

## ORGANIZATION AND PROCEDURES

CHAPTER 1  
ADMINISTRATION

[Prior to 10/22/86, Insurance Department[510]]

**191—1.1(502,505) Definitions.** For rules of the insurance division, the following definitions apply:

“*Commissioner*” means the commissioner of insurance or the commissioner’s designee.

“*Division*” means the Iowa insurance division.

“*Division’s website*” means the information and related content found at [iid.iowa.gov](http://iid.iowa.gov).

[ARC 4780C, IAB 11/20/19, effective 12/25/19]

**191—1.2(502,505) Mission.** The division protects consumers through consumer education and enforcement while effectively and efficiently providing a fair, flexible, and positive regulatory environment.

[ARC 4780C, IAB 11/20/19, effective 12/25/19]

**191—1.3(502,505) General course and method of operations.** The division is the state regulator which supervises all insurance business transacted in the state of Iowa as well as securities and other regulated industries.

[ARC 4780C, IAB 11/20/19, effective 12/25/19]

**191—1.4(502,505) Contact information and business hours.** The division’s office and mailing address is Two Ruan Center, 601 Locust Street, Fourth Floor, Des Moines, Iowa 50309-3738. The general telephone number for the division is 515-281-5705 or 1-877-955-1212. The division’s facsimile number is 515-281-3059. The division’s website address is [iid.iowa.gov](http://iid.iowa.gov). The division’s hours are 8 a.m. to 4:30 p.m. Monday through Friday, excluding legal holidays.

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**191—1.5(502,505) Information, forms, and requests.** Information, applications, and forms may be obtained from the division’s website, in person at the division’s offices, or by telephone using the division’s general telephone number. Specific instructions, forms and guidance may be provided in administrative rules or on the division’s website. Submissions and requests can be submitted through the division’s website, in person, or by telephone.

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**191—1.6(502,505) Organization.** The division is headed by the commissioner, who is assisted by a first deputy commissioner, a second deputy commissioner, a deputy commissioner for supervision, and other deputy commissioners and assistant commissioners. The functions of the division are divided into eight bureaus.

**1.6(1) Administrative bureau.** The administrative bureau provides staff support to the commissioner and the division and is responsible for budget, personnel, procurement, communication, legislative, and other services.

**1.6(2) Company regulation bureau.** The company regulation bureau is responsible for the following:

*a.* Regulating domestic and foreign insurance companies licensed in Iowa, through licensure, analysis and financial and market examinations.

*b.* Examining the financial condition of domestic insurance companies not less than once every five years. Foreign companies are examined as deemed appropriate. The bureau ensures compliance with National Association of Insurance Commissioners accreditation mandates and with financial examination and analysis standards.

*c.* Serving as a general insurance information repository and resource for both insurers and consumers regarding, for example, insurance companies’ statuses, addresses, telephone numbers, certifications, and financial statements; statutory construction; life and health insurance guaranty association fund calculations; compilation of statistics; and publication of the division’s annual report to the governor required by Iowa Code section 505.12.

*d.* Reviewing and approving filed company transactions, including but not limited to approval of acquisitions and mergers of domestic insurers, intercompany contractual agreements and assumption reinsurance agreements.

*e.* Authorizing and overseeing individual and group workers' compensation self-insurance.

*f.* Authorizing, examining and analyzing benevolent associations and fraternal benefit societies.

*g.* Authorizing and reviewing multiple employer welfare arrangements.

*h.* Registering and verifying compliance for risk retention groups.

*i.* Supervising the rehabilitation and liquidation of insurance companies.

*j.* Auditing and monitoring premium tax remittances for admitted companies and supervising statutory deposits.

*k.* Reviewing and approving admission applications for foreign surplus lines insurers as well as conducting premium tax audits associated with the nonadmitted insurance industry.

*l.* Implementing and maintaining the division's information technology resources.

**1.6(3) *Securities and regulated industries bureau.*** The securities and regulated industries bureau is responsible for administering and enforcing the Iowa uniform securities Act through enforcement, licensing, and securities registration to ensure investor protection and a positive climate for capital formation. The bureau is also responsible for protecting the public by administering and enforcing rules related to motor vehicle service contracts, residential service contracts, retirement facilities, cemeteries, and preneed purchase agreements for cemetery merchandise, funeral merchandise and funeral services.

**1.6(4) *Consumer advocate bureau.*** The consumer advocate bureau consists of the consumer advocate and, in addition to being responsible for the duties described in Iowa Code section 505.8(6) "b," is responsible for providing outreach to consumers, assisting in creation of consumer protection laws and regulations, and reviewing complaints. In order to fulfill the prescribed duties, the commissioner has delegated investigation and enforcement duties to the market regulation, enforcement, and fraud bureaus.

**1.6(5) *Market regulation bureau.*** The market regulation bureau is responsible for the following:

*a.* Ensuring fair treatment of consumers.

*b.* Investigating unfair or deceptive trade practices in the business of insurance.

*c.* Reviewing, investigating and responding to inquiries and complaints from the public regarding insurance producers and insurers.

*d.* When requested by consumers, coordinating external reviews of health insurance claim decisions if insurance companies deny benefits either on the basis that the services were not medically necessary or on the basis that the services were investigational or experimental.

*e.* When requested by consumers, coordinating independent reviews of long-term care insurance claim decisions if insurance companies deny benefits on the basis that insureds did not meet benefit trigger requirements.

**1.6(6) *Enforcement bureau.*** The enforcement bureau takes administrative action against individuals and entities regulated by the division for violations of insurance, securities, and other laws under the authority of the division and provides legal counsel to the division.

**1.6(7) *Fraud bureau.*** The fraud bureau confronts the problem of insurance and securities fraud by prevention, investigation, and prosecution of fraudulent insurance acts in an effort to reduce the amount of premium dollars used to pay fraudulent insurance claims, as set forth in Iowa Code chapter 507E. Matters investigated by the fraud bureau may be referred to the attorney general's office or to local prosecutors for potential action or prosecution.

**1.6(8) *Product and producer regulation bureau.*** The product and producer regulation bureau is responsible for the following:

*a.* Reviewing, approving or disapproving property, casualty, life and health forms and, where provided by law, premium rates of certain types of insurance.

*b.* Performing actuarial analysis of life and health insurance plans funded by certain public bodies.

*c.* Licensing, registering, and monitoring entities and individuals under the authority of the commissioner.

*d.* Overseeing the senior health insurance information program (SHIIP) and senior Medicare patrol (SMP). SHIIP's mission is to advocate for, inform, educate and assist consumers on Medicare and related health insurance information issues so Iowans can make informed decisions and access resources to address their needs. SMP seeks to increase public awareness on how to prevent, detect, and report health care fraud, errors and abuse through grassroots education and community engagement. Iowa SHIIP-SMP services are local, carried out by a statewide network of certified, trained volunteer counselors located at sponsor site offices across Iowa. Iowa SHIIP-SMP volunteers provide one-to-one Medicare counseling and conduct community education on Medicare and fraud prevention. The Administration for Community Living (ACL), Office of Healthcare Information and Counseling, manages the competitively obtained Iowa SHIIP and SMP grants. ACL is a part of the U.S. Department of Health and Human Services.

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**191—1.7(505) Service of process.** Certain individuals and entities under the jurisdiction of the commissioner are required by law to consent to having the commissioner serve as agent for the individual or entity for the purpose of receiving service of process.

**1.7(1) Request for service.** A party to a proceeding who requests that the commissioner accept service of process as allowed by law must submit to the division, at the address stated in rule 191—1.4(502,505), all of the following:

- a.* For each individual or entity to be served, one original and one copy of the documents to be served by the division.
- b.* A cover letter indicating the name of each individual or entity to be served by the division.
- c.* A check for service fees, made payable to Iowa Insurance Division, for \$50 for each individual or entity to be served, unless another amount is required by law.

**1.7(2) Division actions.** After the division receives the items listed in paragraph 1.7(1)“*a.*,” the division must do the following:

- a.* Accept the service of process on behalf of the individual or entity.
- b.* Forward, by certified mail, the original documents to the individual or entity to be served.
- c.* File a notice of acceptance electronically through the Iowa court electronic filing system.

**1.7(3) Types of documents the division will serve.**

*a.* The division will serve documents related to the initiation of a case, such as original notices, petitions, and jury demands. The division will not serve documents related to later processes in a case, including but not limited to subpoenas and garnishments, unless required to do so by law.

*b.* The division will serve documents related to matters in the Iowa court system. The division will not serve documents related to matters in other courts, including but not limited to the federal court system, or matters in other administrative systems, except for workers' compensation cases filed with the Iowa division of workers' compensation.

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These rules are intended to implement Iowa Code sections 17A.3, 502.601, 502.605, 505.1 and 505.30.

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