

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

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
2.2(17A,22)	Definitions
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
3.3(17A)	Time requirements
3.4(17A)	Requests for contested case proceeding
3.5(17A,507B)	Commencement of hearing; service; delivery; notice of hearing; answer
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

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(502,505,507B)	Summary cease and desist orders
3.33(17A,502,505)	Informal settlement

CHAPTER 4
AGENCY PROCEDURE FOR RULE MAKING, WAIVER OF RULES,
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 PROVISIONS

- 5.1(507) Examination reports
- 5.2(505,507) Examination for admission
- 5.3(507,508,515) Submission of quarterly financial information
- 5.4(505,508,515,520) Surplus notes
- 5.5(505,515,520) Maximum allowable premium volume
- 5.6(505,515,520) Treatment of various items on the financial statement
- 5.7(505) Ordering withdrawal of domestic insurers from states
- 5.8(505) Monitoring
- 5.9(505) Rate and form filings
- 5.10(511) Life companies—permissible investments
- 5.11(511) Investment of funds
- 5.12(515) Collateral loans
- 5.13(508,515) Loans to officers, directors, employees, etc.
- 5.14 Reserved
- 5.15(508,512B,514,514B,515,520) Accounting practices and procedures manual and annual statement instructions
- 5.16 to 5.19 Reserved
- 5.20(508) Computation of reserves

UNEARNED PREMIUM RESERVES ON MORTGAGE GUARANTY INSURANCE POLICIES

- 5.21(515C) Unearned premium reserve factors
- 5.22(515C) Contingency reserve
- 5.23(507C) Standards
- 5.24(507C) Commissioner's authority
- 5.25 Reserved
- 5.26(508,515) Participation in the NAIC Insurance Regulatory Information System
- 5.27(508,515,520) Asset valuation
- 5.28(508,515,520) Risk-based capital and surplus
- 5.29(508,515) Actuarial certification of reserves
- 5.30(515) Single maximum risk—fidelity and surety risks
- 5.31(515) Reinsurance contracts
- 5.32(511,515) Investments in medium grade and lower grade obligations
- 5.33(510) Credit for reinsurance
- 5.34(508) Actuarial opinion and memorandum
- 5.35 to 5.39 Reserved
- 5.40(515) Premium tax
- 5.41(508) Tax on gross premiums—life companies
- 5.42(432) Cash refund of premium tax
- 5.43(510) Managing general agents

DISCLOSURE OF MORTGAGE LOAN APPLICATIONS

- 5.44 to 5.49 Reserved
- 5.50(535A) Purpose
- 5.51(535A) Definitions
- 5.52(535A) Filing of reports
- 5.53(535A) Form and content of reports
- 5.54(535A) Additional information required
- 5.55(535A) Written complaints

CHAPTER 6
ORGANIZATION OF DOMESTIC INSURANCE COMPANIES

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

CHAPTER 7
DOMESTIC STOCK INSURERS PROXIES

PROXY REGULATIONS

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

SCHEDULE A
INFORMATION REQUIRED IN PROXY STATEMENT

SCHEDULE B
INFORMATION TO BE INCLUDED IN STATEMENTS FILED BY OR ON BEHALF
OF A PARTICIPANT (OTHER THAN THE INSURER) IN A PROXY SOLICITATION
IN AN ELECTION CONTEST

POLICYHOLDER PROXY SOLICITATION

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

STOCK TRANSACTION REPORTING

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

CHAPTER 8
BENEVOLENT ASSOCIATIONS

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

- 8.11(512A) Stockholders
- 8.12(512A) Bookkeeping and accounts

CHAPTER 9
Reserved

INSURANCE PRODUCERS

CHAPTER 10

INSURANCE PRODUCER LICENSES AND LIMITED LICENSES

- 10.1(522B) Purpose and authority
- 10.2(522B) Definitions
- 10.3(522B) Requirement to hold a license
- 10.4(522B) Licensing of resident producers
- 10.5(522B) Licensing of nonresident producers
- 10.6(522B) Issuance of license
- 10.7(522B) License lines of authority
- 10.8(522B) License renewal
- 10.9(522B) License reinstatement
- 10.10(522B) Reinstatement or reissuance of a license after suspension, revocation or forfeiture in connection with disciplinary matters; and forfeiture in lieu of compliance
- 10.11(522B) Temporary licenses
- 10.12(522B) Change in name, address or state of residence
- 10.13(522B) Reporting of actions
- 10.14(522B) Commissions and referral fees
- 10.15(522B) Appointments
- 10.16(522B) Appointment renewal
- 10.17(522B) Appointment terminations
- 10.18(522B) Licensing of a business entity
- 10.19(522B) Use of senior-specific certifications and professional designations in the sale of life insurance and annuities
- 10.20(522B) Violations and penalties
- 10.21(252J,272D) Suspension for failure to pay child support or state debt
- 10.22 and 10.23 Reserved
- 10.24(522B) Administration of examinations
- 10.25(522B) Forms
- 10.26(522B) Fees
- 10.27 to 10.50 Reserved
- 10.51(522A,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
- 11.8(505,522B) Appeals
- 11.9(505,522B) CE provider approval
- 11.10(505,522B) CE provider's responsibilities

- 11.11(505,522B) Prohibited conduct—CE providers
- 11.12(505,522B) Outside vendor
- 11.13(505,522B) CE course audits
- 11.14(505,522B) Fees and costs

CHAPTER 12
PORT OF ENTRY REQUIREMENTS

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

CHAPTER 13
CONSENT FOR PROHIBITED PERSONS
TO ENGAGE IN THE BUSINESS OF INSURANCE

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

UNFAIR TRADE PRACTICES

CHAPTER 14
LIFE INSURANCE ILLUSTRATIONS MODEL REGULATION

- 14.1(507B) Purpose
- 14.2(507B) Authority
- 14.3(507B) Applicability and scope
- 14.4(507B) Definitions
- 14.5(507B) Policies to be illustrated
- 14.6(507B) General rules and prohibitions
- 14.7(507B) Standards for basic illustrations
- 14.8(507B) Standards for supplemental illustrations
- 14.9(507B) Delivery of illustration and record retention
- 14.10(507B) Annual report; notice to policyowners
- 14.11(507B) Annual certifications
- 14.12(507B) Penalties
- 14.13(507B) Separability
- 14.14(507B) Effective date

CHAPTER 15
UNFAIR TRADE PRACTICES

DIVISION I
SALES PRACTICES

- 15.1(507B) Purpose
- 15.2(507B) Definitions
- 15.3(507B) Advertising
- 15.4(507B) Life insurance cost and benefit disclosure requirements

15.5(507B)	Health insurance sales to individuals 65 years of age or older
15.6	Reserved
15.7(507B)	Twisting prohibited
15.8(507B)	Producer responsibilities
15.9(507B)	Right to return a life insurance policy or annuity (free look)
15.10(507B)	Uninsured/underinsured automobile coverage—notice required
15.11(507B)	Unfair discrimination
15.12(507B)	Testing restrictions of insurance applications for the human immunodeficiency virus
15.13(507B)	Records maintenance
15.14(505,507B)	Enforcement section—cease and desist and penalty orders
15.15 to 15.30	Reserved

DIVISION II
CLAIMS

15.31(507B)	General claims settlement guidelines
15.32(507B)	Prompt payment of certain health claims
15.33(507B)	Audit procedures for medical claims
15.34 to 15.40	Reserved
15.41(507B)	Claims settlement guidelines for property and casualty insurance
15.42(507B)	Acknowledgment of communications by property and casualty insurers
15.43(507B)	Standards for settlement of automobile insurance claims
15.44(507B)	Standards for determining replacement cost and actual cost values
15.45(507B)	Guidelines for use of aftermarket crash parts in motor vehicles
15.46 to 15.50	Reserved

DIVISION III

DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES

15.51(507B)	Purpose
15.52(507B)	Definition
15.53(507B)	Exemptions
15.54(507B)	Disclosure requirements
15.55(507B)	Insurer duties
15.56 to 15.60	Reserved

DIVISION IV

ANNUITY DISCLOSURE REQUIREMENTS

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

DIVISION V

SUITABILITY IN ANNUITY TRANSACTIONS

15.72(507B)	Purpose
15.73(507B)	Applicability and scope
15.74(507B)	Definitions
15.75(507B)	Duties of insurers and producers
15.76(507B)	Producer training

- 15.77(507B) Compliance; mitigation; penalties; enforcement
- 15.78(507B) Record keeping
- 15.79 Reserved

DIVISION VI
INDEXED PRODUCTS TRAINING REQUIREMENT

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

CHAPTER 16
REPLACEMENT OF LIFE INSURANCE AND ANNUITIES

DIVISION I

- 16.1 to 16.20 Reserved

DIVISION II

- 16.21(507B) Purpose
- 16.22(507B) Definitions
- 16.23(507B) Exemptions
- 16.24(507B) Duties of producers
- 16.25(507B) Duties of all insurers that use producers on or after January 1, 2001
- 16.26(507B) Duties of replacing insurers that use producers
- 16.27(507B) Duties of the existing insurer
- 16.28(507B) Duties of insurers with respect to direct-response solicitations
- 16.29(507B) Violations and penalties
- 16.30(507B) Severability

CHAPTER 17
LIFE AND HEALTH REINSURANCE AGREEMENTS

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

CHAPTERS 18 and 19
Reserved

PROPERTY AND CASUALTY INSURANCE

CHAPTER 20
PROPERTY AND CASUALTY INSURANCE

DIVISION I
FORM AND RATE REQUIREMENTS

- 20.1(505,509,514A,515,515A,515F) General filing requirements
- 20.2(505) Objection to filing
- 20.3 Reserved
- 20.4(505,509,514A,515,515A,515F) Policy form filing
- 20.5(515A) Rate or manual rule filing
- 20.6(515A) Exemption from filing requirement

20.7	Reserved
20.8(515F)	Rate filings for crop-hail insurance
20.9 and 20.10	Reserved
20.11(515)	Exemption from form and rate filing requirements
20.12 to 20.40	Reserved

DIVISION II
IOWA FAIR PLAN ACT

20.41(515,515F)	Purpose
20.42(515,515F)	Scope
20.43(515,515F)	Definitions
20.44(515,515F)	Eligible risks
20.45(515,515F)	Membership
20.46(515,515F)	Administration
20.47(515,515F)	Duties of the governing committee
20.48(515,515F)	Annual and special meetings
20.49(515,515F)	Application for insurance
20.50(515,515F)	Inspection procedure
20.51(515,515F)	Procedure after inspection and receipt of application
20.52(515,515F)	Reasonable underwriting standards for property coverage
20.53(515,515F)	Reasonable underwriting standards for liability coverage
20.54(515,515F)	Cancellation; nonrenewal and limitations; review of eligibility
20.55(515,515F)	Assessments
20.56(515,515F)	Commission
20.57(515,515F)	Public education
20.58(515,515F)	Cooperation and authority of producers
20.59(515,515F)	Review by commissioner
20.60(515,515F)	Indemnification
20.61 to 20.69	Reserved

DIVISION III
CERTIFICATES OF INSURANCE FOR COMMERCIAL LENDING TRANSACTIONS

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

DIVISION IV
CANCELLATIONS, NONRENEWALS AND TERMINATIONS

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

CHAPTER 21
REQUIREMENTS FOR 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)	Surplus lines insurance producer's duties
21.4(515I)	Surplus lines insurance producer's duty to insured
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

CHAPTER 22
FINANCIAL GUARANTY INSURANCE

- 22.1(515C) Definitions
22.2(515) Financial requirements and reserves

CHAPTERS 23 and 24
Reserved

CHAPTER 25
MILITARY SALES PRACTICES

- 25.1(505) Purpose and authority
25.2(505) Scope
25.3(505) Exemptions
25.4(505) Definitions
25.5(505) Practices declared false, misleading, deceptive or unfair on a military installation
25.6(505) Practices declared false, misleading, deceptive or unfair regardless of location
25.7(505) Reporting requirements
25.8(505) Violation and penalties
25.9(505) Severability

CHAPTER 26
Reserved

CHAPTER 27
PREFERRED PROVIDER ARRANGEMENTS

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

CHAPTER 28
CREDIT LIFE AND CREDIT
ACCIDENT AND HEALTH INSURANCE

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

- 28.16(509) Effective date
- 28.17(509) Fifteen-day free examination

CHAPTER 29

CONTINUATION RIGHTS UNDER GROUP ACCIDENT
AND HEALTH INSURANCE POLICIES

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

LIFE AND HEALTH INSURANCE

CHAPTER 30

LIFE INSURANCE POLICIES

- 30.1(508) Purpose
- 30.2(508) Scope
- 30.3(508) Definitions
- 30.4(508) Prohibitions, regulations and disclosure requirements
- 30.5(508) General filing requirements
- 30.6(508) Back dating of life policies
- 30.7(508,515) Expiration date of policy vs. charter expiration date
- 30.8(509) Electronic delivery of group life insurance certificates
- 30.9(505,508) Notice of cancellation, nonrenewal or termination of life insurance and annuities

CHAPTER 31

LIFE INSURANCE COMPANIES—VARIABLE ANNUITIES CONTRACTS

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

CHAPTER 32

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

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

CHAPTER 33

VARIABLE LIFE INSURANCE MODEL REGULATION

- 33.1(508A) Authority
- 33.2(508A) Definitions
- 33.3(508A) Qualification of insurer to issue variable life insurance
- 33.4(508A) Insurance policy requirements
- 33.5(508A) Reserve liabilities for variable life insurance
- 33.6(508A) Separate accounts
- 33.7(508A) Information furnished to applicants

33.8(508A)	Applications
33.9(508A)	Reports to policyholders
33.10(508A)	Foreign companies
33.11	Reserved
33.12(508A)	Separability article

CHAPTER 34

NONPROFIT HEALTH SERVICE CORPORATIONS

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

CHAPTER 35

ACCIDENT AND HEALTH INSURANCE

BLANKET ACCIDENT AND SICKNESS INSURANCE

35.1(509)	Purpose
35.2(509)	Scope
35.3(509)	Definitions
35.4(509)	Required provisions
35.5(509)	Application and certificates not required
35.6(509)	Facility of payment
35.7(509)	General filing requirements
35.8(509)	Electronic delivery of accident and health group insurance certificates

GENERAL ACCIDENT AND HEALTH INSURANCE REQUIREMENTS

35.9(509B,513B,514D)	Notice of cancellation, nonrenewal or termination of accident and health insurance
35.10 to 35.19	Reserved
35.20(509A)	Life and health self-funded plans
35.21(509)	Review of certificates issued under group policies

LARGE GROUP HEALTH INSURANCE COVERAGE

35.22(509)	Purpose
35.23(509)	Definitions
35.24(509)	Eligibility to enroll
35.25(509)	Special enrollments
35.26(509)	Group health insurance coverage policy requirements
35.27(509)	Methods of counting creditable coverage
35.28(509)	Certificates of creditable coverage
35.29(509)	Notification requirements
35.30	Reserved
35.31(509)	Disclosure requirements
35.32(514C)	Treatment options
35.33(514C)	Emergency services
35.34(514C)	Provider access
35.35(509)	Reconstructive surgery

CONSUMER GUIDE

35.36(514K)	Purpose
35.37(514K)	Information filing requirements

- 35.38(514K) Limitation of information published
- 35.39(514C) Contraceptive coverage
- 35.40(514C) Autism spectrum disorders coverage

CHAPTER 36
INDIVIDUAL ACCIDENT AND HEALTH—MINIMUM
STANDARDS AND RATE HEARINGS

DIVISION I
MINIMUM STANDARDS

- 36.1(514D) Purpose
- 36.2(514D) Applicability and scope
- 36.3(514D) Effective date
- 36.4(514D) Policy definitions
- 36.5(514D) Prohibited policy provisions
- 36.6(514D) Accident and sickness minimum standards for benefits
- 36.7(514D) Required disclosure provisions
- 36.8(507B) Requirements for replacement
- 36.9(514D) Filing requirements
- 36.10(514D) Loss ratios
- 36.11(514D) Certification
- 36.12(514D) Severability
- 36.13(513C,514D) Individual health insurance coverage for children under the age of 19
- 36.14 to 36.19 Reserved

DIVISION II
RATE HEARINGS

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

CHAPTER 37
MEDICARE SUPPLEMENT INSURANCE

- 37.1(514D) Purpose and authority
- 37.2(514D) Applicability, scope, and appendices
- 37.3(514D) Definitions
- 37.4(514D) Policy definitions and terms
- 37.5(514D) Policy provisions
- 37.6(514D) Minimum benefit standards for prestandardized Medicare supplement benefit plan policies or certificates issued for delivery prior to January 1, 1992 (prestandardized plans)
- 37.7(514D) Benefit standards for 1990 standardized Medicare supplement benefit plan policies or certificates issued for delivery on or after January 1, 1992, and with an effective date for coverage prior to June 1, 2010 (1990 plans)
- 37.8(514D) Benefit standards for 2010 standardized Medicare supplement benefit plan policies or certificates issued for delivery with an effective date for coverage on or after June 1, 2010 (2010 plans)
- 37.9(514D) Standard Medicare supplement benefit plans for 2020 standardized Medicare supplement benefit plan policies or certificates issued for delivery to individuals newly eligible for Medicare on or after January 1, 2020
- 37.10 to 37.19 Reserved
- 37.20(514D) Medicare Select policies and certificates
- 37.21(514D) Open enrollment
- 37.22(514D) Standards for claims payment
- 37.23(514D) Loss ratio standards and refund or credit of premium
- 37.24(514D) Filing and approval of policies and certificates and premium rates

37.25(514D)	Permitted compensation arrangements
37.26(514D)	Required notice regarding policies or certificates which are not Medicare supplement policies or certificates
37.27(514D)	Requirements for application forms and replacement coverage
37.28(514D)	Required disclosure provisions
37.29	Reserved
37.30(514D)	Standards for marketing
37.31(514D)	Appropriateness of recommended purchase and excessive insurance
37.32(514D)	Reporting of multiple policies
37.33(514D)	Prohibition against preexisting conditions, waiting periods, elimination periods and probationary periods in replacement policies or certificates
37.34(514D)	Prohibitions against use of genetic information and against requests for genetic testing
37.35(514D)	Prohibition against using materials prepared by SHIIP
37.36(514D)	Guaranteed issue for eligible persons
37.37 to 37.49	Reserved
37.50(507B,514D)	Medicare supplement advertising
37.51(514D)	Severability

CHAPTER 38
COORDINATION OF BENEFITS

DIVISION I

38.1 to 38.11 Reserved

DIVISION II

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

CHAPTER 39
LONG-TERM CARE INSURANCE

DIVISION I
GENERAL PROVISIONS

39.1(514G)	Purpose
39.2(514G)	Authority
39.3(514G)	Applicability and scope
39.4(514G)	Definitions
39.5(514G)	Policy definitions
39.6(514G)	Policy practices and provisions
39.7(514G)	Required disclosure provisions
39.8(514G)	Prohibition against postclaims underwriting
39.9(514D,514G)	Minimum standards for home health care benefits in long-term care insurance policies
39.10(514D,514G)	Requirement to offer inflation protection
39.11(514D,514G)	Requirements for application forms and replacement coverage
39.12(514G)	Reserve standards
39.13(514D)	Loss ratio
39.14(514G)	Filing requirement
39.15(514D,514G)	Standards for marketing

- 39.16(514D,514G) Suitability
- 39.17(514G) Prohibition against preexisting conditions and probationary periods in replacement policies or certificates
- 39.18(514G) Standard format outline of coverage
- 39.19(514G) Requirement to deliver shopper's guide
- 39.20(514G) Policy summary and delivery of life insurance policies with long-term care riders
- 39.21(514G) Reporting requirement for long-term care benefits funded through life insurance by acceleration of the death benefit
- 39.22(514G) Unintentional lapse
- 39.23(514G) Denial of claims
- 39.24(514G) Incontestability period
- 39.25(514G) Required disclosure of rating practices to consumers
- 39.26(514G) Initial filing requirements
- 39.27(514G) Reporting requirements
- 39.28(514G) Premium rate schedule increases
- 39.29(514G) Nonforfeiture
- 39.30(514G) Standards for benefit triggers
- 39.31(514G) Additional standards for benefit triggers for qualified long-term care insurance contracts
- 39.32(514G) Penalties
- 39.33(514G) Notice of cancellation, nonrenewal or termination of long-term care insurance
- 39.34 to 39.40 Reserved

DIVISION II

INDEPENDENT REVIEW OF BENEFIT TRIGGER DETERMINATIONS

- 39.41(514G) Purpose
- 39.42(514G) Effective date
- 39.43(514G) Definitions
- 39.44(514G) Notice of benefit trigger determination and content
- 39.45(514G) Notice of internal appeal decision and right to independent review
- 39.46(514G) Independent review request
- 39.47(514G) Certification process
- 39.48(514G) Selection of independent review entity
- 39.49(514G) Independent review process
- 39.50(514G) Decision notification
- 39.51(514G) Insurer information
- 39.52(514G) Certification of independent review entity
- 39.53(514G) Additional requirements
- 39.54(514G) Toll-free telephone number
- 39.55(514G) Division application and reports
- 39.56 to 39.74 Reserved

DIVISION III

LONG-TERM CARE PARTNERSHIP PROGRAM

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

- 39.84(514H,83GA,HF723) Standards for marketing and suitability
39.85(514H,83GA,HF723) Required reports

CHAPTER 40
HEALTH MAINTENANCE ORGANIZATIONS

(Health and Insurance—Joint Rules)

- 40.1(514B) Definitions
40.2(514B) Application
40.3(514B) Inspection of evidence of coverage
40.4(514B) Governing body and enrollee representation
40.5(514B) Quality of care
40.6(514B) Change of name
40.7(514B) Change of ownership
40.8(514B) Termination of services
40.9(514B) Complaints
40.10(514B) Cancellation of enrollees
40.11(514B) Application for certificate of authority
40.12(514B) Net worth
40.13(514B) Fidelity bond
40.14(514B) Annual report
40.15(514B) Cash or asset management agreements
40.16 Reserved
40.17(514B) Reinsurance
40.18(514B) Provider contracts
40.19(514B) Producers' duties
40.20(514B) Emergency services
40.21(514B) Reimbursement
40.22(514B) Health maintenance organization requirements
40.23(514B) Disclosure requirements
40.24(514B) Provider access
40.25(514B) Electronic delivery of accident and health group insurance certificates
40.26(514B) Notice of cancellation, nonrenewal or termination of enrollment

CHAPTER 41
LIMITED SERVICE ORGANIZATIONS

- 41.1(514B) Definitions
41.2(514B) Application
41.3(514B) Inspection of evidence of coverage
41.4(514B) Governing body and enrollee representation
41.5(514B) Quality of care
41.6(514B) Change of name
41.7(514B) Change of ownership
41.8(514B) Complaints
41.9(514B) Cancellation of enrollees
41.10(514B) Application for certificate of authority
41.11(514B) Net equity and deposit requirements
41.12(514B) Fidelity bond
41.13(514B) Annual report
41.14(514B) Cash or asset management agreements
41.15(514B) Reinsurance
41.16(514B) Provider contracts
41.17(514B) Producers' duties

- 41.18(514B) Emergency services
- 41.19(514B) Reimbursement
- 41.20(514B) Limited service organization requirements
- 41.21(514B) Disclosure requirements

CHAPTER 42

GENDER-BLENDED MINIMUM NONFORFEITURE
STANDARDS FOR LIFE INSURANCE

- 42.1(508) Purpose
- 42.2(508) Definitions
- 42.3(508) Use of gender-blended mortality tables
- 42.4(508) Unfair discrimination
- 42.5(508) Separability
- 42.6(508) 2001 CSO Mortality Table

CHAPTER 43

ANNUITY MORTALITY TABLES FOR USE IN
DETERMINING RESERVE LIABILITIES FOR ANNUITIES

- 43.1(508) Purpose
- 43.2(508) Definitions
- 43.3(508) Individual annuity or pure endowment contracts
- 43.4(508) Group annuity or pure endowment contracts
- 43.5(508) Application of the 1994 GAR Table
- 43.6(508) Application of the 2012 IAR Mortality Table
- 43.7(508) Separability

CHAPTER 44

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

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

INSURANCE HOLDING COMPANY SYSTEMS

CHAPTER 45

INSURANCE HOLDING COMPANY SYSTEMS

- 45.1(521A) Purpose
- 45.2(521A) Definitions
- 45.3(521A) Subsidiaries of domestic insurers
- 45.4(521A) Control acquisition of domestic insurer
- 45.5(521A) Registration of insurers
- 45.6(521A) Alternative and consolidated registrations
- 45.7(521A) Exemptions
- 45.8(521A) Disclaimers and termination of registration
- 45.9(521A) Transactions subject to prior notice—notice filing
- 45.10(521A) Extraordinary dividends and other distributions
- 45.11(521A) Enterprise risk report
- 45.12(521A) Forms—additional information and exhibits

CHAPTER 46
MUTUAL HOLDING COMPANIES

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

CHAPTER 47
VALUATION OF LIFE INSURANCE POLICIES

(Including New Select Mortality Factors)

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

VIATICAL AND LIFE SETTLEMENTS

CHAPTER 48
VIATICAL AND LIFE SETTLEMENTS

48.1(508E)	Purpose and authority
48.2(508E)	Definitions
48.3(508E)	License requirements
48.4(508E)	Disclosure statements
48.5(508E)	Contract requirements
48.6(508E)	Filing of forms
48.7(508E)	Reporting requirements
48.8(508E)	Examination or investigations
48.9(508E)	Requirements and prohibitions
48.10(508E)	Penalties; injunctions; civil remedies; cease and desist
48.11(252J,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
REGULATION OF SECURITIES OFFERINGS AND THOSE WHO ENGAGE
IN THE SECURITIES BUSINESS

DIVISION I
DEFINITIONS AND ADMINISTRATION

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

DIVISION II
REGISTRATION OF BROKER-DEALERS AND AGENTS

- 50.10(502) Broker-dealer registrations, renewals, amendments, succession, and withdrawals
- 50.11(502) Principals
- 50.12(502) Agent and issuer registrations, renewals and amendments
- 50.13(502) Agent continuing education requirements
- 50.14(502) Broker-dealer record-keeping requirements
- 50.15(502) Broker-dealer minimum financial requirements and financial reporting requirements
- 50.16(502) Dishonest or unethical practices in the securities business
- 50.17(502) Rules of conduct
- 50.18(502) Limited registration of Canadian broker-dealers and agents
- 50.19(502) Brokerage services by national and state banks
- 50.20(502) Broker-dealers having contracts with national and state banks
- 50.21(502) Brokerage services by credit unions, savings banks, and savings and loan institutions
- 50.22(502) Broker-dealers having contracts with credit unions, savings banks, and savings and loan institutions
- 50.23 to 50.29 Reserved

DIVISION III
REGISTRATION OF INVESTMENT ADVISERS,
INVESTMENT ADVISER REPRESENTATIVES,
AND FEDERAL COVERED INVESTMENT ADVISERS

- 50.30(502) Electronic filing with designated entity
- 50.31(502) Investment adviser applications and renewals
- 50.32(502) Application for investment adviser representative registration
- 50.33(502) Examination requirements
- 50.34(502) Notice filing requirements for federal covered investment advisers
- 50.35(502) Withdrawal of investment adviser registration
- 50.36(502) Investment adviser brochure
- 50.37(502) Cash solicitation
- 50.38(502) Prohibited conduct in providing investment advice
- 50.39(502) Custody of client funds or securities by investment advisers
- 50.40(502) Minimum financial requirements for investment advisers
- 50.41(502) Bonding requirements for investment advisers
- 50.42(502) Record-keeping requirements for investment advisers
- 50.43(502) Financial reporting requirements for investment advisers
- 50.44(502) Solely incidental services by certain professionals

50.45(502)	Registration exemption for investment advisers to private funds
50.46(502)	Contents of investment advisory contract
50.47(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
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)	Fee for securities registration filings under Iowa Code section 502.305
50.71 to 50.79	Reserved

DIVISION VI
EXEMPTIONS

50.80	Reserved
50.81(502)	Notice filings for Rule 506 offerings
50.82(502)	Notice filings for agricultural cooperative associations
50.83(502)	Unsolicited order exemption
50.84(502)	Solicitation of interest exemption
50.85(502)	Internet offers exemption
50.86(502)	Denial, suspension, revocation, condition, or limitation of limited offering 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

CHAPTERS 51 to 54
Reserved

CHAPTER 55
LICENSING OF PUBLIC ADJUSTERS

- 55.1(82GA,HF499) Purpose
- 55.2(82GA,HF499) Definitions
- 55.3(82GA,HF499) License required to operate as public adjuster
- 55.4(82GA,HF499) Application for license
- 55.5(82GA,HF499) Issuance of resident license
- 55.6(82GA,HF499) Public adjuster examination
- 55.7(82GA,HF499) Exemptions from examination
- 55.8(82GA,HF499) Nonresident license reciprocity
- 55.9(82GA,HF499) Terms of licensure
- 55.10(82GA,HF499) Evidence of financial responsibility
- 55.11(82GA,HF499) Continuing education
- 55.12(82GA,HF499) License denial, nonrenewal or revocation
- 55.13(82GA,HF499) Reinstatement or reissuance of a license after suspension, revocation or forfeiture in connection with disciplinary matters; and forfeiture in lieu of compliance
- 55.14(82GA,HF499) Contract between public adjuster and insured
- 55.15(82GA,HF499) Escrow accounts
- 55.16(82GA,HF499) Record retention
- 55.17(82GA,HF499) Standards of conduct of public adjuster
- 55.18(82GA,HF499) Public adjuster fees
- 55.19(82GA,HF499) Penalties
- 55.20(82GA,HF499) Fees
- 55.21(82GA,HF499) Severability

CHAPTER 56
WORKERS' COMPENSATION GROUP SELF-INSURANCE

- 56.1(87,505) General provisions
- 56.2(87,505) Definitions
- 56.3(87,505) Requirements for self-insurance
- 56.4 Reserved
- 56.5(87,505) Excess insurance
- 56.6(87,505) Rates and reporting of rates
- 56.7(87,505) Special provisions
- 56.8(87,505) Certificate of approval; termination
- 56.9(87,505) Examinations
- 56.10(87,505) Board of trustees—membership, powers, duties, and prohibitions

56.11(87,505)	Association membership; termination; liability
56.12(87,505)	Requirements of sales agents
56.13(87,505)	Requirements for continued approval
56.14(87,505)	Misrepresentation prohibited
56.15(87,505)	Investments
56.16(87,505)	Refunds
56.17(87,505)	Premium payment; reserves
56.18(87,505)	Deficits and insolvencies
56.19(87,505)	Grounds for nonrenewal or revocation of a certificate of relief from insurance
56.20(87,505)	Hearing and appeal
56.21(87,505)	Existing approved self-insurers
56.22(87,505)	Severability clause

CHAPTER 57

WORKERS' COMPENSATION SELF-INSURANCE FOR INDIVIDUAL EMPLOYERS

57.1(87,505)	General provisions
57.2(87,505)	Definitions
57.3(87,505)	Requirements for self-insurance
57.4(87,505)	Additional security requirements
57.5(87,505)	Application for an individual self-insurer
57.6	Reserved
57.7(87,505)	Excess insurance
57.8(87,505)	Insolvency
57.9(87,505)	Renewals
57.10(87,505)	Periodic examination
57.11(87,505)	Grounds for nonrenewal or revocation of a certificate of relief from insurance
57.12(87,505)	Hearing and appeal
57.13(87,505)	Existing approved self-insurers
57.14(87,505)	Severability clause

CHAPTER 58

THIRD-PARTY ADMINISTRATORS

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

- 58.19(510) Severability clause
 58.20(510) Compliance date

CHAPTER 59
 PHARMACY BENEFITS MANAGERS

- 59.1(510B,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(510B) Disclosure of national compendia used
 59.6(510B) Termination or suspension of contracts with pharmacies by pharmacy benefits managers
 59.7(510B) Price change
 59.8(510B) Complaints
 59.9(510,510B) Duty to notify commissioner of fraud
 59.10(507,510,510B) Commissioner examinations of pharmacy benefits managers
 59.11(510B,510C) Pharmacy benefits manager annual report
 59.12(505,507,507B,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

- 70.1(505,514F) Purpose
 70.2(505,514F) Definitions
 70.3(505,514F) Application
 70.4(505,514F) Standards
 70.5(505,514F) Retroactive application
 70.6(505,514F) Variances allowed
 70.7(505,514F) Confidentiality
 70.8(76GA,ch1202) Utilization review of postdelivery benefits and care
 70.9(505,507B,514F) Enforcement
 70.10(514F) Credentialing—retrospective payment

HEALTH BENEFIT PLANS

CHAPTER 71
 SMALL GROUP HEALTH BENEFIT PLANS

- 71.1(513B) Purpose
 71.2(513B) Definitions
 71.3(513B) Applicability and scope
 71.4(513B) Establishment of classes of business

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

CHAPTER 72

LONG-TERM CARE ASSET PRESERVATION PROGRAM

72.1(249G)	Purpose
72.2(249G)	Applicability and scope
72.3(249G)	Definitions
72.4(249G)	Qualification of long-term care insurance policies and certificates
72.5(249G)	Standards for marketing
72.6(249G)	Minimum benefit standards for qualifying policies and certificates
72.7(249G)	Required policy and certificate provisions
72.8(249G)	Prohibited provisions in certified policies or certificates
72.9(249G)	Reporting requirements
72.10(249G)	Maintaining auditing information
72.11(249G)	Reporting on asset protection
72.12(249G)	Preparing a service summary
72.13(249G)	Plan of action
72.14(249G)	Auditing and correcting deficiencies in issuer record keeping
72.15(249G)	Separability

CHAPTER 73

HEALTH INSURANCE PURCHASING COOPERATIVES

73.1(75GA,ch158)	Purpose
73.2(75GA,ch158)	Applicability and scope
73.3(75GA,ch158)	Definitions
73.4(75GA,ch158)	Division duties—application—filing requirements—license—audits and examinations
73.5(75GA,ch158)	Fidelity bond—letter of credit
73.6(75GA,ch158)	Annual report
73.7(75GA,ch158)	Business plan
73.8(75GA,ch158)	Participants

73.9(75GA,ch158)	Health insurance purchasing cooperative—product offerings—exemptions
73.10(75GA,ch158)	Insurance risk
73.11(75GA,ch158)	Rates
73.12(75GA,ch158)	Election—disclosure and confidentiality
73.13(75GA,ch158)	Structure—merger and consolidation
73.14(75GA,ch158)	Conflict of interest
73.15(75GA,ch158)	Nondiscrimination and retaliatory protections
73.16(75GA,ch158)	Annual health insurance or health care benefits plan selection
73.17(75GA,ch158)	License subject to conditions—waivers
73.18(75GA,ch158)	Procedures
73.19(75GA,ch158)	Data collection—quality evaluation
73.20(75GA,ch158)	Examination—costs
73.21(75GA,ch158)	Trade practices
73.22(75GA,ch158)	Grounds for denial, nonrenewal, suspension or revocation of certificate
73.23(75GA,ch158)	Hearing and appeal
73.24(75GA,ch158)	Solvency

CHAPTER 74 HEALTH CARE ACCESS

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

CHAPTER 75 IOWA INDIVIDUAL HEALTH BENEFIT PLANS

75.1(513C)	Purpose
75.2(513C)	Definitions
75.3(513C)	Applicability and scope
75.4(513C)	Establishment of blocks of business
75.5(513C)	Transition for assumptions of business from another carrier
75.6(513C)	Restrictions relating to premium rates
75.7(513C)	Availability of coverage
75.8(513C)	Disclosure of information
75.9(513C)	Standards to ensure fair marketing
75.10(513C)	Basic health benefit plan and standard health benefit plan policy forms
75.11(513C)	Maternity benefit rider
75.12(513C)	Disclosure requirements
75.13(514C)	Treatment options
75.14(514C)	Emergency services
75.15(514C)	Provider access
75.16(514C)	Diabetic coverage
75.17(513C)	Reconstructive surgery
75.18(514C)	Contraceptive coverage

CHAPTER 76 EXTERNAL REVIEW

76.1(514J)	Purpose
76.2(514J)	Applicable law and definitions
76.3(514J)	Disclosure requirements
76.4(514J)	External review request

- 76.5(514J) Communication between covered person, health carrier, independent review organization and the commissioner
- 76.6(514J) Assignment of independent review organization by the commissioner
- 76.7(514J) Decision notification
- 76.8(514J) Health carrier information
- 76.9(514J) Certification of independent review organization
- 76.10(514J) Fees charged by independent review organizations
- 76.11(514J) Penalties

CHAPTER 77

MULTIPLE EMPLOYER WELFARE ARRANGEMENTS

- 77.1(507A) Purpose
- 77.2(507A) Definitions
- 77.3(507A) Self-insured multiple employer welfare arrangements
- 77.4(507A) Fully insured multiple employer welfare arrangements
- 77.5(507A,513D) Self-insured association health plans
- 77.6(507A) Fully insured association health plans

CHAPTER 78

UNIFORM PRESCRIPTION DRUG INFORMATION CARD

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

CHAPTER 79

PRIOR AUTHORIZATION—PRESCRIPTION DRUG BENEFITS

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

*INSURANCE COVERAGE FOR
PEDIATRIC PREVENTIVE SERVICES*

CHAPTER 80

WELL-CHILD CARE

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

CHAPTER 81

POSTDELIVERY BENEFITS AND CARE

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

CHAPTERS 82 to 84
Reserved

CHAPTER 85
REGULATION OF NAVIGATORS

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

CHAPTERS 86 to 89
Reserved

CHAPTER 90
FINANCIAL AND HEALTH INFORMATION REGULATION

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

DIVISION I
RULES FOR FINANCIAL INFORMATION

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

DIVISION II
RULES FOR HEALTH INFORMATION

- 90.17(505) Disclosure of nonpublic personal health information
- 90.18(505) Authorizations
- 90.19(505) Delivery of authorization request

90.20(505)	Relationship to federal rules
90.21(505)	Relationship to state laws
90.22(505)	Protection of Fair Credit Reporting Act
90.23(505)	Nondiscrimination
90.24(505)	Severability
90.25(505)	Penalties
90.26(505)	Effective dates
90.27 to 90.36	Reserved

DIVISION III
SAFEGUARDING CUSTOMER INFORMATION

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

CHAPTER 91
2001 CSO MORTALITY TABLE

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

CHAPTER 92
UNIVERSAL LIFE INSURANCE

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

CHAPTER 93
CONDUIT DERIVATIVE TRANSACTIONS

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

CHAPTER 94
PREFERRED MORTALITY TABLES FOR USE
IN DETERMINING MINIMUM RESERVE LIABILITIES

94.1(508)	Purpose
94.2(508)	Definitions
94.3(508)	2001 CSO Preferred Class Structure Mortality Table
94.4(508)	Conditions
94.5(508)	Separability

CHAPTER 95
DETERMINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE

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

CHAPTER 96
SYNTHETIC GUARANTEED INVESTMENT CONTRACTS

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

CHAPTER 97
ACCOUNTING FOR CERTAIN DERIVATIVE INSTRUMENTS USED TO HEDGE
THE GROWTH IN INTEREST CREDITED FOR INDEXED INSURANCE PRODUCTS
AND ACCOUNTING FOR THE INDEXED INSURANCE PRODUCTS RESERVE

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

CHAPTER 98
ANNUAL FINANCIAL REPORTING REQUIREMENTS

98.1(505)	Authority
98.2(505)	Purpose
98.3(505)	Definitions

98.4(505)	General requirements related to filing and extensions for filing of annual audited financial reports and audit committee appointment
98.5(505)	Contents of annual audited financial report
98.6(505)	Designation of independent certified public accountant
98.7(505)	Qualifications of independent certified public accountant
98.8(505)	Consolidated or combined audits
98.9(505)	Scope of audit and report of independent certified public accountant
98.10(505)	Notification of adverse financial condition
98.11(505)	Communication of Internal Control Related Matters Noted in an Audit
98.12(505)	Definition, availability and maintenance of independent certified public accountants' work papers
98.13(505)	Requirements for audit committees
98.14(505)	Internal audit function requirements
98.15(505)	Conduct of insurer in connection with the preparation of required reports and 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

CHAPTER 99

LIMITED PURPOSE SUBSIDIARY LIFE INSURANCE COMPANIES

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

REGULATED INDUSTRIES

CHAPTER 100

SALES OF CEMETERY MERCHANDISE, FUNERAL MERCHANDISE
AND FUNERAL SERVICES

100.1(523A)	Purpose
100.2(523A)	Definitions
100.3(523A)	Contact and correspondence
100.4 to 100.9	Reserved
100.10(523A)	License status
100.11(523A)	Application for license
100.12(523A)	Processing of application for a license
100.13(523A)	Approval and denial of license applications; issuance of license

100.14(523A)	Continuing education requirements
100.15(523A)	License renewal
100.16(523A)	Prohibited activities related to licensing
100.17(523A)	Reinstatement of a restricted license
100.18(523A)	Payment of fees
100.19(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

RESIDENTIAL 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
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