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 ADMINISTRATION

	ADMINISTRATION
1.1(502,505)	Definitions
1.2(502,505)	Mission
1.3(502,505)	General course and method of operations
1.4(502,505)	Contact information and business hours
1.5(502,505)	Information, forms, and requests
1.6(502,505)	Organization
1.7(505)	Service of process
,	•
	CHAPTER 2 PUBLIC RECORDS AND FAIR INFORMATION PRACTICES
2.1(17A,22)	Statement of policy
	Definitions
2.2(17A,22)	
2.3(17A,22)	General provisions
2.4(17A,22)	Requests for access to records
2.5(17A,22)	Access to confidential records
2.6(17A,22)	Requests for confidential treatment
2.7(17A,22)	Procedure by which additions, dissents, or objections may be entered into certain records
2.8(17A,22)	Disclosures without the consent of the subject
2.9(17A,22)	Consent to disclosure by the subject of a confidential record
2.10(17A,22)	Notice to suppliers of information
2.11(17A,22)	Personally identifiable information collected by the division
2.12(17A,22)	Confidential records
	CHAPTER 3
	CONTESTED CASES
3.1(17A)	Scope and applicability
3.2(17A)	Definitions
3.2(17A) 3.3(17A)	Time requirements
3.4(17A)	Requests for contested case proceeding
	Commencement of hearing; service; delivery; notice of hearing; answer
3.5(17A,507B)	
3.6(17A)	Presiding officer
3.7(17A)	Waiver of procedures
3.8(17A)	Telephone, video, or electronic proceedings
3.9(17A)	Disqualification
3.10(17A)	Consolidation—severance
3.11	Reserved
3.12(17A)	Service and filing of pleadings and other papers
3.13(17A)	Discovery
3.14(17A,505)	Subpoenas
3.15(17A)	Motions
3.16(17A)	Prehearing conference
3.17(17A)	Continuances
3.18(17A)	Withdrawals
3.19(17A,507B)	Intervention
3.20(17A)	Hearing procedures

2.21(15.1.5057)	77.11		
3.21(17A,507B)	Evidence		
3.22(17A)	Default		
3.23(17A)	Ex parte communication		
3.24(17A)	Recording costs		
3.25(17A)	Interlocutory appeals		
3.26(17A)	Final decision		
3.27(17A)	Appeals and review by the commissioner of proposed decisions		
3.28(17A)	Applications for rehearing		
3.29(17A)	Stay of division action		
3.30(17A)	No factual dispute contested cases		
3.31(17A)	Emergency adjudicative proceedings		
3.32(502,505,507E	•		
3.33(17A,502,505)	Informal settlement		
	CHAPTER 4		
AG	ENCY PROCEDURE FOR RULE MAKING, WAIVER OF RULES,		
110	AND DECLARATORY ORDERS		
	DIVISION I AGENCY PROCEDURE FOR RULE MAKING		
4.1(17A)	Applicability		
4.2(17A)	Definitions		
4.3(17A)	Severability		
4.4(17A)	Public rule-making docket		
4.5(17A)	Rule making		
4.6(17A)	Differences between adopted rule and rule proposed in Notice of Intended Action		
4.7(17A)	Petition for rule making		
4.8 to 4.20	Reserved		
DIVISION II			
	WAIVER OF RULES		
4.21(17A)	Waivers		
4.22(17A)	Petition for waiver		
4.23(17A)	Waiver hearing procedures and ruling		
4.24 to 4.36	Reserved		
	DIVISION III		
	DECLARATORY ORDERS		
4.37(17A)	Petition for declaratory order		
4.38(17A)	Notice of petition		
4.39(17A)	Intervention		
4.40(17A)	Briefs		
4.41(17A)	Inquiries		
4.42(17A)	Service and filing of petitions and other papers		
4.43(17A)	Consideration		
4.44(17A)	Action on petition		
4.45(17A)	Refusal to issue order		
4.46(17A)	Contents of declaratory order—effective date		
4.47(17A)	Copies of orders		
4.48(17A)	Effect of a declaratory order		
* *	÷		

REGULATION OF INSURERS

CHAPTER 5

REGULATION OF INSURERS—GENERAL PROVISION	REGULATION OF	F INSURERS—	-GENERAL	PROVISIONS
--	---------------	-------------	----------	------------

	REGULATION OF INSURERS—GENERAL PROVISIONS
5.1(505,507,508,51	15) Definitions
5.2(505,507)	Examination for admission
5.3(507,508,515)	Submission of quarterly financial information
5.4(505,508,515,52	20) Surplus notes
5.5(505,515,520)	Maximum allowable premium volume
5.6(505,515,520)	Treatment of various items on the financial statement
5.7(505)	Ordering withdrawal of domestic insurers from states
5.8(505)	Monitoring
5.9(505)	Rate and form filings
5.10(511)	Life companies—permissible investments
5.11	Reserved
5.12(515)	Collateral loans
	Loans to officers, directors, employees, etc.
5.14	Reserved
5.15(508,512B,514	1,514B,515,520) Accounting practices and procedures manual and annual statement
	instructions
5.16 to 5.19	Reserved
5.20(508)	Computation of reserves
UNEA	RNED PREMIUM RESERVES ON MORTGAGE GUARANTY INSURANCE POLICIES
5.21(515C)	Unearned premium reserve factors
5.22(515C)	Contingency reserve
5.23 to 5.25	Reserved
5.26(508,515)	Participation in the NAIC Insurance Regulatory Information System
5.27(508,515,520)	Asset valuation
5.28(508,515,518,5	518A,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
, ,	4

	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
,	CHAPTED 7
	CHAPTER 7 DOMESTIC STOCK INSURERS PROXIES
	PROXY REGULATIONS
7.1(523)	Application of regulation
7.2(523)	Proxies, consents and authorizations
7.3(523)	Disclosure of equivalent information
7.4(523)	Definitions
7.5(523)	Information to be furnished to stockholders
7.6(523)	Requirements as to proxy
7.7(523)	Material required to be filed
7.8(523)	False or misleading statements
7.9(523)	Prohibition of certain solicitations
7.10(523)	Special provisions applicable to election contests
	SCHEDULE A INFORMATION REQUIRED IN PROXY STATEMENT
	SCHEDULE B INFORMATION TO BE INCLUDED IN STATEMENTS FILED BY OR ON BEHALF OF A PARTICIPANT (OTHER THAN THE INSURER) IN A PROXY SOLICITATION IN AN ELECTION CONTEST
	POLICYHOLDER PROXY SOLICITATION
7.11(523)	Application
7.12(523)	Conditions—revocation
7.13(523)	Filing proxy
7.14(523)	Solicitation by agents—use of funds
7.15 to 7.19	Reserved
	STOCK TRANSACTION REPORTING
7.20(523)	Statement of changes of beneficial ownership of securities
	CHAPTER 8
	BENEVOLENT ASSOCIATIONS
8.1 and 8.2	Reserved
8.3(512A)	Organization
8.4(512A)	Membership
8.5(512A)	Fees, dues and assessments
8.6(512A)	Reserve fund
8.7(512A)	Certificates
8.8(512A)	Beneficiaries
8.9(512A)	Mergers
8.10(512A)	Directors and officers
` /	

0.11(512.4)	Stockholders
8.11(512A) 8.12(512A)	Bookkeeping and accounts
6.12(312A)	Bookkeeping and accounts
	CHAPTER 9
	Reserved
	INSURANCE PRODUCERS
	CHAPTER 10
INS	SURANCE PRODUCER LICENSES AND LIMITED LICENSES
10.1(515K,522B)	Purpose and authority
10.2(515K,522B)	Definitions
10.3(515K,522B)	Requirement to hold a license
10.4(515K,522B)	Licensing of resident producers
10.5(515K,522B)	Licensing of nonresident producers
10.6(515K,522B)	Issuance of license
10.7(522B)	License lines of authority
10.8(515K,522B)	
	License reinstatement
10.10(515K,522B)	Reinstatement or reissuance of a license after suspension, revocation or forfeiture
10.11/2225\	in connection with disciplinary matters; and forfeiture in lieu of compliance
10.11(522B)	Temporary licenses
	Change in name, address or state of residence
	Reporting of actions
	Commissions and referral fees
10.15(515K,522B)	
	Appointment renewal
	Appointment terminations
10.18(513K,522B) 10.19(522B)	Licensing of a business entity Use of senior-specific certifications and professional designations in the sale of life
10.19(322D)	insurance and annuities
10.20(515K,522B)	Violations and penalties
	15K) Suspension for failure to pay child support or state debt
	Reserved
10.24(522B)	Administration of examinations
10.25(515K,522B)	Forms
10.26(515K,522B)	Fees
10.27 to 10.50	Reserved
10.51(515K,522A,5	522E) Limited licenses
	CHAPTER 11
	CONTINUING EDUCATION FOR
	INSURANCE PRODUCERS
11.1(505,522B)	Statutory authority—purpose—applicability
11.2(505,522B)	Definitions
11.3(505,522B)	Continuing education requirements for producers
11.4(505,522B)	Proof of completion of continuing education requirements
11.5(505,522B)	Course approval
11.6(505,522B)	Topic guidelines
11.7(505,522B)	CE course renewal

()	
11.4(505,522B)	Proof of completion of continuing educat
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) 11.12(505,522B) 11.13(505,522B) 11.14(505,522B)	Prohibited conduct—CE providers Outside vendor CE course audits Fees and costs
	CHAPTER 12 PORT OF ENTRY REQUIREMENTS
12.1(508,515) 12.2(508,515) 12.3(508,515) 12.4(508,515) 12.5(508,515)	Purpose Trust and other admission requirements Examination and preferred supervision Surplus required Investments
12.3(306,313)	CHAPTER 13
12 1/505 522D)	CONSENT FOR PROHIBITED PERSONS TO ENGAGE IN THE BUSINESS OF INSURANCE
13.1(505,522B) 13.2(505,522B)	Purpose and authority Definitions
13.3(505,522B)	Requirement for prohibited persons to obtain consent
13.4(505,522B) 13.5(505,522B)	Applications for consent 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 Authority
14.2(507B) 14.3(507B)	Applicability and scope
14.4(507B)	Definitions
14.5(507B)	Policies to be illustrated
14.6(507B)	General rules and prohibitions
14.7(507B)	Standards for basic illustrations
14.8(507B)	Standards for supplemental illustrations
14.9(507B)	Delivery of illustration and record retention
14.10(507B)	Annual report; notice to policyowners
14.11(507B) 14.12(507B)	Annual certifications Penalties
14.12(507B) 14.13(507B)	Separability
14.14(507B)	Effective date
()	
	CHAPTER 15 UNFAIR TRADE PRACTICES
	DIVISION I SALES PRACTICES
15.1(507B)	SALES PRACTICES Purpose
15.2(507B)	SALES PRACTICES Purpose Definitions
	SALES PRACTICES Purpose

15.5(507B)	Health insurance sales to individuals 65 years of age or older
15.6	Reserved
15.7(507B)	Twisting prohibited
15.8(507B)	Producer responsibilities
15.9(507B)	Right to return a life insurance policy or annuity (free look)
15.10(507B)	Uninsured/underinsured automobile coverage—notice required
15.11(507B)	Unfair discrimination
15.12(507B)	Testing restrictions of insurance applications for the human immunodeficiency virus
15.13(507B)	Records maintenance
15.14(505,507B)	Enforcement section—cease and desist and penalty orders
15.15 to 15.30	Reserved
	DIVISION II CLAIMS
15.31(507B)	General claims settlement guidelines
15.32(507B)	Prompt payment of certain health claims
15.33(507B)	Audit procedures for medical claims
15.34 to 15.40	Reserved
15.41(507B)	Claims settlement guidelines for property and casualty insurance
15.42(507B)	Acknowledgment of communications by property and casualty insurers
15.43(507B)	Standards for settlement of automobile insurance claims
15.44(507B)	Standards for determining replacement cost and actual cost values
15.45(507B)	Guidelines for use of aftermarket crash parts in motor vehicles
15.46 to 15.50	Reserved
	DIVISION III
15 51(507D)	DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES
15.51(507B)	Purpose
15.52(507B)	Definition
15.53(507B)	Exemptions
15.54(507B)	Disclosure requirements Insurer duties
15.55(507B) 15.56 to 15.60	Reserved
13.30 to 13.00	
	DIVISION IV ANNUITY DISCLOSURE REQUIREMENTS
15.61(507B)	Purpose
15.62(507B)	Applicability and scope
15.63(507B)	Definitions
15.64(507B)	Standards for the disclosure document and Buyer's Guide
15.65(507B)	Content of disclosure documents
15.66(507B)	Standards for annuity illustrations
15.67(507B)	Report to contract owners
15.68(507B)	Penalties
15.69(507B)	Severability
15.70 and 15.71	Reserved
	DIVISION V SUITABILITY IN ANNUITY TRANSACTIONS
15.72(507B)	Purpose
15.73(507B)	Applicability and scope
15.74(507B)	Definitions
15.75(507B)	Duties of insurers and producers
15.76(507B)	Producer training

15.77(507B) 15.78(507B) 15.79	Compliance; mitigation; penalties; enforcement Record keeping Reserved		
13.79	Reserved		
	DIVISION VI		
15.80(507B,522B)	INDEXED PRODUCTS TRAINING REQUIREMENT 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)			
	CHAPTER 16		
	REPLACEMENT OF LIFE INSURANCE AND ANNUITIES		
	DIVISION I		
16.1 to 16.20	Reserved		
	DIVISION II		
16.21(507B)	Purpose		
16.22(507B)	Definitions		
16.23(507B)	Exemptions		
16.24(507B)	Duties of producers		
16.25(507B)	Duties of all insurers that use producers on or after January 1, 2001		
16.26(507B)	Duties of replacing insurers that use producers		
16.27(507B)	Duties of the existing insurer		
16.28(507B)	Duties of insurers with respect to direct-response solicitations		
16.29(507B)	Violations and penalties		
16.30(507B)	Severability		
	CHAPTER 17		
	LIFE AND HEALTH REINSURANCE AGREEMENTS		
17.1(508)	Authority and purpose		
17.2(508)	Scope		
17.3(508)	Accounting requirements		
17.4(508)	Written agreements		
17.5(508)	Existing agreements		
	CHAPTERS 18 and 19		
	Reserved		
	PROPERTY AND CASUALTY INSURANCE		

PROPERTY AND CASUALTY INSURANCE

CHAPTER 20 PROPERTY AND CASUALTY INSURANCE

DIVISION I FORM AND RATE REQUIREMENTS

20.1(505,509,514A,	,515,515A,515F) General requirements	for filing rates and forms

20.2(505) Objection to form filing

20.3 Reserved

20.4(505,509,514A,515,515A,515F) Policy form filing

20.5(515A) Rate or manual rule filing

20.6(515A) Exemption from rate filing requirement

20.7	
20.7	Reserved
20.8(515F)	Rate filings for crop-hail insurance
20.9 and 20.10	Reserved
20.11(515)	Exemption from form and rate filing requirements
20.12 to 20.40	Reserved
	DIVISION II
20 41(515 515E)	IOWA FAIR PLAN ACT
20.41(515,515F)	Purpose
20.42(515,515F)	Scope Definitions
20.43(515,515F)	
20.44(515,515F)	Eligible risks
20.45(515,515F)	Membership
20.46(515,515F)	Administration
20.47(515,515F)	Duties of the governing committee
20.48(515,515F)	Annual and special meetings
20.49(515,515F)	Application for insurance
20.50(515,515F)	Inspection procedure
20.51(515,515F)	Procedure after inspection and receipt of application
20.52(515,515F)	Reasonable underwriting standards for property coverage
20.53(515,515F)	Reasonable underwriting standards for liability coverage
20.54(515,515F)	Cancellation; nonrenewal and limitations; review of eligibility
20.55(515,515F)	Assessments
20.56(515,515F)	Commission
20.57(515,515F)	Public education
20.58(515,515F)	Cooperation and authority of producers
20.59(515,515F)	Review by commissioner
20.60(515,515F)	Indemnification
20.61 to 20.69	Reserved
	DIVISION III
20.70(515)	ERTIFICATES OF INSURANCE FOR COMMERCIAL LENDING TRANSACTIONS Purpose
20.71(515)	Definitions
20.72(515)	Evidence of insurance
20.72(313) 20.73 to 20.79	Reserved
20.73 10 20.79	Reserveu
	DIVISION IV CANCELLATIONS, NONRENEWALS AND TERMINATIONS
20.80(505B 515.51	15D,518,518A,519) Notice of cancellation, nonrenewal or termination of property
20.60(505B,515,5	and casualty insurance
	CHAPTER 21
	REQUIREMENTS FOR SURPLUS LINES,
	RISK RETENTION GROUPS AND PURCHASING GROUPS
21.1(515E,515I)	Definitions
21.2(515I)	Eligible surplus lines insurer's duties
21.3(515I) 21.3(515I)	Surplus lines insurance producer's duties
21.4(515I)	Surplus lines insurance producer's duty to insured
21.5(515I) 21.5(515I)	Procedures for qualification and renewal as an eligible surplus lines insurer
21.6(515E)	Procedures for qualification as a risk retention group
21.7(515E)	Risk retention groups
21.8(515E)	Procedures for registration as a purchasing group
21.9(515E,515I)	Failure to comply; penalties
=1.5 (0.1015,0.101)	

CHAPTER 22 FINANCIAL GUARANTY INSURANCE			
22.1(515C) 22.2(515)	Definitions Financial requirements and reserves		
CHAPTERS 23 and 24 Reserved			
25.1(505) 25.2(505) 25.3(505) 25.4(505) 25.5(505) 25.6(505) 25.7(505) 25.8(505) 25.9(505)	CHAPTER 25 MILITARY SALES PRACTICES Purpose and authority Scope Exemptions Definitions Practices declared false, misleading, deceptive or unfair on a military installation Practices declared false, misleading, deceptive or unfair regardless of location Reporting requirements Violation and penalties 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		
27.7(514F) 27.8(514F)	Health care insurer requirements		
CHAPTER 28			
	CREDIT LIFE AND CREDIT		
	ACCIDENT AND HEALTH INSURANCE		
28.1(509)	Purpose		
28.2(509)	Definitions		
28.3(509)	Rights and treatment of debtors		
28.4(509)	Policy forms and related material		
28.5(509)	Determination of reasonableness of benefits in relation to premium charge		
28.6	Reserved		
28.7(509)	Credit life insurance rates		
28.8(509)	28.8(509) Credit accident and health insurance		
28.9(509) Refund formulas			
	28.10(509) Experience reports and adjustment of prima facie rates		
	Use of rates—direct business only		
28.12(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(505B,509) 30.9(505B,508)	Electronic delivery of group life insurance certificates Notice of cancellation, nonrenewal or termination of life insurance and annuities	
30.9(303 D ,308)	Notice of cancenation, nomenewar of termination of the historance and amountes	
I IEE I	CHAPTER 31	
	NSURANCE COMPANIES—VARIABLE ANNUITIES CONTRACTS Definitions	
31.1(508) 31.2(508)	Insurance company qualifications	
31.3(508)	Filing, policy forms and provision	
31.4(508)	Separate account or accounts and investments	
31.5(508)	Required reports	
31.6(508)	Producers	
31.7(508)	Foreign companies	
CHAPTER 32		
	DEPOSITS BY A DOMESTIC LIFE COMPANY IN A	
	CUSTODIAN BANK OR CLEARING CORPORATION	
32.1(508)	Purpose	
32.2(508)	Definitions	
32.3(508)	Requirements upon custodial account and custodial agreement	
32.4(508)	Requirements upon custodians	
32.5(508,511)	Deposit of securities	
CHAPTER 33		
	VARIABLE LIFE INSURANCE MODEL REGULATION	
33.1(508A)	Authority	
33.2(508A)	Definitions	
33.3(508A)	Qualification of insurer to issue variable life insurance	
33.4(508A)	Insurance policy requirements	
33.5(508A)	Reserve liabilities for variable life insurance	
33.6(508A)	Separate accounts	
33.7(508A) Information furnished to applicants		

•• • (••• • • • • • • • • • • • • • • •		
33.8(508A)	Applications	
33.9(508A)	Reports to policyholders	
33.10(508A)	Foreign companies	
33.11	Reserved	
33.12(508A)	Separability article	
	CHAPTER 34	
	NONPROFIT HEALTH SERVICE CORPORATIONS	
34.1(514)	Purpose	
34.2(514)	Definitions	
34.3(514)	Annual report requirements	
34.4(514)	Arbitration	
34.5(514)	Filing requirements	
34.6(514)	Participating hospital contracts	
34.7(514)	Composition, nomination, and election of board of directors	
	CHAPTER 35	
	ACCIDENT AND HEALTH INSURANCE	
	BLANKET ACCIDENT AND SICKNESS INSURANCE	
35.1(509)	Purpose	
35.2(509)	Scope	
35.3(509)	Definitions	
35.4(509)	Required provisions	
35.5(509)	Application and certificates not required	
35.6(509)	Facility of payment	
35.7(509)	General filing requirements	
35.8(509)	Electronic delivery of accident and health group insurance certificates	
	GENERAL ACCIDENT AND HEALTH INSURANCE REQUIREMENTS	
35.9(509B,513B,5	14D) Notice of cancellation, nonrenewal or termination of accident and health	
	insurance	
35.10 to 35.19	Reserved	
35.20(509A)	Life and health self-funded plans	
35.21(509)	Review of certificates issued under group policies	
	LARGE GROUP HEALTH INSURANCE COVERAGE	
35.22(509)	Purpose	
35.23(509)	Definitions	
35.24(509)	Eligibility to enroll	
35.25(509)	Special enrollments	
35.26(509)	Group health insurance coverage policy requirements	
35.27(509)	Methods of counting creditable coverage	
35.28(509)	Certificates of creditable coverage	
35.29(509)	Notification requirements	
35.30	Reserved	
35.31(509)	Disclosure requirements	
35.32(514C)	Treatment options	
35.33(514C)	Emergency services	
35.34(514C)	Provider access	
35.35(509)	Reconstructive surgery	
CONSUMER GUIDE		
35.36(514K)	Purpose	
35.37(514K)	Information filing requirements	

35.38(514K) Limitation of information published	
35.39(514C)	Contraceptive coverage
35.40(514C)	Autism spectrum disorder coverage
	CHAPTER 36
	INDIVIDUAL ACCIDENT AND HEALTH—MINIMUM
	STANDARDS AND RATE HEARINGS
	DIVISION I
	MINIMUM STANDARDS
36.1(514D)	Purpose
36.2(514D)	Applicability and scope
36.3(514D)	Effective date
36.4(514D)	Policy definitions
36.5(514D)	Prohibited policy provisions
36.6(514D)	Accident and sickness minimum standards for benefits
36.7(514D)	Required disclosure provisions
36.8(507B)	Requirements for replacement
36.9(514D)	Filing requirements
36.10(514D)	Loss ratios
36.11(514D)	Certification
36.12(514D)	Severability Ledividual health insurance coverage for shildren and on the case of 10.
36.13(313C,314D) 36.14 to 36.19	Individual health insurance coverage for children under the age of 19 Reserved
30.14 10 30.19	Reserved
	DIVISION II RATE HEARINGS
36.20(514D,505)	Rate hearings
	CHAPTER 37 MEDICARE SUPPLEMENT INSURANCE
27.1(514D)	Purpose and authority
37.1(514D) 37.2(514D)	Applicability, scope, and appendices
37.3(514D)	Definitions
37.4(514D)	Policy definitions and terms
37.5(514D)	Policy provisions
37.6(514D)	Minimum benefit standards for prestandardized Medicare supplement benefit
37.0(31112)	plan policies or certificates issued for delivery prior to January 1, 1992
	(prestandardized plans)
37.7(514D)	Benefit standards for 1990 standardized Medicare supplement benefit plan policies
,	or certificates issued for delivery on or after January 1, 1992, and with an effective
	date for coverage prior to June 1, 2010 (1990 plans)
37.8(514D)	Benefit standards for 2010 standardized Medicare supplement benefit plan policies
	or certificates issued for delivery with an effective date for coverage on or after
	June 1, 2010 (2010 plans)
37.9(514D)	Standard Medicare supplement benefit plans for 2020 standardized Medicare
supplement benefit plan policies or certificates issued for delivery to individuals	
	newly eligible for Medicare on or after January 1, 2020
37.10 to 37.19	Reserved
37.20(514D)	Medicare Select policies and certificates
37.21(514D)	Open enrollment
37.22(514D)	Standards for claims payment
37.23(514D)	Loss ratio standards and refund or credit of premium
37.24(514D)	Filing and approval of policies and certificates and premium rates

37.25(514D)	Permitted compensation arrangements	
37.26(514D)	Required notice regarding policies or certificates which are not Medicare	
supplement policies or certificates		
37.27(514D)	Requirements for application forms and replacement coverage	
37.28(514D)	Required disclosure provisions	
37.29	Reserved	
37.30(514D)	Standards for marketing	
37.31(514D)	Appropriateness of recommended purchase and excessive insurance	
37.32(514D)	Reporting of multiple policies	
37.33(514D)	Prohibition against preexisting conditions, waiting periods, elimination periods	
	and probationary periods in replacement policies or certificates	
37.34(514D)	Prohibitions against use of genetic information and against requests for genetic	
	testing	
37.35(514D)	Prohibition against using materials prepared by SHIIP	
37.36(514D)	Guaranteed issue for eligible persons	
37.37 to 37.49	Reserved	
	Medicare supplement advertising	
37.51(514D)	Severability	
	CHAPTER 38	
	COORDINATION OF BENEFITS	
	COORDINATION OF BENEFITS	
	DIVISION I	
38.1 to 38.11	Reserved	
	DIVISION II	
38.12(509,514)	Purpose and applicability	
38.13(509,514)	Definitions	
38.14(509,514)	Use of model COB contract provision	
38.15(509,514)	Rules for coordination of benefits	
38.16(509,514)	Procedure to be followed by secondary plan to calculate benefits and pay a claim	
38.17(509,514)	Notice to covered persons	
38.18(509,514)	Miscellaneous provisions	
	CHAPTER 39	
	LONG-TERM CARE INSURANCE	
	DIVISION I	
20.1(514C)	GENERAL PROVISIONS	
39.1(514G)	Purpose	
39.2(514G)	Authority	
39.3(514G)	Applicability and scope	
	39.4(514G) Definitions	
39.5(514G) Policy definitions		
, ,	39.6(514G) Policy practices and provisions	
39.7(514G)	Required disclosure provisions	
39.8(514G)	Prohibition against postclaims underwriting	
39.9(514D,514G)	Minimum standards for home health care benefits in long-term care insurance policies	
39.10(514D 514G)	Requirement to offer inflation protection	
	Requirements for application forms and replacement coverage	
39.12(514G)	Reserve standards	
39.13(514D)		
39.14(514G) Filing requirement		
. ,	39.15(514D,514G) Standards for marketing	
27.12(c1.12,c1.13) Sumumum for marketing		

20.16/51479 5146	a 1.190
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 acceleration of the death benefit
39.22(514G)	Unintentional lapse
39.23(514G)	Denial of claims
39.24(514G)	Incontestability period
39.25(514G)	Required disclosure of rating practices to consumers
39.26(514G)	Initial filing requirements
39.27(514G)	Reporting requirements
39.28(514G)	Premium rate schedule increases
39.29(514G)	Nonforfeiture
39.30(514G)	Standards for benefit triggers
39.31(514G)	Additional standards for benefit triggers for qualified long-term care insurance contracts
39.32(514G)	Penalties
39.33(514G)	Notice of cancellation, nonrenewal or termination of long-term care insurance
39.34 to 39.40	Reserved
	DIVISION II
	INDEPENDENT REVIEW OF BENEFIT TRIGGER DETERMINATIONS
39.41(514G)	Purpose
39.42(514G)	Effective date
39.43(514G)	Definitions
39.44(514G)	Notice of benefit trigger determination and content
39.45(514G)	Notice of internal appeal decision and right to independent review
39.46(514G)	Independent review request
39.47(514G)	Certification process
39.48(514G)	Selection of independent review entity
39.49(514G)	Independent review process
39.50(514G)	Decision notification
39.51(514G)	Insurer information
39.52(514G)	Certification of independent review entity
39.53(514G)	Additional requirements
39.54(514G)	Toll-free telephone number
39.55(514G)	Division application and reports
39.56 to 39.74	Reserved
	DIVISION III
39.75(514H)	LONG-TERM CARE PARTNERSHIP PROGRAM Purpose
, ,	Purpose Effective data
39.76(514H)	Effective date
39.77(514H)	Definitions Eligibility
39.78(514H)	Eligibility Discontinuous of partnership program
39.79(514H)	Discontinuance of partnership program
39.80(514H)	Required disclosures
39.81(514H)	Form filings Exchanges
39.82(514H) 39.83(514H)	Required policy terms and disclosures
57.05(51 1 11)	required policy terms and disclosures

39.84(514H) 39.85(514H)	Standards for marketing and suitability Required reports		
, ,	• •		
	CHAPTER 40 HEALTH MAINTENANCE ORGANIZATIONS		
	HEALTH MAINTENANCE ORGANIZATIONS		
	(Health and Insurance—Joint Rules)		
40.1(514B)	Definitions		
40.2(514B)	Application		
40.3(514B)	Inspection of evidence of coverage		
40.4(514B)	Governing body and enrollee representation		
40.5(514B)	Quality of care		
40.6(514B)	Change of name		
40.7(514B)	Change of ownership		
40.8(514B)	Termination of services		
40.9(514B)	Complaints		
40.10(514B)	Cancellation of enrollees		
40.11(514B)	Application for certificate of authority		
40.12(514B)	Net worth		
40.13(514B)	Fidelity bond		
40.14(514B)	Annual report		
40.15(514B)	Cash or asset management agreements		
40.16	Reserved		
40.17(514B)	Reinsurance		
40.18(514B)	Provider contracts		
40.19(514B)	Producers' duties		
40.20(514B)	Emergency services		
40.21(514B)	Reimbursement		
40.22(514B)	Health maintenance organization requirements		
40.23(514B)	Disclosure requirements		
40.24(514B)	Provider access		
40.25(514B)	Electronic delivery of accident and health group insurance certificates		
40.26(514B)	Notice of cancellation, nonrenewal or termination of enrollment		
CHAPTER 41			
	LIMITED SERVICE ORGANIZATIONS		
41.1(514B)	Definitions		
41.2(514B)	Application		
41.3(514B)	Inspection of evidence of coverage		
41.4(514B)	Governing body and enrollee representation		
41.5(514B)	Quality of care		
41.6(514B)	Change of name		
41.7(514B)	Change of ownership		
41.8(514B)	Complaints		
41.9(514B)	Cancellation of enrollees		
41.10(514B)	Application for certificate of authority		
41.11(514B)	Net equity and deposit requirements		
41.12(514B)	Fidelity bond		
41.13(514B)	Annual report		
41.14(514B)	Cash or asset management agreements		
41.15(514B)	Reinsurance		
41.16(514B)	Provider contracts		
41.17(514B)	Producers' duties		

41.18(514B)	Emangan ay ganyinag	
	Emergency services	
41.19(514B) Reimbursement		
41.20(514B)		
41.21(514B) Disclosure requirements		
	- -	
	CHAPTER 42	
	GENDER-BLENDED MINIMUM NONFORFEITURE	
	STANDARDS FOR LIFE INSURANCE	
42.1(508)	Purpose	
42.2(508)	Definitions	
42.3(508)	Use of gender-blended mortality tables	
42.4(508)	Unfair discrimination	
42.5(508)	Separability	
42.6(508)	2001 CSO Mortality Table	
, ,	·	
	CHAPTER 43	
	ANNUITY MORTALITY TABLES FOR USE IN	
	DETERMINING RESERVE LIABILITIES FOR ANNUITIES	
43.1(508)	Purpose	
43.2(508)	Definitions	
43.3(508)	Individual annuity or pure endowment contracts	
43.4(508)	Group annuity or pure endowment contracts	
43.5(508)	Application of the 1994 GAR Table	
43.6(508)	Application of the 2012 IAR Mortality Table	
43.7(508)	Separability	
	CHARTED 44	
	CHAPTER 44	
	SMOKER/NONSMOKER MORTALITY TABLES	
	FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES	
	AND NONFORFEITURE BENEFITS	
44.1(508)	70	
	Purpose	
44.2(508)	Definitions	
44.2(508) 44.3(508)	Definitions Alternate tables	
44.2(508) 44.3(508) 44.4(508)	Definitions Alternate tables Conditions	
44.2(508) 44.3(508) 44.4(508) 44.5(508)	Definitions Alternate tables Conditions Separability	
44.2(508) 44.3(508) 44.4(508)	Definitions Alternate tables Conditions	
44.2(508) 44.3(508) 44.4(508) 44.5(508)	Definitions Alternate tables Conditions Separability	
44.2(508) 44.3(508) 44.4(508) 44.5(508)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS	
44.2(508) 44.3(508) 44.4(508) 44.5(508)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A) 45.2(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose Definitions	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A) 45.2(521A) 45.3(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose Definitions Subsidiaries of domestic insurers	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A) 45.2(521A) 45.3(521A) 45.4(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose Definitions Subsidiaries of domestic insurers Control acquisition of domestic insurer	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A) 45.2(521A) 45.3(521A) 45.4(521A) 45.5(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose Definitions Subsidiaries of domestic insurers Control acquisition of domestic insurer Registration of insurers	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A) 45.2(521A) 45.3(521A) 45.4(521A) 45.5(521A) 45.6(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose Definitions Subsidiaries of domestic insurers Control acquisition of domestic insurer Registration of insurers Alternative and consolidated registrations	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A) 45.2(521A) 45.3(521A) 45.4(521A) 45.5(521A) 45.6(521A) 45.7(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose Definitions Subsidiaries of domestic insurers Control acquisition of domestic insurer Registration of insurers Alternative and consolidated registrations Exemptions	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A) 45.2(521A) 45.3(521A) 45.4(521A) 45.5(521A) 45.6(521A) 45.7(521A) 45.8(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose Definitions Subsidiaries of domestic insurers Control acquisition of domestic insurer Registration of insurers Alternative and consolidated registrations Exemptions Disclaimers and termination of registration	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A) 45.2(521A) 45.3(521A) 45.4(521A) 45.5(521A) 45.6(521A) 45.7(521A) 45.8(521A) 45.9(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose Definitions Subsidiaries of domestic insurers Control acquisition of domestic insurer Registration of insurers Alternative and consolidated registrations Exemptions Disclaimers and termination of registration Transactions subject to prior notice—notice filing	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A) 45.2(521A) 45.3(521A) 45.4(521A) 45.5(521A) 45.6(521A) 45.7(521A) 45.8(521A) 45.9(521A) 45.9(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose Definitions Subsidiaries of domestic insurers Control acquisition of domestic insurer Registration of insurers Alternative and consolidated registrations Exemptions Disclaimers and termination of registration Transactions subject to prior notice—notice filing Extraordinary dividends and other distributions	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A) 45.2(521A) 45.3(521A) 45.4(521A) 45.5(521A) 45.6(521A) 45.7(521A) 45.8(521A) 45.9(521A) 45.10(521A) 45.10(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose Definitions Subsidiaries of domestic insurers Control acquisition of domestic insurer Registration of insurers Alternative and consolidated registrations Exemptions Disclaimers and termination of registration Transactions subject to prior notice—notice filing Extraordinary dividends and other distributions Enterprise risk report	
44.2(508) 44.3(508) 44.4(508) 44.5(508) 44.6(508) 45.1(521A) 45.2(521A) 45.3(521A) 45.4(521A) 45.5(521A) 45.6(521A) 45.7(521A) 45.8(521A) 45.9(521A) 45.9(521A)	Definitions Alternate tables Conditions Separability 2001 CSO Mortality Table INSURANCE HOLDING COMPANY SYSTEMS CHAPTER 45 INSURANCE HOLDING COMPANY SYSTEMS Purpose Definitions Subsidiaries of domestic insurers Control acquisition of domestic insurer Registration of insurers Alternative and consolidated registrations Exemptions Disclaimers and termination of registration Transactions subject to prior notice—notice filing Extraordinary dividends and other distributions	

CHAPTER 46 MUTUAL HOLDING COMPANIES

46.1(521A)	Purpose	
46.2(521A)	Definitions	
46.3(521A)	Application—contents—process	
46.4(521A)	Plan of reorganization	
46.5(521A)	Duties of the commissioner	
46.6(521A)	Regulation—compliance	
46.7(521A)	Reorganization of domestic mutual insurer with mutual insurance holding company	
46.8(521A)	Reorganization of foreign mutual insurer with mutual insurance holding company	
46.9(521A)	Mergers of mutual insurance holding companies	
46.10(521A)	Stock offerings	
46.11(521A)	Regulation of holding company system	
46.12(521A)	Reporting of stock ownership and transactions	
CHAPTER 47		

CHAPTER 47 VALUATION OF LIFE INSURANCE POLICIES

(Including New Select Mortality Factors)

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

VIATICAL AND LIFE SETTLEMENTS

CHAPTER 48

VIATICAL AND LIFE SETTLEMENTS

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

CHAPTER 49

FINANCIAL INSTRUMENTS USED IN HEDGING TRANSACTIONS

49.1(511)	Purpose
49.2(511)	Definitions

49.3(511)	Guidelines and internal control procedures
49.4(511)	Documentation requirements
49.5(511)	Trading requirements
	SECURITIES
	CHAPTER 50
REGUL	ATION OF SECURITIES OFFERINGS AND THOSE WHO ENGAGE
	IN THE SECURITIES BUSINESS
	DIVISION I
	DEFINITIONS AND ADMINISTRATION
50.1(502)	Definitions
50.2(502)	Cost of audit or inspection
50.3(502)	Interpretative opinions or no-action letters
50.4 to 50.9	Reserved
	DIVISION II
	REGISTRATION OF BROKER-DEALERS AND AGENTS
50.10(502)	Broker-dealer registrations, renewals, amendments, succession, and withdrawals
50.11(502)	Principals
50.12(502)	Agent and issuer registrations, renewals and amendments
50.13(502)	Agent continuing education requirements
50.14(502)	Broker-dealer record-keeping requirements
50.15(502)	Broker-dealer minimum financial requirements and financial reporting requirements
50.16(502)	Dishonest or unethical practices in the securities business
50.17(502)	Rules of conduct
50.18(502)	Limited registration of Canadian broker-dealers and agents
50.19(502)	Brokerage services by national and state banks
50.20(502)	Broker-dealers having contracts with national and state banks
50.21(502)	Brokerage services by credit unions, savings banks, and savings and loan institutions
50.22(502)	Broker-dealers having contracts with credit unions, savings banks, and savings and loan institutions
50.23 to 50.29	Reserved
	DIVIGION III
	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS
50.30(502)	Electronic filing with designated entity
50.31(502)	Investment adviser applications and renewals
50.32(502)	Application for investment adviser representative registration
50.33(502)	Examination requirements
50.34(502)	Notice filing requirements for federal covered investment advisers
50.35(502)	Withdrawal of investment adviser registration
50.36(502)	Investment adviser brochure
50.37(502)	Cash solicitation
50.38(502)	Prohibited conduct in providing investment advice
50.39(502)	Custody of client funds or securities by investment advisers
50.40(502)	Minimum financial requirements for investment advisers
50.41(502)	Bonding requirements for investment advisers
50.42(502)	Record-keeping requirements for investment advisers
50.43(502)	Financial reporting requirements for investment advisers
50.44(502)	Solely incidental services by certain professionals

50.45(502)	Registration exemption for investment advisers to private funds
50.46(502)	Contents of investment advisory contract
50.47(502)	Business continuity and succession planning for investment advisers
50.48 and 50.49	Reserved
	DIVISION IV
	RULES COVERING ALL REGISTERED PERSONS
50.50(502)	Internet advertising by broker-dealers, investment advisers, broker-dealer agents,
	investment adviser representatives, and federal covered investment advisers
50.51(502)	Consent to service
50.52(252J)	Denial, suspension or revocation of agent or investment adviser representative registration for failure to pay child support
50.53	Reserved
50.54(272D)	Denial, suspension or revocation of agent or investment adviser representative
	registration for failure to pay state debt
50.55(502)	Use of senior-specific certifications and professional designations
50.56 to 50.59	Reserved
	DIVISION V
50. (0(50 3)	REGISTRATION OF SECURITIES
50.60(502)	Notice filings for investment company securities offerings
50.61(502)	Registration of small corporate offerings
50.62(502)	Streamlined registration for certain equity securities
50.63(502)	Registration of multijurisdictional offerings
50.64(502)	Form of financial statements
50.65(502)	Reports contingent to registration by qualification
50.66(502)	NASAA guidelines and statements of policy
50.67(502)	Amendments to registration by qualification
50.68(502)	Delivery of prospectus
50.69(502)	Advertisements
50.70(502) 50.71 to 50.79	Fee for securities registration filings under Iowa Code section 502.305 Reserved
30./1 to 30./9	Reserved
	DIVISION VI EXEMPTIONS
50.80	Reserved
50.81(502)	Notice filings for Rule 506 offerings
50.82(502)	Notice filings for agricultural cooperative associations
50.83(502)	Unsolicited order exemption
50.84(502)	Solicitation of interest exemption
50.85(502)	Internet offers exemption
50.86(502)	Denial, suspension, revocation, condition, or limitation of limited offering transaction exemption
50.87(502)	Nonprofit securities exemption
50.88(502)	Transactions with specified investors
50.89(502)	Designated securities manuals
50.90(502)	Intrastate crowdfunding exemption
50.91(502)	Notice filing requirement for federal crowdfunding offerings
50.92(502)	Notice filing requirement for Regulation A – Tier 2 offerings
50.93 to 50.99	Reserved
	DIVISION VII
	FRAUD AND OTHER PROHIBITED CONDUCT
50.100(502)	Fraudulent practices
50.101(502)	Rescission offers

50.102(502)	Fraudulent, deceptive or manipulative act, practice, or course of business in		
	providing investment advice		
50.103(502)	Investment advisory contracts		
50.104 to 50.109	Reserved		
	DIVISION VIII		
	VIATICAL SETTLEMENT INVESTMENT CONTRACTS		
50.110(502)	Application by viatical settlement investment contract issuers and registration of		
	agents to sell viatical settlement investment contracts		
50.111(502)	Risk disclosure		
50.112(502)	Advertising of viatical settlement investment contracts		
50.113(502)	Duty to disclose		
	CHADTED C 51 to 54		
	CHAPTERS 51 to 54 Reserved		
	Rescrived		
	CHAPTER 55		
	LICENSING OF PUBLIC ADJUSTERS		
55.1(522C)	Purpose		
55.2(522C)	Definitions		
55.3(522C)	License required to operate as public adjuster		
55.4(522C)	Application for license		
55.5(522C)	Issuance of resident license		
55.6(522C)	Public adjuster examination		
55.7(522C)	Exemptions from examination		
55.8(522C)	Nonresident license reciprocity		
55.9(522C)	Terms of licensure		
55.10(522C)	Evidence of financial responsibility		
55.11(522C)	Continuing education		
55.12(522C)	License denial, nonrenewal or revocation		
55.13(522C)	Reinstatement or reissuance of a license after suspension, revocation or forfeiture		
	in connection with disciplinary matters; and forfeiture in lieu of compliance		
55.14(522C)	Contract between public adjuster and insured		
55.15(522C)	Escrow accounts		
55.16(522C)	Record retention		
55.17(522C)	Standards of conduct of public adjuster		
55.18(522C)	Public adjuster fees		
55.19(522C)	Penalties		
55.20(522C)	Fees		
55.21(522C)	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
	CILL DEED 55
WODKEDC	CHAPTER 57
	COMPENSATION SELF-INSURANCE FOR INDIVIDUAL EMPLOYERS
57.1(87,505)	General provisions
57.2(87,505)	Definitions 16:
57.3(87,505)	Requirements for self-insurance
57.4(87,505)	Additional security requirements
57.5(87,505)	Application for an individual self-insurer
57.6	Reserved
57.7(87,505)	Excess insurance
57.8(87,505)	Insolvency
57.9(87,505)	Renewals
57.10(87,505)	Periodic examination
57.11(87,505)	Grounds for nonrenewal or revocation of a certificate of relief from insurance
57.12(87,505)	Hearing and appeal
57.13(87,505)	Existing approved self-insurers
57.14(87,505)	Severability clause
	CHAPTER 58
	THIRD-PARTY ADMINISTRATORS
58.1(510)	Purpose
58.2(510)	Definitions
58.3(505,510)	Registration required
58.4(510)	Third-party administrator duties
58.5(510)	Renewal procedure
58.6(505,510)	Responsibilities of the insurer
58.7(505,510)	Written agreement
58.8(510)	Compensation to the third-party administrator
58.9(510)	Disclosure of charges and fees
58.10(510)	Delivery of materials to covered individuals
58.11(510)	Annual report and fee
58.12(510)	Change of information
58.13(510)	Inquiry by commissioner
58.14(510)	Complaints
58.15(510)	Periodic examination
58.16(510)	Grounds for denial, nonrenewal, suspension or revocation of certificate of
, ,	registration
58.17(510)	Confidential information
58.18(510)	Fees
58.19(510)	Severability clause
58.20(510)	Compliance date

CHAPTER 59 PHARMACY BENEFITS MANAGERS

59.1(510B,510C)	Purpose
59.2(510B)	Definitions
59.3(510B)	Timely payment of pharmacy claims
59.4(510B)	Audits of pharmacies by pharmacy benefits managers
59.5	Reserved
59.6(510B)	Termination or suspension of contracts with pharmacies by pharmacy benefits
	managers
59.7	Reserved
59.8(510B)	Complaints
59.9(510,510B)	Duty to notify commissioner of fraud
59.10(507,510,510	B) Commissioner examinations of pharmacy benefits managers
59.11(510B,510C)	Pharmacy benefits manager annual report
59.12(505,507,507	B,510,510B,510C,514L) Failure to comply

CHAPTER 60

WORKERS' COMPENSATION INSURANCE RATE FILING PROCEDURES

60.1(515A)	Purpose
60.2(515A)	Definitions, scope, authority
60.3(515A)	General filing requirements
60.4(515A)	Rate or manual rule filing
60.5(515A)	Violation and penalties
60.6(515A)	Severability
60.7(515A)	Effective date

CHAPTERS 61 to 69

Reserved

MANAGED HEALTH CARE

CHAPTER 70 UTILIZATION REVIEW

	CHEIZHION REVIEW
70.1(505,514F)	Purpose
70.2(505,514F)	Definitions
70.3(505,514F)	Application
70.4(505,514F)	Standards
70.5(505,514F)	Retroactive application
70.6(505,514F)	Variances allowed
70.7(505,514F)	Confidentiality
70.8(514C)	Utilization review of postdelivery benefits and care
70.9(505,507B,514	F) Enforcement
70.10(514F)	Credentialing—retrospective payment
	AND ALTER DEVERTED AND

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 carr	ier
71.6(513B) Restrictions relating to premium rates	

71.7(512D)	D
71.7(513B)	Requirement to insure entire groups
71.8(513B)	Case characteristics
71.9(513B)	Application to reenter state
71.10(513B)	Creditable coverage
71.11(513B)	Rules related to fair marketing
71.12(513B)	Status of carriers as small employer carriers
71.13(513B)	Restoration of coverage
71.14(513B)	Basic health benefit plan and standard health plan policy forms
71.15(513B)	Methods of counting creditable coverage
71.16(513B)	Certificates of creditable coverage
71.17(513B)	Notification requirements
71.18(513B)	Special enrollments
71.19(513B)	Disclosure requirements
71.20(514C)	Treatment options
71.21(514C)	Emergency services
71.22(514C)	Provider access
71.23(513B)	Reconstructive surgery
71.24(514C)	Contraceptive coverage
71.25(513B)	Suspension of the small employer health reinsurance program
71.26(513B)	Uniform health insurance application form
()	11
	CHAPTER 72
	LONG-TERM CARE ASSET PRESERVATION PROGRAM
72.1(514H)	Purpose
72.2(514H)	Applicability and scope
72.3(514H)	Definitions
72.4(514H)	Qualification of long-term care insurance policies and certificates
72.5(514H)	Standards for marketing
72.6(514H)	Minimum benefit standards for qualifying policies and certificates
72.7(514H)	Required policy and certificate provisions
72.8(514H)	Prohibited provisions in certified policies or certificates
72.9(514H)	Reporting requirements
72.10(514H)	Maintaining auditing information
72.11(514H)	Reporting on asset protection
72.12(514H)	Preparing a service summary
72.13(514H)	Plan of action
72.14(514H)	Auditing and correcting deficiencies in issuer record keeping
72.15(514H)	Separability
72:10(81:11)	Sopulation
	CHAPTER 73
	Reserved
	CHAPTER 74
	HEALTH CARE ACCESS
74.1(505)	Purpose
74.2(505)	Applicability and scope
74.3(505)	Definitions
74.4(505)	Access to health care or health insurance for an employee
74.5(505)	Employer participation
74.6(505)	Violation of chapter

CHAPTER 75 IOWA INDIVIDUAL HEALTH BENEFIT PLANS

IOWA INDIVIDUAL HEALTH BENEFIT PLANS		
75.1(513C)	Purpose	
75.2(513C)	Definitions	
75.3(513C)	Applicability and scope	
75.4(513C)	Establishment of blocks of business	
75.5(513C)	Transition for assumptions of business from another carrier	
75.6(513C)	Restrictions relating to premium rates	
75.7(513C)	Availability of coverage	
75.8(513C)	Disclosure of information	
75.9(513C)	Standards to ensure fair marketing	
75.10(513C)	Basic health benefit plan and standard health benefit plan policy forms	
75.11(513C)	Maternity benefit rider	
75.12(513C)	Disclosure requirements	
75.12(513C) 75.13(514C)	Treatment options	
75.14(514C)	Emergency services	
, ,	Provider access	
75.15(514C)		
	Diabetic coverage	
75.17(513C)	Reconstructive surgery	
75.18(514C)	Contraceptive coverage	
	CHAPTER 76	
	EXTERNAL REVIEW	
76.1(514J)	Purpose	
76.2(514J)	Applicable law and definitions	
76.3(514J)	Disclosure requirements	
76.4(514J)	External review request	
76.5(514J)	Communication between covered person, health carrier, independent review	
70.3(3143)	organization and the commissioner	
76.6(514J)	Assignment of independent review organization by the commissioner	
76.7(514J)	Decision notification	
	Health carrier information	
76.8(514J)		
76.9(514J)	Certification of independent review organization	
76.10(514J)	Fees charged by independent review organizations	
76.11(514J)	Penalties	
	CHAPTER 77	
	MULTIPLE EMPLOYER WELFARE ARRANGEMENTS	
77.1(507A)	Purpose	
77.2(507A)	Definitions	
77.3(507A)	Self-insured multiple employer welfare arrangements	
77.4(507A)	Fully insured multiple employer welfare arrangements	
77.5(507A,513D)	Self-insured association health plans	
77.6(507A)	Fully insured association health plans	
77.0(307A)	runy insured association nearth plans	
	CHAPTER 78	
	UNIFORM PRESCRIPTION DRUG INFORMATION CARD	
78.1(514L)	Purpose	
78.2(514L)	Definitions	
78.3(514L)	Implementation	
, 5.5 (51 11)		

CHAPTER 79			
P	PRIOR AUTHORIZATION—PRESCRIPTION DRUG BENEFITS		
79.1(505)	Purpose		
79.2(505)	Definitions		
79.3(505)	Prior authorization protocols		
79.4(505)	Filing with the division		
79.5(505)	Violations		
79.6(505)	Applicability		
	INSURANCE COVERAGE FOR PEDIATRIC PREVENTIVE SERVICES		
	CHAPTER 80		
	WELL-CHILD CARE		
80.1(505)	Purpose		
80.2(505)	Applicability and scope		
80.3(505)	Effective date		
80.4(505)	Policy definitions		
80.5(505)	Benefit plan		
	CHAPTER 81		
POSTDELIVERY BENEFITS AND CARE			
81.1(514C)	Purpose		
81.2(514C)	Applicability and scope		
81.3(514C)	Postdelivery benefits		
, ,	·		
	CHAPTERS 82 to 84 Reserved		
	Reserved		
	CHAPTER 85		
	REGULATION OF NAVIGATORS		
85.1(505,522D)	Purpose and authority		
85.2(505,522D)	Definitions		
85.3(505,522D)	Requirement to hold a license		
85.4(505,522D)	Issuance of license		
85.5(505,522D)	License renewal		
85.6(505,522D)	License reinstatement		
85.7(505,522D)	Reinstatement or reissuance of a license after suspension, revocation or forfeiture in connection with disciplinary matters; and forfeiture in lieu of compliance		
85.8(505,522D)	Change in name, address or state of residence		
85.9(505,522D)	Licensing of a business entity		
85.10(505,522D)	Initial training of navigators		
85.11(505,522D)	Continuing education requirements for navigators		
85.12(505,522D)	Administration of examinations		
85.13(505,522D)	Fees		
85.14(505,522D)	Evidence of financial responsibility		
85.15(505,522D)	Practices		
85.16(505,522D)	Severability		

CHAPTERS 86 to 89 Reserved

CHADTED OO		
CHAPTER 90 FINANCIAL AND HEALTH INFORMATION REGULATION		
90.1(505)	Purpose and scope	
90.2(505)	Definitions	
70.2(303)	Definitions	
	DIVISION I RULES FOR FINANCIAL INFORMATION	
90.3(505)	Initial privacy notice to consumers required	
90.4(505)	Annual privacy notice to customers required	
90.5(505)	Information to be included in privacy notices	
90.6(505)	Form of opt-out notice to consumers and opt-out methods	
90.7(505)	Revised privacy notices	
90.8(505)	Delivery of notice	
90.9(505)	Limits on disclosure of nonpublic personal financial information to nonaffiliated	
	third parties	
90.10(505)	Limits on redisclosure and reuse of nonpublic personal financial information	
90.11(505)	Limits on sharing account number information for marketing purposes	
90.12(505)	Exception to opt-out requirements for disclosure of nonpublic personal financial	
00.45(50.5)	information for service providers and joint marketing	
90.13(505)	Exceptions to notice and opt-out requirements for disclosure of nonpublic personal financial information for processing and servicing transactions	
90.14(505)	Other exceptions to notice and opt-out requirements for disclosure of nonpublic	
	personal financial information	
90.15(505)	Notice through a Web site	
90.16(505)	Licensee exception to notice requirement	
	DIVISION II	
	RULES FOR HEALTH INFORMATION	
90.17(505)	Disclosure of nonpublic personal health information	
90.18(505)	Authorizations	
90.19(505)	Delivery of authorization request	
90.20(505)	Relationship to federal rules	
90.21(505)	Relationship to state laws	
90.22(505)	Protection of Fair Credit Reporting Act	
90.23(505)	Nondiscrimination	
90.24(505)	Severability	
90.25(505)	Penalties	
90.26(505)	Effective dates	
90.27 to 90.36	Reserved	
DIVISION III SAFEGUARDING CUSTOMER INFORMATION		
90.37(505)	Information security program	
90.38(505)	Examples of methods of development and implementation	
90.39(505)	Penalties	
90.40(505)	Effective date	
	CHIA PETER OI	
	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
	CVV. DEED 04
	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
	CII I DEED A I
	CHAPTER 94
	PREFERRED MORTALITY TABLES FOR USE
	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
94.1(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose
94.2(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions
94.2(508) 94.3(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table
94.2(508) 94.3(508) 94.4(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions
94.2(508) 94.3(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table
94.2(508) 94.3(508) 94.4(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability
94.2(508) 94.3(508) 94.4(508) 94.5(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508) 95.8(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards Transition rules
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508) 95.8(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards Transition rules Effective date
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508) 95.8(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards Transition rules Effective date CHAPTER 96
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508) 95.8(508) 95.9(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards Transition rules Effective date CHAPTER 96 SYNTHETIC GUARANTEED INVESTMENT CONTRACTS
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508) 95.8(508) 95.9(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards Transition rules Effective date CHAPTER 96 SYNTHETIC GUARANTEED INVESTMENT CONTRACTS Authority
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508) 95.8(508) 95.9(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards Transition rules Effective date CHAPTER 96 SYNTHETIC GUARANTEED INVESTMENT CONTRACTS

96.4(505,508)	Definitions	
96.5(505,508)	Financial requirements and plan of operation	
96.6(505,508)	Required contract provisions and filing requirements	
96.7(505,508)	Investment management of the segregated portfolio	
96.8(505,508)	Purchase of annuities	
96.9(505,508)	Unilateral contract terminations	
96.10(505,508)	Reserves	
96.11(505,508)	Severability	
96.12(505,508)	Effective date	
	CHAPTER 97	
ACCOUN	ITING FOR CERTAIN DERIVATIVE INSTRUMENTS USED TO HEDGE	
	VTH IN INTEREST CREDITED FOR INDEXED INSURANCE PRODUCTS	
	COUNTING FOR THE INDEXED INSURANCE PRODUCTS RESERVE	
97.1(508)	Authority	
97.2(508)	Purpose	
97.3(508)	Definitions	
97.4(508)	Asset accounting	
97.5(508)	<u>e</u>	
, ,	Indexed annuity product reserve calculation methodology	
97.6(508)	Indexed life product reserve calculation methodology	
97.7(508)	Other requirements	
	CHAPTER 98	
	ANNUAL FINANCIAL REPORTING REQUIREMENTS	
98.1(505)	Authority	
98.2(505)	Purpose	
98.3(505)	Definitions	
98.4(505)	General requirements related to filing and extensions for filing of annual audited	
	financial reports and audit committee appointment	
98.5(505)	Contents of annual audited financial report	
98.6(505)	Designation of independent certified public accountant	
98.7(505)	Qualifications of independent certified public accountant	
98.8(505)	Consolidated or combined audits	
98.9(505)	Scope of audit and report of independent certified public accountant	
98.10(505)	Notification of adverse financial condition	
98.11(505)	Communication of Internal Control Related Matters Noted in an Audit	
98.12(505)	Definition, availability and maintenance of independent certified public	
,	accountants' work papers	
98.13(505)	Requirements for audit committees	
98.14(505)	Internal audit function requirements	
98.15(505)	Conduct of insurer in connection with the preparation of required reports and	
30.12(000)	documents	
98.16(505)	Management's Report of Internal Control Over Financial Reporting	
98.17(505)	Exemptions	
98.18(505)	Letter to insurer with accountant's qualifications	
98.19(505)	Canadian and British companies	
98.20(505)	Severability provision	
98.21(505)	Effective date	
, 5.21(555)		
CHAPTER 99		
	MITED PURPOSE SUBSIDIARY LIFE INSURANCE COMPANIES	
99.1(505,508)	Authority	

99.1(505,508)	Authority
99.2(505,508)	Purpose

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

$REGULATED\ INDUSTRIES$

CHAPTER 100

SALES OF CEMETERY MERCHANDISE, FUNERAL MERCHANDISE AND FUNERAL SERVICES

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

CHAPTER 101 BURIAL SITES AND CEMETERIES

101.1(523I)	Purpose
101.2(523I)	Definitions
101.3(523I)	Examination expenses assessment
101.4(523I)	Sale of insurance
101.5(523I)	Notice of disinterment
101.6(523I)	Cemeteries owned or operated by a governmental subdivision
101.7(523I)	Commingling of care fund accounts
101.8(523I)	Distribution of care fund amounts using a total return distribution method
101.9(523I)	Filing annual reports
101.10(523I)	Independent review
CHAPTER 102	
	IOWA RETIREMENT FACILITIES
102.1(523D)	Purpose and applicability
102.2(523D)	Definitions
102.3(523D)	Forms and filings
102.4(523D)	Standards for the disclosure statement
102.5(523D)	Certified financial statements, studies, and forecasts
102.6(523D)	Amendments to the disclosure statement
102.7(523D)	Records
102.8(523D)	Misrepresentations
102.9(523D)	Violations
	CHAPTER 103
RE	SIDENTIAL AND MOTOR VEHICLE SERVICE CONTRACTS
103.1(523C)	Purpose
103.2(523C)	Definitions
103.3(523C)	Filings of forms, contracts and other items
103.4(523C)	Forms and instructions
103.5(523C)	Financial security deposits
103.6(523C)	Prohibited acts or practices
103.7(523C)	Service company licenses
103.8	Reserved
103.9(523C)	Financial statements and calculation of net worth
103.10(523C)	Records
103.11 to 103.14	Reserved
103.15(523C)	Violations

CHAPTERS 104 to 109 Reserved

CHAPTER 110

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

110.1(505)	Authority
110.2(505)	Purpose
110.3(505)	Definition
110.4(505)	Standards
110.5(505)	Commissioner's authority
110.6(505)	Judicial review

110.7(505)	Separability Effective date
110.8(505)	Effective date
CHAPTER 111	
CORPORATE GOVERNANCE ANNUAL DISCLOSURE	
111.1(521H)	Purpose
111.2(521H)	Authority
111.3(521H)	Definitions
111.4(521H)	Filing procedures
111.5(521H)	Contents of corporate governance annual disclosure
CHAPTER 112	
TERM AND UNIVERSAL LIFE INSURANCE RESERVE FINANCING	
112.1(521B)	Authority
112.2(521B)	Purpose and intent
112.3(521B)	Applicability
112.4(521B)	Exemptions
112.5(521B)	Definitions
112.6(521B)	The actuarial method
112.7(521B)	Requirements applicable to covered policies to obtain credit for reinsurance;
	opportunity for remediation
112.8(521B)	Severability
112.9(521B)	Prohibition against avoidance