |
| 5.33(510)                  | Credit for reinsurance  |
| 5.34(508)                  | Actuarial opinion and memorandum  |
| 5.35 to 5.39               | Reserved  |
| 5.40(515)                  | Premium tax   |
| 5.41(508)                  | Tax on gross premiums—life companies  |
| 5.42(432)                  | Cash refund of premium tax  |
| 5.43(510)                  | Managing general agents   |
|                            | DISCLOSURE OF MORTGAGE LOAN APPLICATIONS  |
| 5.44 to 5.49               | Reserved  |
| 5.50(535A)                 | Purpose   |
| 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  |
| 7.10(323)  |   |
|  | SCHEDULE A<br>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 1375231  |   |
| 7.13(523)  | Filing proxy  |
| 7.14(523)  | Filing proxy Solicitation by agents—use of funds  |
|  | Filing proxy  |
| 7.14(523)<br>7.15 to 7.19  | Filing proxy Solicitation by agents—use of funds Reserved STOCK TRANSACTION REPORTING   |
| 7.14(523)  | Filing proxy Solicitation by agents—use of funds Reserved   |
| 7.14(523)<br>7.15 to 7.19  | Filing proxy Solicitation by agents—use of funds Reserved STOCK TRANSACTION REPORTING   |
| 7.14(523)<br>7.15 to 7.19  | Filing proxy Solicitation by agents—use of funds Reserved STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  |
| 7.14(523)<br>7.15 to 7.19  | Filing proxy Solicitation by agents—use of funds Reserved  STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  CHAPTER 8  |
| 7.14(523)<br>7.15 to 7.19<br>7.20(523)   | Filing proxy Solicitation by agents—use of funds Reserved  STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  CHAPTER 8 BENEVOLENT ASSOCIATIONS  |
| 7.14(523)<br>7.15 to 7.19<br>7.20(523)<br>8.1 and 8.2  | Filing proxy Solicitation by agents—use of funds Reserved  STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  CHAPTER 8 BENEVOLENT ASSOCIATIONS Reserved   |
| 7.14(523)<br>7.15 to 7.19<br>7.20(523)<br>8.1 and 8.2<br>8.3(512A)   | Filing proxy Solicitation by agents—use of funds Reserved  STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  CHAPTER 8 BENEVOLENT ASSOCIATIONS Reserved Organization  |
| 7.14(523)<br>7.15 to 7.19<br>7.20(523)<br>8.1 and 8.2<br>8.3(512A)<br>8.4(512A)  | Filing proxy Solicitation by agents—use of funds Reserved  STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  CHAPTER 8 BENEVOLENT ASSOCIATIONS Reserved Organization Membership   |
| 7.14(523)<br>7.15 to 7.19<br>7.20(523)<br>8.1 and 8.2<br>8.3(512A)<br>8.4(512A)<br>8.5(512A)   | Filing proxy Solicitation by agents—use of funds Reserved  STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  CHAPTER 8 BENEVOLENT ASSOCIATIONS Reserved Organization Membership Fees, dues and assessments  |
| 7.14(523)<br>7.15 to 7.19<br>7.20(523)<br>8.1 and 8.2<br>8.3(512A)<br>8.4(512A)<br>8.5(512A)<br>8.6(512A)  | Filing proxy Solicitation by agents—use of funds Reserved  STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  CHAPTER 8 BENEVOLENT ASSOCIATIONS Reserved Organization Membership Fees, dues and assessments Reserve fund   |
| 7.14(523)<br>7.15 to 7.19<br>7.20(523)<br>8.1 and 8.2<br>8.3(512A)<br>8.4(512A)<br>8.5(512A)<br>8.6(512A)<br>8.7(512A)   | Filing proxy Solicitation by agents—use of funds Reserved  STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  CHAPTER 8 BENEVOLENT ASSOCIATIONS Reserved Organization Membership Fees, dues and assessments Reserve fund Certificates  |
| 7.14(523)<br>7.15 to 7.19<br>7.20(523)<br>8.1 and 8.2<br>8.3(512A)<br>8.4(512A)<br>8.5(512A)<br>8.6(512A)<br>8.7(512A)<br>8.8(512A)                            | Filing proxy Solicitation by agents—use of funds Reserved  STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  CHAPTER 8 BENEVOLENT ASSOCIATIONS Reserved Organization Membership Fees, dues and assessments Reserve fund Certificates Beneficiaries                                |
| 7.14(523)<br>7.15 to 7.19<br>7.20(523)<br>8.1 and 8.2<br>8.3(512A)<br>8.4(512A)<br>8.5(512A)<br>8.6(512A)<br>8.7(512A)<br>8.8(512A)<br>8.9(512A)               | Filing proxy Solicitation by agents—use of funds Reserved  STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  CHAPTER 8 BENEVOLENT ASSOCIATIONS Reserved Organization Membership Fees, dues and assessments Reserve fund Certificates Beneficiaries Mergers                        |
| 7.14(523)<br>7.15 to 7.19<br>7.20(523)<br>8.1 and 8.2<br>8.3(512A)<br>8.4(512A)<br>8.5(512A)<br>8.6(512A)<br>8.7(512A)<br>8.8(512A)<br>8.9(512A)<br>8.10(512A) | Filing proxy Solicitation by agents—use of funds Reserved  STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities  CHAPTER 8 BENEVOLENT ASSOCIATIONS Reserved Organization Membership Fees, dues and assessments Reserve fund Certificates Beneficiaries Mergers Directors and officers |

#### CHAPTER 9 Reserved

#### INSURANCE PRODUCERS

#### CHAPTER 10 LICENSING OF INSURANCE PRODUCERS

#### DIVISION I

|                 | LICENSING OF INSURANCE PRODUCERS  |
|-----------------|---|
| 10.1(522B)      | Purpose and authority   |
| 10.2(522B)      | Definitions   |
| 10.3(522B)      | Requirement to hold a license   |
| 10.4(522B)      | Licensing of resident producers   |
| 10.5(522B)      | Licensing of nonresident producers  |
| 10.6(522B)      | Issuance of license   |
| 10.7(522B)      | License lines of authority  |
| 10.8(522B)      | License renewal   |
| 10.9(522B)      | License reinstatement   |
| 10.10(522B)     | Reinstatement or reissuance of a license after suspension, revocation or forfeiture     |
|                 | in connection with disciplinary matters; and forfeiture in lieu of compliance           |
| 10.11(522B)     | Temporary licenses  |
| 10.12(522B)     | Change in name, address or state of residence   |
| 10.13(522B)     | Reporting of actions  |
| 10.14(522B)     | Commissions and referral fees   |
| 10.15(522B)     | Appointments  |
| 10.16(522B)     | Appointment renewal   |
| 10.17(522B)     | Appointment terminations  |
| 10.18(522B)     | Licensing of a business entity  |
| 10.19(522B)     | Use of senior-specific certifications and professional designations in the sale of life |
|                 | insurance and annuities   |
| 10.20(522B)     | Violations and penalties  |
| 10.21(252J)     | Suspension for failure to pay child support   |
| 10.22(261)      | Suspension for failure to pay student loan  |
| 10.23(82GA,SF24 |   |
| 10.24(522B)     | Administration of examinations  |
| 10.25(522B)     | Forms   |
| 10.26(522B)     | Fees  |
| 10.27 to 10.50  | Reserved  |
|                 | DIVISION II   |
| 10.51(500.1)    | LICENSING OF CAR RENTAL COMPANIES AND EMPLOYEES   |
| 10.51(522A)     | Purpose   |
| 10.52(522A)     | Definitions   |
| 10.53(522A)     | Requirement to hold a license   |
| 10.54(522A)     | Limited licensee application process  |
| 10.55(522A)     | Counter employee licenses   |
| 10.56(522A)     | Duties of limited licensees   |
| 10.57(522A)     | License renewal   |
| 10.58(522A)     | Limitation on fees  |
| 10.59(522A)     | Change in name or address   |
| 10.60(522A)     | Violations and penalties  |

#### CHAPTER 11 CONTINUING EDUCATION FOR INSURANCE PRODUCERS

|                 | 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   |
| 12.1(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   |
| 12.3(300,313)   | mvestments  |
|                 | 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   |

| 14.1(307 <b>D</b> ) | 1 dipose                                      |
|---------------------|---|
| 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 |
|                     |   |

| 1.4.10(505D)  |  |
|---|--|
| 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   |
|   | CHADTED 15   |
|   | CHAPTER 15<br>UNFAIR TRADE PRACTICES   |
|   | UNFAIR TRADE PRACTICES   |
|   | DIVISION I   |
| 15 1(507D)  | SALES PRACTICES  |
| 15.1(507B)  | Purpose  |
| 15.2(507B)  | Definitions  |
| 15.3(507B)  | Advertising  |
| 15.4(507B)  | Life insurance cost and benefit disclosure requirements  |
| 15.5(507B)  | Health insurance sales to individuals 65 years of age or older   |
| 15.6(507B)  | Preneed funeral contracts or prearrangements   |
| 15.7(507B)  | Twisting prohibited  |
| 15.8(507B)  | Producer responsibilities  |
| 15.9(507B)  | Right to return a life insurance policy or annuity (free look)   |
| 15.10(507B)   | Uninsured/underinsured automobile coverage—notice required   |
| 15.11(507B)   | Unfair discrimination  |
| 15.12(507B)   | Testing restrictions of insurance applications for the human immunodeficiency  |
|   | virus  |
| 15.13(507B)   | Records maintenance  |
| 15.14(505,507B)   | Enforcement section—cease and desist and penalty orders  |
| 15.15 to 15.30  | Reserved   |
|   |  |
|   | DIVICION II  |
|   | DIVISION II<br>CLAIMS  |
| 15.31(507B)   | CLAIMS   |
| 15.31(507B)<br>15.32(507B)  | CLAIMS General claims settlement guidelines  |
| 15.32(507B)   | CLAIMS General claims settlement guidelines Prompt payment of certain health claims  |
| 15.32(507B)<br>15.33(507B)  | CLAIMS General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims  |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40  | CLAIMS General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved   |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)   | CLAIMS General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance  |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)  | CLAIMS  General claims settlement guidelines  Prompt payment of certain health claims  Audit procedures for medical claims  Reserved  Claims settlement guidelines for property and casualty insurance  Acknowledgment of communications by property and casualty insurers   |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)   | CLAIMS  General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims  |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)  | CLAIMS  General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values  |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)   | CLAIMS  General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles  |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)  | CLAIMS  General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved   |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)   | CLAIMS  General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III   |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)<br>15.45(507B)<br>15.46 to 15.50  | CLAIMS  General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES  |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)<br>15.46 to 15.50   | CLAIMS  General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III  DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES Purpose   |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)<br>15.46 to 15.50<br>15.51(507B)<br>15.52(507B)   | CLAIMS  General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III  DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES Purpose Definition  |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)<br>15.46 to 15.50<br>15.51(507B)<br>15.52(507B)<br>15.53(507B)  | CLAIMS  General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III  DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES Purpose Definition Exemptions   |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)<br>15.46 to 15.50<br>15.51(507B)<br>15.52(507B)<br>15.53(507B)<br>15.54(507B)   | CLAIMS  General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III  DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES Purpose Definition Exemptions Disclosure requirements   |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)<br>15.46 to 15.50<br>15.51(507B)<br>15.52(507B)<br>15.53(507B)<br>15.54(507B)<br>15.54(507B)<br>15.55(507B)                               | General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III  DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES Purpose Definition Exemptions Disclosure requirements Insurer duties  |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)<br>15.46 to 15.50<br>15.51(507B)<br>15.52(507B)<br>15.53(507B)<br>15.54(507B)   | CLAIMS  General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III  DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES Purpose Definition Exemptions Disclosure requirements   |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)<br>15.46 to 15.50<br>15.51(507B)<br>15.52(507B)<br>15.53(507B)<br>15.54(507B)<br>15.54(507B)<br>15.55(507B)                               | General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III  DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES Purpose Definition Exemptions Disclosure requirements Insurer duties Reserved   |
| 15.32(507B)<br>15.33(507B)<br>15.33 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.45(507B)<br>15.45(507B)<br>15.46 to 15.50<br>15.52(507B)<br>15.53(507B)<br>15.54(507B)<br>15.54(507B)<br>15.55(507B)<br>15.55(507B)<br>15.55(507B)<br>15.55(507B) | General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III  DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES Purpose Definition Exemptions Disclosure requirements Insurer duties Reserved  DIVISION IV ANNUITY DISCLOSURE REQUIREMENTS                                |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)<br>15.46 to 15.50<br>15.51(507B)<br>15.52(507B)<br>15.53(507B)<br>15.54(507B)<br>15.55(507B)<br>15.55(507B)<br>15.56 to 15.60             | General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III  DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES Purpose Definition Exemptions Disclosure requirements Insurer duties Reserved  DIVISION IV ANNUITY DISCLOSURE REQUIREMENTS Purpose                        |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.45(507B)<br>15.45(507B)<br>15.46 to 15.50<br>15.51(507B)<br>15.52(507B)<br>15.52(507B)<br>15.54(507B)<br>15.55(507B)<br>15.55(507B)<br>15.56 to 15.60             | General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES Purpose Definition Exemptions Disclosure requirements Insurer duties Reserved  DIVISION IV ANNUITY DISCLOSURE REQUIREMENTS Purpose Applicability and scope |
| 15.32(507B)<br>15.33(507B)<br>15.34 to 15.40<br>15.41(507B)<br>15.42(507B)<br>15.43(507B)<br>15.44(507B)<br>15.45(507B)<br>15.46 to 15.50<br>15.51(507B)<br>15.52(507B)<br>15.53(507B)<br>15.54(507B)<br>15.55(507B)<br>15.55(507B)<br>15.56 to 15.60             | General claims settlement guidelines Prompt payment of certain health claims Audit procedures for medical claims Reserved Claims settlement guidelines for property and casualty insurance Acknowledgment of communications by property and casualty insurers Standards for settlement of automobile insurance claims Standards for determining replacement cost and actual cost values Guidelines for use of aftermarket crash parts in motor vehicles Reserved  DIVISION III  DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES Purpose Definition Exemptions Disclosure requirements Insurer duties Reserved  DIVISION IV ANNUITY DISCLOSURE REQUIREMENTS Purpose                        |

| 15.65(507B)  | Content of disclosure documents  |
|--|--|
| 15.66(507B)  | Report to contract owners  |
| 15.67(507B)  | Severability   |
| 13.07(307B)  | Severationary  |
|  | DIVISION V   |
| 15 (9(507D)  | SUITABILITY IN ANNUITY TRANSACTIONS  |
| 15.68(507B)  | Purpose  |
| 15.69(507B)  | Applicability and scope  |
| 15.70(507B)  | Definitions  |
| 15.71(507B)  | Duties of insurers and of insurance producers  |
| 15.72(507B)  | Mitigation of responsibility   |
| 15.73(507B)  | Record keeping   |
| 15.74 to 15.79   | Reserved   |
|  | DIVISION VI  |
|  | INDEXED PRODUCTS TRAINING REQUIREMENT  |
| 15.80(507B,522B)   | Purpose  |
| 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  |
|  | REFERENCE OF EITE INSURANCE AND MINOTILES  |
|  | DIVISION I   |
| 16.1 to 16.20  | Reserved   |
|  | DIVISION II  |
| 16.21(507B)  | Purpose  |
| 16.22(507B)  | Definitions  |
|  | Exemptions   |
| 16 23(507B)  |  |
| 16.23(507B)  |  |
| 16.24(507B)  | Duties of producers  |
| 16.24(507B)<br>16.25(507B)   | Duties of producers Duties of all insurers that use producers on or after January 1, 2001  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)  | Duties of producers  Duties of all insurers that use producers on or after January 1, 2001  Duties of replacing insurers that use producers  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)   | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer   |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)  | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)   | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties   |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)  | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)   | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)   | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)  | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17 LIFE AND HEALTH REINSURANCE AGREEMENTS   |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)  | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17  LIFE AND HEALTH REINSURANCE AGREEMENTS Authority and purpose  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)<br>17.1(508)<br>17.2(508)  | Duties of producers  Duties of all insurers that use producers on or after January 1, 2001  Duties of replacing insurers that use producers  Duties of the existing insurer  Duties of insurers with respect to direct-response solicitations  Violations and penalties  Severability  CHAPTER 17  LIFE AND HEALTH REINSURANCE AGREEMENTS  Authority and purpose  Scope  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)<br>17.1(508)<br>17.2(508)<br>17.3(508)   | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17  LIFE AND HEALTH REINSURANCE AGREEMENTS Authority and purpose Scope Accounting requirements  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)<br>17.1(508)<br>17.2(508)<br>17.3(508)<br>17.4(508)  | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17  LIFE AND HEALTH REINSURANCE AGREEMENTS Authority and purpose Scope Accounting requirements Written agreements   |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)<br>17.1(508)<br>17.2(508)<br>17.3(508)   | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17  LIFE AND HEALTH REINSURANCE AGREEMENTS Authority and purpose Scope Accounting requirements  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)<br>17.1(508)<br>17.2(508)<br>17.3(508)<br>17.4(508)  | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17  LIFE AND HEALTH REINSURANCE AGREEMENTS Authority and purpose Scope Accounting requirements Written agreements Existing agreements   |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)<br>17.1(508)<br>17.2(508)<br>17.3(508)<br>17.4(508)  | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17  LIFE AND HEALTH REINSURANCE AGREEMENTS Authority and purpose Scope Accounting requirements Written agreements Existing agreements  CHAPTER 18   |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)<br>17.1(508)<br>17.2(508)<br>17.3(508)<br>17.4(508)<br>17.5(508)                                       | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17  LIFE AND HEALTH REINSURANCE AGREEMENTS Authority and purpose Scope Accounting requirements Written agreements Existing agreements  CHAPTER 18 CEMETERIES  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)<br>17.1(508)<br>17.2(508)<br>17.3(508)<br>17.4(508)<br>17.5(508)                                       | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17  LIFE AND HEALTH REINSURANCE AGREEMENTS Authority and purpose Scope Accounting requirements Written agreements Existing agreements  CHAPTER 18 CEMETERIES Perpetual care cemeteries                  |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)<br>17.1(508)<br>17.2(508)<br>17.3(508)<br>17.4(508)<br>17.5(508)<br>18.1(523I,566A)<br>18.2(523I,566A) | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17  LIFE AND HEALTH REINSURANCE AGREEMENTS Authority and purpose Scope Accounting requirements Written agreements Existing agreements  CHAPTER 18  CEMETERIES  Perpetual care cemeteries Administration |
| 16.24(507B)<br>16.25(507B)<br>16.26(507B)<br>16.27(507B)<br>16.28(507B)<br>16.29(507B)<br>16.30(507B)<br>17.1(508)<br>17.2(508)<br>17.3(508)<br>17.4(508)<br>17.5(508)                                       | Duties of producers Duties of all insurers that use producers on or after January 1, 2001 Duties of replacing insurers that use producers Duties of the existing insurer Duties of insurers with respect to direct-response solicitations Violations and penalties Severability  CHAPTER 17  LIFE AND HEALTH REINSURANCE AGREEMENTS Authority and purpose Scope Accounting requirements Written agreements Existing agreements  CHAPTER 18 CEMETERIES Perpetual care cemeteries                  |

| 18.4                               | Reserved   |
|------------------------------------|--|
| 18.5(523I,566A)                    | Forms—content  |
| 18.6(523I,566A)                    | Annual report by perpetual care cemeteries   |
| 18.7(523I,566A)                    | Annual reports and perpetual care cemetery permits   |
|                                    | CHAPTER 10   |
|                                    | CHAPTER 19<br>Reserved   |
|                                    |  |
|                                    | PROPERTY AND CASUALTY INSURANCE  |
|                                    | CHAPTER 20   |
| PROPERTY A                         | AND CASUALTY INSURANCE RATE AND FORM FILING PROCEDURES   |
|                                    | DIVISION I   |
|                                    | FORM AND RATE REQUIREMENTS   |
|                                    | A,515,515A,515F) General filing requirements   |
| 20.2(505)                          | Objection to filing  |
| 20.3                               | Reserved   |
|                                    | A,515,515A,515F) Policy form filing  |
| 20.5(515A)                         | Rate or manual rule filing   |
| 20.6(515A)<br>20.7                 | Exemption from filing requirement Reserved   |
| 20.7<br>20.8(515A)                 | Rate filings for crop-hail insurance   |
| 20.8(313A)<br>20.9 and 20.10       | Reserved   |
| 20.11(515)                         | Exemption from form and rate filing requirements   |
| 20.12 to 20.40                     | Reserved   |
| 20.12 to 20.10                     |  |
|                                    | DIVISION II<br>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)<br>20.53(515,515F) | Reasonable underwriting standards for property coverage 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  |
|                                    | CHARTER 21   |
|                                    | CHAPTER 21<br>REQUIREMENTS FOR EXCESS AND SURPLUS LINES,   |
|                                    | RISK RETENTION GROUPS AND PURCHASING GROUPS  |
| 21.1(515)                          | Definitions  |
| 21.2(515)                          | Qualified surplus lines carriers' duties   |
| _1.2(010)                          | Zamine a sarbian inter entriete annee  |

| 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)<br>28.6 | Determination of reasonableness of benefits in relation to premium charge<br>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  |
|  | CILARTED 21   |
|  | CHAPTER 31  |
|  | 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   |
| ()   |   |
|  | 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   |
| 32.3(308,311)  | Deposit of securities   |
|  |   |
|  | CHAPTER 33  |
|  | CHAPTER 33 VARIABLE LIFE INSURANCE MODEL REGULATION   |
| 33 1(508 A)  | VARIABLE LIFE INSURANCE MODEL REGULATION  |
| 33.1(508A)   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority  |
| 33.2(508A)   | VARIABLE LIFE INSURANCE MODEL REGULATION<br>Authority<br>Definitions  |
| 33.2(508A)<br>33.3(508A)   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)  | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)<br>33.11   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies Reserved   |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)  | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)<br>33.11   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies Reserved   |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)<br>33.11   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies Reserved Separability article  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)<br>33.11   | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies Reserved Separability article  CHAPTER 34  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)<br>33.11<br>33.12(508A)  | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies Reserved Separability article  CHAPTER 34 NONPROFIT HEALTH SERVICE CORPORATIONS  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)<br>33.11<br>33.12(508A)  | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies Reserved Separability article  CHAPTER 34 NONPROFIT HEALTH SERVICE CORPORATIONS Purpose Definitions  |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)<br>33.11<br>33.12(508A)<br>34.1(514)<br>34.2(514)<br>34.3(514)                           | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies Reserved Separability article  CHAPTER 34 NONPROFIT HEALTH SERVICE CORPORATIONS Purpose Definitions Annual report requirements                                 |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)<br>33.11<br>33.12(508A)<br>34.1(514)<br>34.2(514)<br>34.3(514)<br>34.4(514)              | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies Reserved Separability article  CHAPTER 34 NONPROFIT HEALTH SERVICE CORPORATIONS Purpose Definitions Annual report requirements Arbitration                     |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)<br>33.11<br>33.12(508A)<br>34.1(514)<br>34.2(514)<br>34.3(514)<br>34.4(514)<br>34.5(514) | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies Reserved Separability article  CHAPTER 34 NONPROFIT HEALTH SERVICE CORPORATIONS Purpose Definitions Annual report requirements Arbitration Filing requirements |
| 33.2(508A)<br>33.3(508A)<br>33.4(508A)<br>33.5(508A)<br>33.6(508A)<br>33.7(508A)<br>33.8(508A)<br>33.9(508A)<br>33.10(508A)<br>33.11<br>33.12(508A)<br>34.1(514)<br>34.2(514)<br>34.3(514)<br>34.4(514)              | VARIABLE LIFE INSURANCE MODEL REGULATION Authority Definitions Qualification of insurer to issue variable life insurance Insurance policy requirements Reserve liabilities for variable life insurance Separate accounts Information furnished to applicants Applications Reports to policyholders Foreign companies Reserved Separability article  CHAPTER 34 NONPROFIT HEALTH SERVICE CORPORATIONS Purpose Definitions Annual report requirements Arbitration                     |

#### CHAPTER 35 ACCIDENT AND HEALTH INSURANCE

#### BLANKET ACCIDENT AND SICKNESS INSURANCE

|                           | BEHARET MEEDERIT MAD SIERNESS INSORTAGE                                 |
|---------------------------|---|
| 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)<br>35.0 t 35.10 | Electronic delivery of accident and health group insurance certificates |
| 35.9 to 35.19             | Reserved  |
| 35.20(509A)               | Life and health self-funded plans                                       |
| 35.21(509)                | Review of certificates issued under group policies                      |
|                           | LARGE GROUP HEALTH INSURANCE COVERAGE                                   |
| 35.22(509)                | Purpose   |
| 35.23(509)                | Definitions   |
| 35.24(509)                | Eligibility to enroll   |
| 35.25(509)                | Special enrollments   |
| 35.26(509)                | Group health insurance coverage policy requirements                     |
| 35.27(509)                | Methods of counting creditable coverage                                 |
| 35.28(509)                | Certificates of creditable coverage                                     |
| 35.29(509)                | Notification requirements   |
| 35.30                     | Reserved  |
| 35.31(509)                | Disclosure requirements   |
| 35.32(514C)               | Treatment options   |
| 35.33(514C)               | Emergency services  |
| 35.34(514C)               | Provider access   |
| , ,                       |   |
| 35.35(509)                | Reconstructive surgery  |
|                           | CONSUMER GUIDE  |
| 35.36(514K)               | Purpose   |
| 35.37(514K)               | Information filing requirements   |
| 35.38(514K)               | Limitation of information published                                     |
| 35.39(514C)               | Contraceptive coverage  |
|                           | CHAPTER 36  |
|                           | INDIVIDUAL  |
|                           | ACCIDENT AND HEALTH—MINIMUM STANDARDS                                   |
| 36.1(514D)                | Purpose   |
| 36.2(514D)                | Applicability and scope   |
| 36.3(514D)                | Effective date  |
| 36.4(514D)                | Policy definitions  |
| 36.5(514D)                | Prohibited policy provisions  |
|                           | Accident and sickness minimum standards for benefits                    |
| 36.6(514D)                | Required disclosure provisions  |
| 36.7(514D)                | •   |
| 36.8(507B)                | Requirements for replacement  |
| 36.9(514D)                | Filing requirements   |
| 36.10(514D)               | Loss ratios   |
| 36.11(514D)               | Certification   |
| 36.12(514D)               | Severability  |
|                           |   |

### CHAPTER 37 MEDICARE SUPPLEMENT INSURANCE

#### DIVISION I

|                  | MEDICARE SUPPLEMENT INSURANCE MINIMUM STANDARDS  |
|------------------|--|
| 37.1(514D)       | Purpose  |
| 37.2(514D)       | Applicability and scope  |
| 37.3(514D)       | Definitions  |
| 37.4(514D)       | Policy definitions and terms   |
| 37.5(514D)       | Policy provisions  |
| 37.6(514D)       | Minimum benefit standards for prestandardized Medicare supplement benefit plan policies or certificates issued for delivery prior to January 1, 1992   |
| 37.7(514D)       | Benefit standards for 1990 standardized Medicare supplement benefit plan policies or certificates issued for delivery on or after January 1, 1992, and with an effective date for coverage prior to June 1, 2010 |
| 37.8(514D)       | Benefit standards for 2010 standardized Medicare supplement benefit plan policies or certificates issued for delivery with an effective date for coverage on or after June 1, 2010                               |
| 37.9(514D)       | Standard Medicare supplement benefit plans for 1990 standardized Medicare supplement benefit plan policies or certificates with an effective date for coverage prior to June 1, 2010                             |
| 37.10(514D)      | Standard Medicare supplement benefit plans for 2010 standardized Medicare supplement benefit plan policies or certificates with an effective date for coverage on or after June 1, 2010                          |
| 37.11(514D)      | Medicare Select policies and certificates  |
| 37.12(514D)      | Open enrollment  |
| 37.13(514D)      | Standards for claims payment   |
| 37.14(514D)      | Loss ratio standards and refund or credit of premium   |
| 37.15(514D)      | Filing and approval of policies and certificates and premium rates   |
| 37.16(514D)      | Permitted compensation arrangements  |
| 37.17(514D)      | Required disclosure provisions   |
| 37.18(514D)      | Requirements for application forms and replacement coverage  |
| 37.19(514D)      | Standards for marketing  |
| 37.20(514D)      | Appropriateness of recommended purchase and excessive insurance  |
| 37.21(514D)      | Reporting of multiple policies   |
| 37.22(514D)      | Prohibition against preexisting conditions, waiting periods, elimination periods and probationary periods in replacement policies or certificates  |
| 37.23(514D)      | Prohibition against use of genetic information and requests for genetic testing  |
| 37.24(514D)      | Prohibition against using SHIIP prepared materials   |
| 37.25(514D)      | Guaranteed issue for eligible persons  |
| 37.26(514D)      | Severability   |
| 37.27 to 37.49   | Reserved   |
|                  | DIVISION II<br>MEDICARE SUPPLEMENT ADVERTISING   |
| 37.50(507B,514D) | Purpose  |
| 37.51(507B,514D) | Applicability  |
| 37.52(507B,514D) | Definitions  |
|                  | 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) |  |
| 37.57(507B,514D) | Introductory, initial or special offers  |
|                  |  |

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

# CHAPTER 38 COORDINATION OF BENEFITS

| DIVISION I       |  |  |
|------------------|--|--|
| 38.1(509,514)    | Purpose  |  |
| 38.2(509,514)    | Applicability  |  |
| 38.3(509,514)    | Definitions  |  |
| 38.4(509,514)    | Model COB contract provision   |  |
| 38.5(509,514)    | Order of benefits  |  |
| 38.6(509,514)    | Reduction in a plan's benefits when it is secondary—general                          |  |
| 38.7(509,514)    | Reasonable cash value of services  |  |
| 38.8(509,514)    | Excess and other nonconforming provisions  |  |
| 38.9(509,514)    | Allowable expense  |  |
| 38.10(509,514)   | Subrogation  |  |
| 38.11(509,514)   | Effective date—existing contracts  |  |
|                  | DIVISION II  |  |
| 38.12(509,514)   | Purpose and applicability  |  |
| 38.13(509,514)   | Definitions  |  |
| 38.14(509,514)   | Use of model COB contract provision  |  |
| 38.15(509,514)   | Rules for coordination of benefits   |  |
| 38.16(509,514)   | Procedure to be followed by secondary plan to calculate benefits and pay a claim     |  |
| 38.17(509,514)   | Notice to covered persons  |  |
| 38.18(509,514)   | Miscellaneous provisions   |  |
| 38.19(509,514)   | Effective date for existing contracts  |  |
|                  | CHAPTER 39   |  |
|                  | LONG-TERM CARE INSURANCE   |  |
|                  | DIVISION I   |  |
| 39.1(514G)       | Purpose  |  |
| 39.2(514G)       | Authority  |  |
| 39.3(514G)       | Applicability and scope  |  |
| 39.4(514G)       | Definitions  |  |
| 39.5(514G)       | Policy definitions   |  |
| 39.6(514G)       | Policy practices and provisions  |  |
| 39.7(514G)       | Required disclosure provisions   |  |
| 39.8(514G)       | Prohibition against postclaims underwriting  |  |
| 39.9(514D,514G)  | Minimum standards for home health care benefits in long-term care insurance policies |  |
| 39 10(514D 514G) | Requirement to offer inflation protection  |  |
|                  | Requirements for application forms and replacement coverage                          |  |
| 39.12(514G)      | Reserve standards  |  |
| 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)                   | 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 |
| 37.21(3140)                   | acceleration of the death benefit  |
| 39.22(514G)                   | Unintentional lapse  |
| 39.23(514G)                   | Denial of claims   |
| 39.24(514G)                   | Incontestability period  |
| 39.25(514G)                   | Required disclosure of rating practices to consumers                               |
| 39.26(514G)                   | Initial filing requirements  |
| 39.27(514G)                   | Reporting requirements   |
| 39.28(514G)                   | Premium rate schedule increases  |
| 39.29(514G)                   | Nonforfeiture  |
| 39.30(514G)                   | Standards for benefit triggers   |
| 39.31(514G)                   | Additional standards for benefit triggers for qualified long-term care insurance   |
| ,                             | contracts  |
| 39.32(514G)                   | Penalties  |
| 39.33 to 39.40                | Reserved   |
|                               | DIVISION II  |
|                               | INDEPENDENT REVIEW OF BENEFIT TRIGGER DETERMINATIONS                               |
| 39.41(514G)                   | Purpose  |
| 39.42(514G)                   | Effective date   |
| 39.43(514G)                   | Definitions  |
| 39.44(514G)                   | Notice of benefit trigger determination and content                                |
| 39.45(514G)                   | Notice of internal appeal decision and right to independent review                 |
| 39.46(514G)                   | Independent review request   |
| 39.47(514G)                   | Certification process  |
| 39.48(514G)                   | Selection of independent review entity   |
| 39.49(514G)                   | Independent review process   |
| 39.50(514G)                   | Decision notification  |
| 39.51(514G)                   | Insurer information  |
| 39.52(514G)                   | Certification of independent review entity   |
| 39.53(514G)                   | Additional requirements  |
| 39.54(514G)                   | Toll-free telephone number   |
| 39.55(514G)<br>39.56 to 39.74 | Insurance division application and reports Reserved                                |
| 39.30 10 39.74                | Reserved   |
|                               | DIVISION III<br>LONG-TERM CARE PARTNERSHIP PROGRAM                                 |
| 39.75(514H,83GA               |  |
|                               | ,HF723) Effective date   |
|                               | LHF723) Definitions  |
| ,                             | ,HF723) Eligibility  |
|                               | ,HF723) Discontinuance of partnership program                                      |
|                               | ,HF723) Required disclosures   |
| ` '                           | ,HF723) Form filings   |
|                               | HF723) Exchanges   |
|                               | ,HF723) Required policy terms and disclosures                                      |
|                               | ,HF723) Standards for marketing and suitability                                    |
|                               | ,HF723) Required reports   |
|                               |  |

# CHAPTER 40 HEALTH MAINTENANCE ORGANIZATIONS

(Health and Insurance—Joint Rules)

|  | (Health and Insurance—Joint Rules)  |
|--|---|
| 40.1(514B)   | Definitions   |
| 40.2(514B)   | Application   |
| 40.3(514B)   | Inspection of evidence of coverage  |
| 40.4(514B)   | Governing body and enrollee representation  |
| 40.5(514B)   | Quality of care   |
| 40.6(514B)   | Change of name  |
| 40.7(514B)   | Change of ownership   |
| 40.8(514B)   | Termination of services   |
| 40.9(514B)   | Complaints  |
| 40.10(514B)  | Cancellation of enrollees   |
| 40.11(514B)  | Application for certificate of authority  |
| 40.12(514B)  | Net worth   |
| 40.13(514B)  | Fidelity bond   |
| 40.14(514B)  | Annual report   |
| 40.15(514B)  | Cash or asset management agreements   |
| 40.16  | Reserved  |
| 40.17(514B)  | Reinsurance   |
| 40.18(514B)  | Provider contracts  |
| 40.19(514B)  | Producers' duties   |
| 40.20(514B)  | Emergency services  |
| 40.21(514B)  | Reimbursement   |
| 40.22(514B)  | Health maintenance organization requirements  |
| 40.23(514B)  | Disclosure requirements   |
| 40.24(514B)  | Provider access   |
| 40.25(514B)  | Electronic delivery of accident and health group insurance certificates   |
|  | CHAPTER 41  |
|  | LIMITED SERVICE ORGANIZATIONS   |
| 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)  |   |
| 41.12(514B)  | Net equity and deposit requirements   |
| 41 12(514D)  | Net equity and deposit requirements  Fidelity bond  |
| 41.13(514B)  |   |
| 41.13(314B)<br>41.14(514B)   | Fidelity bond   |
|  | Fidelity bond<br>Annual report  |
| 41.14(514B)  | Fidelity bond Annual report Cash or asset management agreements   |
| 41.14(514B)<br>41.15(514B)   | Fidelity bond Annual report Cash or asset management agreements Reinsurance   |
| 41.14(514B)<br>41.15(514B)<br>41.16(514B)  | Fidelity bond Annual report Cash or asset management agreements Reinsurance Provider contracts  |
| 41.14(514B)<br>41.15(514B)<br>41.16(514B)<br>41.17(514B)                               | Fidelity bond Annual report Cash or asset management agreements Reinsurance Provider contracts Producers' duties                                  |
| 41.14(514B)<br>41.15(514B)<br>41.16(514B)<br>41.17(514B)<br>41.18(514B)                | Fidelity bond Annual report Cash or asset management agreements Reinsurance Provider contracts Producers' duties Emergency services               |
| 41.14(514B)<br>41.15(514B)<br>41.16(514B)<br>41.17(514B)<br>41.18(514B)<br>41.19(514B) | Fidelity bond Annual report Cash or asset management agreements Reinsurance Provider contracts Producers' duties Emergency services Reimbursement |

|             | 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                           |
| 42.0(300)   | 2001 CSO Mortanty Table                            |
|             | CHAPTER 43   |
|             | ANNUITY MORTALITY TABLES FOR USE IN                |
|             | DETERMINING RESERVE LIABILITIES FOR ANNUITIES      |
| 43.1(508)   | Purpose  |
| 43.2(508)   | Definitions  |
| 43.3(508)   | Individual annuity or pure endowment contracts     |
| 43.4(508)   | Group annuity or pure endowment contracts          |
| 43.5(508)   | Application of the 1994 GAR Table                  |
| 43.6(508)   | Separability                                       |
|             | CHAPTER 44   |
|             | CHAPTER 44   |
|             | SMOKER/NONSMOKER MORTALITY TABLES                  |
|             | FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES |
| 44.1(500)   | AND NONFORFEITURE BENEFITS                         |
| 44.1(508)   | Purpose  |
| 44.2(508)   | Definitions  |
| 44.3(508)   | Alternate tables                                   |
| 44.4(508)   | Conditions   |
| 44.5(508)   | Separability                                       |
| 44.6(508)   | 2001 CSO Mortality Table                           |
|             | INSURANCE HOLDING COMPANY SYSTEMS                  |
|             | CHAPTER 45   |
|             | INSURANCE HOLDING COMPANY SYSTEMS                  |
| 45.1(521A)  | Purpose  |
| 45.2(521A)  | Definitions  |
| 45.3(521A)  | Subsidiaries of domestic insurers                  |
| 45.4(521A)  | Control acquisition of domestic insurer            |
| 45.5(521A)  | Registration of insurers                           |
| 45.6(521A)  | Alternative and consolidated registrations         |
| 45.7(521A)  | Exemptions   |
| 45.8(521A)  | Disclaimers and termination of registration        |
| 45.9(521A)  | Transactions subject to prior notice—notice filing |
| 45.10(521A) | Extraordinary dividends and other distributions    |
|             | CHAPTER 46   |
|             | MUTUAL HOLDING COMPANIES                           |
| 46.1(521A)  | Purpose  |
| 46.2(521A)  | Definitions  |
| 46.3(521A)  | Application—contents—process                       |
| 46.4(521A)  | Plan of reorganization                             |
| 46.5(521A)  | Duties of the commissioner                         |
| 46.6(521A)  | Regulation—compliance                              |
| TU.U(J21A)  | 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)                                      | C I   |  |  |
| 46.11(521A)                                      | ` '   |  |  |
| 46.12(521A)                                      | Reporting of stock ownership and transactions   |  |  |
| 40.12(32111)                                     |   |  |  |
|  | CHAPTER 47<br>VALUATION OF LIFE INSURANCE POLICIES  |  |  |
| .= . (=00)                                       | (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                                       |   |  |  |
|  |   |  |  |
|  | NANCIAL INSTRUMENTS USED IN HEDGING TRANSACTIONS  |  |  |
| 49.1(511)  | INANCIAL INSTRUMENTS USED IN HEDGING TRANSACTIONS Purpose   |  |  |
| 49.1(511)<br>49.2(511)                           | INANCIAL INSTRUMENTS USED IN HEDGING TRANSACTIONS Purpose Definitions   |  |  |
| 49.1(511)<br>49.2(511)<br>49.3(511)              | INANCIAL INSTRUMENTS USED IN HEDGING TRANSACTIONS Purpose Definitions Guidelines and internal control procedures                            |  |  |
| 49.1(511)<br>49.2(511)<br>49.3(511)<br>49.4(511) | INANCIAL INSTRUMENTS USED IN HEDGING TRANSACTIONS Purpose Definitions Guidelines and internal control procedures Documentation requirements |  |  |
| 49.1(511)<br>49.2(511)<br>49.3(511)              | INANCIAL INSTRUMENTS USED IN HEDGING TRANSACTIONS Purpose Definitions Guidelines and internal control procedures                            |  |  |

#### 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  |
|  | 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   |
| 50.00 4 50.00  | D 1   |
| 50.23 to 50.29   | Reserved  |
| 50.23 to 50.29   |   |
| 50.23 to 50.29   | DIVISION III<br>REGISTRATION OF INVESTMENT ADVISERS,  |
| 50.23 to 50.29   | DIVISION III<br>REGISTRATION OF INVESTMENT ADVISERS,<br>INVESTMENT ADVISER REPRESENTATIVES,   |
|  | DIVISION III  REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS  |
| 50.30(502)   | DIVISION III  REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity   |
| 50.30(502)<br>50.31(502)   | DIVISION III  REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals  |
| 50.30(502)<br>50.31(502)<br>50.32(502)   | DIVISION III  REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS  Electronic filing with designated entity Investment adviser applications and renewals  Application for investment adviser representative registration   |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)   | DIVISION III  REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements  |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)   | DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers  |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.35(502)   | DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration  |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.35(502)<br>50.36(502)   | DIVISION III  REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS  Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser disclosure statement  |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.35(502)<br>50.36(502)<br>50.37(502)   | DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser disclosure statement Cash solicitation  |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.35(502)<br>50.36(502)   | DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser disclosure statement Cash solicitation Dishonest or unethical business practices of investment advisers and investment  |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.35(502)<br>50.36(502)<br>50.37(502)   | DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser disclosure statement Cash solicitation Dishonest or unethical business practices of investment advisers and investment adviser representatives, or fraudulent or deceptive conduct by federal covered   |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.35(502)<br>50.36(502)<br>50.37(502)<br>50.38(502)   | DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser disclosure statement Cash solicitation Dishonest or unethical business practices of investment advisers and investment adviser representatives, or fraudulent or deceptive conduct by federal covered investment advisers   |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.35(502)<br>50.36(502)<br>50.37(502)<br>50.38(502)<br>50.39(502)   | DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser disclosure statement Cash solicitation Dishonest or unethical business practices of investment advisers and investment adviser representatives, or fraudulent or deceptive conduct by federal covered investment advisers Custody of client funds or securities by investment advisers  |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.36(502)<br>50.37(502)<br>50.38(502)<br>50.39(502)<br>50.40(502)   | DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser disclosure statement Cash solicitation Dishonest or unethical business practices of investment advisers and investment adviser representatives, or fraudulent or deceptive conduct by federal covered investment advisers Custody of client funds or securities by investment advisers Minimum financial requirements for investment advisers   |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.35(502)<br>50.36(502)<br>50.37(502)<br>50.38(502)<br>50.39(502)<br>50.40(502)<br>50.41(502)                             | DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser disclosure statement Cash solicitation Dishonest or unethical business practices of investment advisers and investment adviser representatives, or fraudulent or deceptive conduct by federal covered investment advisers Custody of client funds or securities by investment advisers Minimum financial requirements for investment advisers Bonding requirements for investment advisers  |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.35(502)<br>50.37(502)<br>50.38(502)<br>50.38(502)<br>50.40(502)<br>50.40(502)<br>50.41(502)<br>50.42(502)               | DIVISION III  REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS  Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser disclosure statement Cash solicitation Dishonest or unethical business practices of investment advisers and investment adviser representatives, or fraudulent or deceptive conduct by federal covered investment advisers Custody of client funds or securities by investment advisers Minimum financial requirements for investment advisers Bonding requirements for investment advisers Record-keeping requirements for investment advisers  |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.35(502)<br>50.36(502)<br>50.37(502)<br>50.38(502)<br>50.40(502)<br>50.40(502)<br>50.41(502)<br>50.42(502)<br>50.43(502) | DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser disclosure statement Cash solicitation Dishonest or unethical business practices of investment advisers and investment adviser representatives, or fraudulent or deceptive conduct by federal covered investment advisers Custody of client funds or securities by investment advisers Minimum financial requirements for investment advisers Bonding requirements for investment advisers Record-keeping requirements for investment advisers Financial reporting requirements for investment advisers |
| 50.30(502)<br>50.31(502)<br>50.32(502)<br>50.33(502)<br>50.34(502)<br>50.35(502)<br>50.37(502)<br>50.38(502)<br>50.38(502)<br>50.40(502)<br>50.40(502)<br>50.41(502)<br>50.42(502)               | DIVISION III  REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS  Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser disclosure statement Cash solicitation Dishonest or unethical business practices of investment advisers and investment adviser representatives, or fraudulent or deceptive conduct by federal covered investment advisers Custody of client funds or securities by investment advisers Minimum financial requirements for investment advisers Bonding requirements for investment advisers Record-keeping requirements for investment advisers  |

| DIVISION IV<br>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(502)   | Use of senior-specific certifications and professional designations   |  |
| 50.55 to 50.59                                       | Reserved  |  |
| 20.22 10 20.29                                       | DIVISION V<br>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  Registration of multiprindictional offerings  |  |
| 50.63(502)   | Registration of multijurisdictional offerings Form of financial statements  |  |
| 50.64(502)   |   |  |
| 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<br>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 to 50.99                                       | Reserved  |  |
| DIVISION VII<br>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   |  |
| 50.102(502)  | providing investment advice   |  |
| 50.103(502)  | Investment advisory contracts   |  |
| 50.104 to 50.109                                     | Reserved  |  |
|  |   |  |
|  | DIVISION VIII<br>VIATICAL SETTLEMENT INVESTMENT CONTRACTS   |  |
| 50.110(502)  | Application by viatical settlement investment contract issuers and registration of  |  |
| 50.110(502)  | agents to sell viatical settlement investment contracts   |  |
| 50.111(502)  | Risk disclosure   |  |
| 5 0.111 (5 0 <b>2</b> )                              |   |  |

| 50.112(502)     | Advertising of viatical settlement investment contracts |
|-----------------|---|
| 50.113(502)     | Duty to disclose  |
|                 | OHA DEED C C1 / C2                                      |
|                 | 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  |
|                 | CHARTER 55  |
|                 | CHAPTER 55<br>LICENSING OF PUBLIC ADJUSTERS             |
| 55.1(82GA,HF499 |   |
| 55.2(82GA,HF499 | , ·   |
|                 | 9) License required to operate as public adjuster       |
|                 | 9) Application for license                              |
|                 | 9) Issuance of resident license                         |
|                 | 9) Public adjuster examination                          |
|                 | 9) Exemptions from examination                          |
|                 | 9) Nonresident license reciprocity                      |
|                 | 9) Terms of licensure                                   |
|                 | 99) Evidence of financial responsibility                |
| 55.11(82GA,HF49 |   |
|                 | 99) License denial, nonrenewal or revocation            |
|                 | - ,   |

| 55.13(82GA,HF49 | forfeiture in connection with disciplinary matters; and forfeiture in lieu of  |
|-----------------|--|
|                 | 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   |
| 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   |
| ( , - 0 - )     | O  |

| 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   |
|                          | CHARTER 50  |
|                          | CHAPTER 59  |
| 50 1(510D)               | PHARMACY BENEFITS MANAGERS Purpose  |
| 59.1(510B)<br>59.2(510B) | Definitions   |
| 59.2(510B)<br>59.3(510B) | Timely payment of pharmacy claims   |
| 59.4(510B)               | Study   |
| 59.5(510B)               | Complaints  |
| 59.6(510B)               | Auditing practices  |
| 59.7(510B)               | Termination of pharmacy contracts   |
| 55.7(510B)               | Termination of pharmacy conducts  |
|                          | CHAPTER 60  |
|                          | 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

| , 0.1(505,5111)            |   |
|----------------------------|---|
| 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           |   |
| 70.9(505,507B,514          |   |
| 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)<br>71.19(513B) | Disclosure requirements   |
| 71.19(513B)<br>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   |
| , 2.5(21)(3)               | Surridured 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)  |  |
|                   | Applicability and scope  |
| 73.2(75GA,ch158)  |  |
|                   | Division duties—application—filing requirements—license—audits and         |
| 73.4(73GA,CII136) | examinations   |
| 73 5(75GA ch158)  | Fidelity bond—letter of credit   |
| 73.6(75GA,ch158)  |  |
| 73.7(75GA,ch158)  |  |
| 73.8(75GA,ch158)  |  |
|                   | 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  | B) Data collection—quality evaluation                                      |
| 73.20(75GA,ch158  | 8) Examination—costs   |
| 73.21(75GA,ch158  | 8) Trade practices   |
| 73.22(75GA,ch158  | 8) Grounds for denial, nonrenewal, suspension or revocation of certificate |
| 73.23(75GA,ch158  | 8) Hearing and appeal  |
| 73.24(75GA,ch158  | 8) Solvency  |
|                   | CHADTED 74   |
|                   | CHAPTER 74<br>HEALTH CARE ACCESS   |
| 74.1(505)         | Purpose  |
| 74.1(303)         | Applicability and scope  |
| 74.2(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   |
| , 1.0(000)        | rotation of enapter  |
|                   | 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  |
|              | CHAPTER 76  |
| 56 1 (51 AT) | EXTERNAL REVIEW   |
| 76.1(514J)   | Purpose   |
| 76.2(514J)   | Applicable law  |
| 76.3(514J)   | Notice of coverage decision and content                                 |
| 76.4(514J)   | External review request   |
| 76.5(514J)   | Certification process   |
| 76.6(514J)   | Expedited review  |
| 76.7(514J)   | Decision notification   |
| 76.8(514J)   | Carrier information   |
| 76.9(514J)   | Certification of independent review entity                              |
|              | OHA PEED 77   |
|              | CHAPTER 77  |
|              | MULTIPLE EMPLOYER WELFARE ARRANGEMENTS                                  |
| 77.1(507A)   | Certificate of registration   |
| 77.2(507A)   | Application for certificate of registration                             |
| 77.3(507A)   | Financial requirements  |
| 77.4(507A)   | Policy or contract  |
| 77.5(507A)   | Disclosure  |
| 77.6(507A)   | Filing fee  |
| 77.7(507A)   | Agreements and management contracts                                     |
| 77.8(507A)   | Examination   |
| 77.9(507A)   | Trade practices   |
| 77.10(507Å)  | Insolvency  |
| 77.11(507A)  | Suspension or revocation of certificate                                 |
| (0 0 / . 1)  |   |
|              | CHAPTER 78  |
|              | UNIFORM PRESCRIPTION DRUG INFORMATION CARD                              |
| 78.1(514L)   | Purpose   |
| 78.2(514L)   | Definitions   |
| 78.3(514L)   | Implementation  |
| •            |   |
|              | CHAPTER 79  |

CHAPTER 79 Reserved

## INSURANCE COVERAGE FOR PEDIATRIC PREVENTIVE SERVICES

#### CHAPTER 80 WELL-CHILD CARE

|                | 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   |
|                | CHAPTED 01   |
|                | CHAPTER 81   |
| 04.4(54.46)    | POSTDELIVERY BENEFITS AND CARE   |
| 81.1(514C)     | Purpose  |
| 81.2(514C)     | Applicability and scope  |
| 81.3(514C)     | Postdelivery benefits  |
|                | CHAPTERS 82 to 89  |
|                | Reserved   |
|                | Reserved   |
|                | CHAPTER 90   |
|                | FINANCIAL AND HEALTH INFORMATION REGULATION  |
| 90.1(505)      | Purpose and scope  |
| 90.2(505)      | Definitions  |
| ,              |  |
|                | DIVISION I<br>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  |
| 70.7(202)      | 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   |
| 70.12(303)     | information for service providers and joint marketing                              |
| 90.13(505)     | Exceptions to notice and opt-out requirements for disclosure of nonpublic personal |
| 70.13(303)     | financial information for processing and servicing transactions                    |
| 90.14(505)     | Other exceptions to notice and opt-out requirements for disclosure of nonpublic    |
| 90.14(303)     | personal financial information   |
| 00 15(505)     | -  |
| 90.15(505)     | Notice through a Web site  |
| 90.16(505)     | Licensee exception to notice requirement   |
|                | DIVISION II  |
| 00.15(505)     | 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  |
|                |  |

| 00.24(505)     |   |  |
|----------------|---|--|
| 90.24(505)     | Severability  |  |
| 90.25(505)     | Penalties   |  |
| 90.26(505)     | Effective dates   |  |
| 90.27 to 90.36 | Reserved  |  |
|                | DIVISION III<br>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  |  |
| CHAPTED OA     |   |  |
|                | CHAPTER 94  |  |
|                | PREFERRED MORTALITY TABLES FOR USE  |  |
| 04.1(500)      | IN DETERMINING MINIMUM RESERVE LIABILITIES  |  |
| 94.1(508)      | Purpose   |  |
| 94.2(508)      | Definitions  2001 GGO P. G. J. Cl. St. J. M. J. F. T. L.  |  |
| 94.3(508)      | 2001 CSO Preferred Class Structure Mortality Table  |  |

| 94.4(508)              | Conditions  |
|------------------------|---|
| 94.5(508)              | Separability  |
|                        | CHARTER OF  |
| DETER                  | CHAPTER 95  |
|                        | MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE                                   |
| 95.1(508)<br>95.2(508) | Authority<br>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  |
| , ,                    | GYLL DEED A C   |
|                        | CHAPTER 96  |
|                        | Reserved  |
|                        | CHAPTER 97  |
| ACCOUN                 | ITING FOR CERTAIN DERIVATIVE INSTRUMENTS USED TO HEDGE                                  |
| THE GROW               | VTH IN INTEREST CREDITED FOR INDEXED INSURANCE PRODUCTS                                 |
| AND AC                 | 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                |
| 00.12(505)             | 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  |
| 2 3.10(0 30)           |   |

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

## Reserved

## $\label{eq:regulated industries} REGULATED\ INDUSTRIES$ SALES OF CEMETERY MERCHANDISE, FUNERAL MERCHANDISE AND FUNERAL SERVICES

CHAPTER 99

## CHAPTER 100

| CHAPTER 100                |   |  |
|----------------------------|---|--|
|                            | GENERAL PROVISIONS  |  |
| 100.1(523A)                | Purpose   |  |
| 100.2(523A)                | Definitions   |  |
| 100.3(523A)                | Contact and correspondence  |  |
| 100.4(523A)                | Fees  |  |
|                            | CHARTED 101   |  |
|                            | CHAPTER 101<br>TRUST DEPOSITS AND TRUST FUNDS                                       |  |
| 101.1(523A)                | Trust income withdrawals  |  |
| 101.2(523A)                | Amount of trust income withdrawn  |  |
| 101.3(523A)                | Allocation of trust income to purchasers' accounts                                  |  |
| 101.4(523A)                | Credit for trust income withdrawn   |  |
| 101.5(523A)                | Time period during which trust income may be withdrawn                              |  |
| 101.6(523A)                | Application of contract law   |  |
| 101.7(523A)                | Consumer price index adjustment   |  |
| 101.7(523A)<br>101.8(523A) | Cancellation refunds  |  |
| 101.8(323A)                | Cancenation retunds   |  |
|                            | CHAPTER 102   |  |
|                            | WAREHOUSED MERCHANDISE  |  |
| 102.1(523A)                | Funeral and cemetery merchandise delivered to the purchaser or warehoused           |  |
| 102.2(523A)                | Storage facilities  |  |
|                            | CHAPTER 103   |  |
|                            | LICENSING OF PRENEED SELLERS AND SALES AGENTS                                       |  |
| 103.1(523A)                | Requirement for a preneed seller license or a sales agent license                   |  |
| 103.2(523A)                | Application and licensing of preneed seller or sales agent                          |  |
| 103.3(523A)                | Change of ownership or sale of business of preneed seller                           |  |
| 103.4(523A)                | License renewal   |  |
| 103.5(523A)                | Denial of license applications or of applications for renewal                       |  |
| 103.6(523A)                | Reinstatement or reissuance of a license after suspension, revocation or forfeiture |  |
| 103.0(32311)               | in connection with disciplinary matters; and forfeiture in lieu of compliance       |  |
| 103.7(252J)                | Suspension for failure to pay child support   |  |
| 103.8(261)                 | Suspension for failure to pay student loan  |  |
|                            |   |  |
|                            | CHAPTER 104<br>CONTINUING EDUCATION FOR SALES AGENTS                                |  |
| 104 1(522 A)               |   |  |
| 104.1(523A)                | Continuing education requirements   |  |
| 104.2(523A)                | Acceptable areas of continuing education  |  |
| 104.3(523A)                | Academic coursework   |  |
| 104.4(523A)                | Effective date  |  |
| 104.5(523A)                | Compliance period   |  |
| 104.6(523A)                | Denial of sales agent license renewal application                                   |  |
| 104.7(523A)                | Disqualification and replacement of credits   |  |
| 104.8(523A)                | Current mailing address   |  |
| 104.9(523A)                | Proof of completion of continuing education requirements                            |  |

| 104.10(523A)<br>104.11(523A)<br>104.12(523A)<br>104.13(523A) | Standards for continuing education activities Qualifications of presenters and proof of attendance Reviews Exemption |
|--|--|
|  | CHAPTER 105  |
|  | STANDARDS OF CONDUCT AND PROHIBITED PRACTICES  |
| 105.1(523A)  | Purpose  |
| 105.2(523A)  | Numbering purchase agreements  |
| 105.3(523A)  | Records maintenance  |
| 105.4(523A)  | Annual reports   |
| 105.5(523A)  | Fidelity bond or insurance   |
| 105.6(523A)  | Grounds for discipline   |
| 105.7(523A)  | Prohibition on sales activities and practices without a license or without an  |
|  | appointment  |
|  | CHAPTER 106  |
|  | DISCIPLINARY PROCEDURES  |
| 106.1(523A)  | Investigations   |
| 106.2(17A,523A)  | Penalties  |
| 106.3(17A,523A)  | Administrative procedures  |