

## INSURANCE PRODUCERS

## CHAPTER 10

## INSURANCE PRODUCER LICENSES AND LIMITED LICENSES

**191—10.1(515K,522B) Purpose and authority.**

**10.1(1)** The purpose of these rules is to set out the requirements, procedures and fees relating to the qualification, licensure and appointment of insurance producers.

**10.1(2)** These rules are authorized by Iowa Code section 505.8 and are intended to implement Iowa Code chapters 252J, 272D, 515K and 522B.

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.2(515K,522B) Definitions.** In addition to the definitions in 191—1.1(502,505), the following definitions apply:

*“Appointment”* means a notification filed with the division or its designated vendor that an insurer has established an agency relationship with a producer. A company filing such a request must verify that the producer is licensed for the appropriate line(s) of authority.

*“Birth month”* means the month in which a producer was born.

*“Business entity”* means a corporation, association, partnership, limited liability company, limited liability partnership or other legal entity.

*“CSRU”* means child support recovery unit.

*“Home state”* means the District of Columbia or any state or territory of the United States in which a producer maintains the producer’s principal place of residence or principal place of business and is licensed to act as a producer.

*“Individual”* means a private or natural person, as distinguished from a partnership, corporation or association.

*“Insurance”* means any of the lines of insurance listed in rule 191—10.7(522B).

*“License”* means the division’s authorization for a person to act as a producer for the authorized lines of insurance.

*“License number”* means the National Insurance Producer Registry (NIPR) national producer number (NPN) issued to all licensees whose license records exist in the state producer licensing database (SPLD). For purposes of this definition, “state producer licensing database (SPLD)” means the national database of producers maintained by the National Association of Insurance Commissioners (NAIC), its affiliates or subsidiaries.

*“National Insurance Producer Registry”* or *“NIPR”* means the nonprofit affiliate of the National Association of Insurance Commissioners (NAIC). The NIPR’s website is [www.NIPR.com](http://www.NIPR.com).

*“Negotiate”* means the act of conferring directly with or offering advice directly to a purchaser or prospective purchaser of a particular contract of insurance concerning any of the substantive benefits, terms or conditions of the contract provided that the person engaged in that act either sells insurance or obtains insurance for purchasers.

*“NIPR Gateway”* means the communication network developed and operated by NIPR that links state insurance regulators with the entities they regulate to facilitate the electronic exchange of producer information regarding license applications, license renewals, appointments and terminations.

*“Nonresident”* means a person whose home state is not Iowa.

*“Notification”* means a written or electronic communication from a producer to the division.

*“Person”* means an individual or a business entity.

*“Producer”* or *“insurance producer”* means a person required to be licensed in this state to sell, solicit or negotiate insurance.

*“Producer renewal notice”* means an electronic communication issued by the division to inform a producer about license renewal.

*“Resident”* means a person whose home state is Iowa.

*“Sell”* means to exchange a contract of insurance by any means, for money or its equivalent, on behalf of an insurer.

“*Solicit*” or “*solicitation*” means attempting to sell insurance or asking or urging a person to apply for a particular kind of insurance from a particular company.

“*Termination*” means that an insurer has ended its agency relationship with a producer.

“*Termination for cause*” means that an insurer has ended its agency relationship with a producer for one of the reasons set forth in Iowa Code section 522B.11.

“*Uniform application*” means the National Association of Insurance Commissioners’ uniform application for resident and nonresident insurance producer licensing, as it appears on the NAIC website.

[ARC 7836B, IAB 6/3/09, effective 7/8/09; ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

#### **191—10.3(515K,522B) Requirement to hold a license.**

**10.3(1)** No person may sell, solicit or negotiate insurance in Iowa until that person has been issued an Iowa producer license.

**10.3(2)** A person offering to the public, for a fee or commission, to engage in the business of offering any advice, counsel, opinion or service with respect to the benefits, advantages or disadvantages promised under any policy of insurance must be licensed as a producer.

**10.3(3)** A person shall not advise an Iowa resident to cancel, not renew, or otherwise change an existing insurance policy unless that person holds an Iowa producer license regarding the line of insurance for which the advice is given. This subrule does not apply to a licensed attorney or certified public accountant who does not sell or solicit insurance.

**10.3(4)** The license itself does not provide the producer with any authority to represent or commit an insurer.

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

#### **191—10.4(515K,522B) Licensing of resident producers.**

**10.4(1)** A person whose home state is Iowa and who desires to be licensed as a producer must satisfy the following requirements:

- a. Be at least 18 years of age;
- b. Have not committed any act that is grounds for denial under subrule 10.20(4);
- c. Submit a completed uniform application;
- d. Pass an examination in the line of authority sought;
- e. Pay the appropriate producer license fee; and
- f. Submit to a criminal history check pursuant to Iowa Code section 522B.5.

**10.4(2)** Examinations are conducted by the outside testing service on contract with the division. Applications and fees for examinations and for initial producer licensing will be submitted either to the outside testing service on contract with the division or as directed by the division. Instructions are available on the division’s website.

**10.4(3)** Reserved.

**10.4(4)** Examination results are valid for 90 days after the date of the test. Failure to apply for licensure within 90 days after the examination is passed shall void the examination results.

**10.4(5)** Amendments to producer licenses shall be done either by an outside vendor or by the division, as directed by the division. Any licensed producer desiring to become licensed in an additional line of authority must:

- a. Submit a completed uniform application form through the NIPR Gateway or as directed by the division, specifying the line(s) of authority requested to be added. Instructions are available on the division’s website; and
- b. For each line of authority requested to be added, pass any required examination.

**10.4(6)** A producer who holds a personal lines authority can obtain property and casualty lines of authority upon successful completion of the commercial insurance subject examination.

**10.4(7)** To receive a license for excess and surplus lines, the applicant must have successfully completed the excess and surplus lines examination and also have successfully completed either: (1) the examinations for property and casualty lines of authority; or (2) the examinations for personal lines of authority and the commercial insurance subject examination.

**10.4(8)** To receive a license for the variable products line of authority, the applicant must:

- a. Hold an active Iowa insurance license with a life insurance line of authority;
- b. Pass the Financial Industry Regulatory Authority (FINRA) examinations necessary to obtain an Iowa securities license; and
- c. File an application through the NIPR Gateway or as directed by the division to amend the license to add the variable products line of authority.

**10.4(9)** The division may require any documents reasonably necessary to verify the information contained in the application or to verify that the individual making application has the character and competency required to receive a producer license. If an applicant does not provide the additional information requested by the division within 45 days of receipt of the request, the application will expire and the license fee will not be returned.

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 5250C, IAB 11/4/20, effective 12/9/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

### **191—10.5(515K,522B) Licensing of nonresident producers.**

**10.5(1)** A producer for whom Iowa is not the home state who desires to sell, solicit or negotiate insurance in Iowa must satisfy the following requirements to obtain an Iowa nonresident producer license:

- a. Be licensed and in good standing in the home state;
- b. Submit a proper request for licensure to the division through the NIPR Gateway;
- c. Pay the appropriate fee; and
- d. Submit to a criminal history check pursuant to Iowa Code section 522B.5A if a state and national criminal history check has not already been completed.

**10.5(2)** Any licensed nonresident producer desiring to become licensed in an additional line of authority shall submit to the division using the NIPR Gateway a completed application form specifying the line(s) of authority requested to be added.

**10.5(3)** A license will not be issued to a nonresident producer if the producer's resident state does not issue licenses to Iowa resident producers applying for nonresident producer licenses in that state or if the producer's resident state restricts Iowa resident producers' nonresident activities in that state.

**10.5(4)** The division may require any documents reasonably necessary to verify the information contained in the application or to verify that the individual making application has the character and competency required to receive a producer license. If an applicant does not provide the additional information requested by the division within 45 days of receipt of the request, the application will expire and the license fee will not be returned.

[ARC 5250C, IAB 11/4/20, effective 12/9/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

### **191—10.6(515K,522B) Issuance of license.**

**10.6(1)** In order to be issued a producer license, a person must meet the requirements of Iowa Code sections 522B.4 and 522B.5, or section 522B.7, and rule 191—10.5(522B), unless otherwise denied licensure pursuant to Iowa Code section 522B.11 or rule 191—10.20(522B). The initial term of a producer license is three years and ends after the last day of the applicant's birth month of the year the license was issued, unless revoked or suspended. A license may be continually renewed pursuant to rule 191—10.8(522B) as long as the proper fees are paid and home state continuing education requirements are met. A renewal term is three years. If not renewed, a producer license automatically terminates on the last day of the month of the initial or renewal term.

**10.6(2)** An individual producer whose license has expired may seek reinstatement or reissuance as set forth in rule 191—10.9(522B) or 191—10.10(522B), as applicable.

**10.6(3)** The license shall contain the producer's name, address, license number, date of issuance, date of expiration, the line(s) of authority held, and any other information the division deems necessary. The license number shall be the same as the producer's National Insurance Producer Registry (NIPR) national producer number (NPN).

**10.6(4)** If the division issues or renews a producer license and subsequently determines that payment for the license or renewal was returned to the division by a bank without payment, or that the credit card

company does not approve, cancels, or refuses amounts charged to the credit card, the license must be immediately suspended until the payments are made and any fees or penalties charged by the division are paid, at which time the license may be reinstated. The individual may request a hearing within 30 days of receipt of the division's notice that the license was suspended.

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 5250C, IAB 11/4/20, effective 12/9/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.7(522B) License lines of authority.** In addition to the lines of authority listed in Iowa Code subsection 522B.6(2), the following lines of authority also are available for issuance in Iowa: crop, surety, and reciprocal (any other line of insurance issued in another state and for which Iowa grants authority to sell, solicit or negotiate in this state).

[ARC 4910C, IAB 2/12/20, effective 3/18/20]

**191—10.8(515K,522B) License renewal.**

**10.8(1)** Upon request by a licensed producer, the division must electronically transmit a producer renewal notice to the producer's last-known electronic mail address as it appears in division records. If the division has received notification that the electronic address of record is no longer valid, no renewal notice will be transmitted.

**10.8(2)** A producer must apply for license renewal during the 90 days prior to the expiration date of the license. Failure to apply to renew a license and pay appropriate fees prior to the expiration date of the license will result in expiration of the license.

**10.8(3)** A producer may submit an electronic mail address to the division as directed by the division.

**10.8(4)** Resident producer licenses may be renewed electronically through the NIPR Gateway at [www.NIPR.com](http://www.NIPR.com).

**10.8(5)** Nonresident producer licenses may only be renewed through the NIPR Gateway, or as otherwise directed by the division.

[ARC 7836B, IAB 6/3/09, effective 7/8/09; ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.9(515K,522B) License reinstatement.**

**10.9(1)** A resident producer may reinstate an expired license up to 12 months after the license expiration date by proving that during the applicable continuing education (CE) term the producer met the CE requirements found in 191—Chapter 11 and by paying a reinstatement fee and a license renewal fee. A resident producer who fails to apply for license reinstatement within 12 months of the license expiration date must apply for a new license.

**10.9(2)** A nonresident producer may reinstate an expired license up to 12 months after the expiration date by submitting a request through the NIPR Gateway and by paying a reinstatement fee and a license renewal fee. A nonresident producer who fails to apply for a license reinstatement within 12 months of the license expiration date or fails to update the nonresident producer's address pursuant to subrule 10.12(3) must apply for license reissuance.

**10.9(3)** A producer who has surrendered a license that was not in connection with a disciplinary matter and stated an intent to exit the insurance business may file a request to reactivate the license. The request must be received at the division within 90 days of the date the license was placed on inactive status. The request will be granted if the former producer is otherwise eligible to receive the license. If the request is not received within 90 days, the producer must apply for a new license.

**10.9(4)** A producer whose license was suspended, revoked, forfeited in connection with a disciplinary matter, or forfeited in lieu of compliance is not eligible for reinstatement under this rule and must follow the procedures in rule 191—10.10(522B).

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 5250C, IAB 11/4/20, effective 12/9/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.10(515K,522B) Reinstatement or reissuance of a license after suspension, revocation or forfeiture in connection with disciplinary matters; and forfeiture in lieu of compliance.**

**10.10(1) Terminology.** The term "reinstatement" as used in this rule means the reinstatement of a suspended license. The term "reissuance" as used in this rule means the issuance of a new license

following the revocation of a license, the suspension and subsequent termination of a license, or the forfeiture of a license in connection with a disciplinary matter, including but not limited to proceedings pursuant to rule 191—10.21(252J,272D). Disciplinary matters include, but are not limited to, being the subject of an investigation, complaint, or pending administrative action in this or any other state. This rule does not apply to the reinstatement of an expired license or the issuance of a new license that is not in connection with a disciplinary matter.

**10.10(2) *Application required.*** Any producer whose license has been revoked or suspended by order or who forfeited a license in connection with a disciplinary matter must apply to the commissioner for reinstatement or reissuance in accordance with the terms of the order of revocation or suspension or the order accepting the forfeiture and submit to a criminal history check as required pursuant to Iowa Code section 522B.5A.

*a.* All proceedings for reinstatement or reissuance must be initiated by the applicant, who shall file with the commissioner an Iowa Insurance Producer Application for Reinstatement or Reissuance After Disciplinary Action. An applicant is not eligible for reinstatement or reissuance until the applicant has satisfied the other prescribed requirements of rule 191—10.4(522B), including the timing requirements of subrule 10.4(4). An applicant may also have to submit a new or renewal producer application through the NIPR Gateway and pay any associated fee.

*b.* An application for reinstatement or reissuance must allege facts which, if established, will be sufficient to enable the commissioner to determine that the basis of revocation, suspension, or forfeiture of the applicant's license no longer exists and must disclose whether the producer has engaged in any conduct that is listed as a cause for licensing action under Iowa Code section 507B.4 or 522B.11(1) that was not included in the order for suspension, revocation, or forfeiture.

*c.* An application for reinstatement or reissuance must allege sufficient facts to enable the commissioner to determine that it will be in the public interest for the application to be granted. The commissioner may determine it is not in the public interest if the producer has engaged in any conduct that is listed as a cause for licensing action under Iowa Code section 507B.4 or 522B.11(1) that was not included in the order for suspension, revocation, or forfeiture.

*d.* The burden of proof to establish such facts shall be on the applicant.

*e.* A producer may request reinstatement of a suspended license prior to the end of the suspension term; however, reinstatement will not be effected until the suspension period has ended.

*f.* Unless otherwise provided by law, if the order of revocation, suspension, or acceptance of forfeiture did not establish terms upon which reinstatement or reissuance may occur, or if the license was forfeited, an initial application for reinstatement or reissuance may not be made until at least one year has elapsed from the date of the order of the suspension (notwithstanding paragraph 10.10(2) "e"), revocation, or acceptance of the forfeiture of a license.

*g.* The period of suspension shall continue, regardless of any specified suspension end date, until such time as the producer's license is reinstated by order.

**10.10(3) *Proceedings.*** All proceedings upon the application for reinstatement or reissuance, including matters preliminary and ancillary thereto, shall be held in accordance with Iowa Code chapter 17A. Such application shall be docketed in the original case in which the license was suspended, revoked, or forfeited, if a case exists.

**10.10(4) *Order.*** An order of reinstatement or reissuance must be a written decision that incorporates findings of fact and conclusions of law. An order granting an application for reinstatement or reissuance may impose such terms and conditions as the commissioner or the commissioner's designee deems appropriate, which may include one or more of the types of disciplinary sanctions provided by Iowa Code section 522B.11. The producer's license will be reinstated or reissued on the date of the order, unless the order specifies a different date. The order is a public record and may be disseminated in accordance with Iowa Code chapter 22.

**10.10(5) *Voluntary forfeiture.*** A submission of voluntary forfeiture of a license must be made in writing as prescribed by the commissioner. Forfeiture of a license is effective upon the submission unless a contested case proceeding is pending at the time of the submission. If a contested case proceeding is pending, the forfeiture becomes effective when and upon such conditions as required by order of the

commissioner. A forfeiture made during the pendency of a contested case proceeding is considered a disciplinary action and must be published in the same manner as is applicable to any other form of disciplinary order.

**10.10(6) *Reinstatement in relation to expiration date.*** If a producer's ordered suspension period ends prior to the producer's license expiration date and the producer applies for reinstatement prior to the license expiration date, the commissioner must reinstate the license as soon as practicable but no earlier than the end of the suspension period if the division determines the license should be reinstated after a complete review.

**10.10(7) *Suspension beyond expiration date.*** When a producer's license is suspended beyond the producer's license expiration date, whether due to an ordered suspension time period or failure to apply for reinstatement prior to expiration as stated in subrule 10.10(6), the license terminates on the license expiration date and the producer must apply for reissuance pursuant to subrule 10.10(2).

**10.10(8) *Application denial or additional action.*** The commissioner is not prohibited from denying an application for reinstatement or reissuance or bringing an additional immediate action if the producer has engaged in any additional violation of Iowa Code section 507B.4 or 522B.11(1) or otherwise failed to meet all of the applicable requirements.

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 5250C, IAB 11/4/20, effective 12/9/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.11(522B) Temporary licenses.** An Iowa resident may apply for a temporary license pursuant to Iowa Code section 522B.10. The applicant must submit a written request to the division that includes the reason for the request and the length of time for which the temporary license is requested. Temporary licenses will be issued for 90 days, with extensions allowed, but in no event for longer than 180 days, pursuant to Iowa Code section 522B.10.

[ARC 4910C, IAB 2/12/20, effective 3/18/20]

**191—10.12(515K,522B) Change in name, address or state of residence.**

**10.12(1)** If a producer's name is changed, the producer must file notification with the division, as instructed on the division's website, within 30 days of the name change. The notification must include:

- a. The producer's prior name;
- b. The producer's license number;
- c. The producer's new name; and
- d. A copy of a legal document with proof of the name change.

**10.12(2)** If a resident or nonresident producer's address is changed, the producer must file notification with the division through the NIPR Gateway at [www.NIPR.com](http://www.NIPR.com), unless the division instructs otherwise, within 30 days of the address change. The notification must include the producer's:

- a. Name;
- b. License number;
- c. Previous address; and
- d. New address. A producer may designate a business address instead of a resident address at the option of the producer.

**10.12(3)** A nonresident producer who moves from one state to another state or an Iowa resident producer who moves to another state and wishes to retain an Iowa producer license must file a change of address with the division and provide a certification from the new resident state within 30 days of the change of legal residence. No fee or license application is required. If the new resident state is actively participating in the producer database, a letter of certification is not required. A nonresident licensed producer who moves to Iowa and wishes to retain the nonresident's producer license must file a change of address with the division within 90 days of the change of legal residence.

**10.12(4)** Issuance of an Iowa nonresident producer license is contingent on proper licensure in the nonresident producer's home state. Termination of the producer's resident license will be deemed termination of the Iowa nonresident producer license unless the producer files a change of address within 30 days of the termination of the resident license.

**10.12(5)** If a producer has provided an email address to the division, the division may send information to the producer through the email address rather than through the mail.

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 5250C, IAB 11/4/20, effective 12/9/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.13(515K,522B) Reporting of actions.**

**10.13(1)** A producer must report to the division any actions required to be reported by Iowa Code section 522B.16.

**10.13(2)** A producer must report to the division all CSRU or centralized collection unit of the department of revenue actions taken under or in connection with Iowa Code chapter 252J or 272D and all court orders entered in such actions.

**10.13(3)** Failure to file reports required by this rule is a violation of this chapter and will subject producers to penalty pursuant to rule 191—10.20(522B).

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.14(515K,522B) Commissions and referral fees.**

**10.14(1)** An insurance company shall not pay, and a person shall not accept, any commission, service fee, brokerage or other valuable consideration unless the person performing the service held a valid license for the line of insurance for which the service was rendered at the time the service was performed.

**10.14(2)** A producer may assign commissions to an entity organized for the purpose of operating that producer's insurance business if all of the entity's representatives who personally sell, solicit or negotiate insurance in Iowa are individually licensed as producers under Iowa law.

**10.14(3)** An insurer or a producer may pay a nominal fee for referrals if the same fee is paid for each referral whether or not the referral results in an insurance transaction.

**10.14(4)** An insurer or a producer may not charge an additional fee for services that are customarily associated with the sale, solicitation, negotiation and servicing of an insurance policy. This prohibition does not apply to assigned risk and commercial property/casualty policies. Any fees or other charges that are assessed to an insurance consumer must be fully disclosed.

**10.14(5)** A person who is not engaged in any activities in Iowa that require a producer license in Iowa is not required to maintain an active producer license in order to receive override or hierarchy commissions or to receive renewal commissions earned while the producer was actively engaged in activities that required a producer license.

[ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.15(515K,522B) Appointments.**

**10.15(1)** Insurers are required to file and pay for appointments with the division for each insurer with which the producer has an agency relationship. The determination of whether an insurer and a producer have an agency relationship will be made by the division based on the totality of the circumstances surrounding the business relationship. Appointments are not issued for business entities.

**10.15(2)** Insurers must file and pay for appointments using the NIPR Gateway.

**10.15(3)** The notice of appointment must be filed within 30 days of the date the insurer and producer execute an agency contract or the first insurance application is submitted to the insurer.

**10.15(4)** Appointment fees are set forth in rule 191—10.26(522B).

**10.15(5)** Rescinded IAB 6/1/22, effective 7/6/22.

**10.15(6)** When a company loses its identity in a new company by merger, acquisition, or otherwise, the new company must contact the division to arrange for reappointment of the producers to the remaining company.

**10.15(7)** Insurance companies must file the name, address, and electronic address of a contact person for the company, to whom the billing statements will be sent. Insurance companies must notify the division if there is a change of the person appointed as the contact person or if a change of the address of such contact occurs. If an insurance company fails to notify the division of such a change, the insurance company must pay a \$100 fee.

[ARC 7836B, IAB 6/3/09, effective 7/8/09; ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6338C, IAB 6/1/22, effective 7/6/22; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.16(515K,522B) Appointment renewal.**

**10.16(1)** On or about December 1 of each year, the division or its designee will deliver reminders to insurance companies that appointment renewals are imminent. Appointments must be renewed electronically via the NIPR Gateway at [www.NIPR.com](http://www.NIPR.com).

**10.16(2)** On or about January 2 of each year, a list of the producers currently appointed with each insurance company and a billing statement will be provided to each insurance company via the NIPR Gateway. The billing statement must not be altered, amended or used for appointing or terminating producers.

**10.16(3)** Payment is due on or before March 1.

**10.16(4)** Failure to pay renewal appointment fees by March 15 will result in termination of a company's appointments. Appointments that are terminated due to nonpayment of renewal fees may be reappointed using the NIPR Gateway.

**10.16(5)** Insurance companies must file the name, address, and electronic address of a contact person for the company, to whom the appointment renewals will be sent. Insurance companies must notify the division if a change of the address of such contact occurs. If an insurance company fails to notify the division of such a change of address, the insurance company must pay a \$100 fee.

[ARC 7836B, IAB 6/3/09, effective 7/8/09; ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6338C, IAB 6/1/22, effective 7/6/22; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.17(515K,522B) Appointment terminations.**

**10.17(1)** When an insurance company terminates its relationship with a producer, the company must notify the division using the NIPR Gateway. The termination must be filed within 30 days of the date the insurer terminated its agency relationship with the producer. The company must also notify the producer that the producer's appointment has been terminated.

**10.17(2)** There is no fee for the filing of an appointment termination.

**10.17(3)** The division may adopt special procedures for the filing of termination requests for a group of affiliated insurance companies that comprise a holding company.

**10.17(4)** When an insurer terminates an appointment for cause pursuant to Iowa Code section 522B.14, the notification of termination may be filed according to subrule 10.17(1). The supporting documents required by Iowa Code section 522B.14 must be submitted to the division within ten days of the filing of the notification. The documents must include a certification by an officer or authorized representative of the insurer.

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.18(515K,522B) Licensing of a business entity.**

**10.18(1) Application.** A business entity may apply for an Iowa insurance license. For purposes of this rule, upon approval of an application by the division, the business entity will be classified as a producer and is subject to all standards of conduct and reporting requirements applicable to producers.

**10.18(2) Requirements.**

*a.* To qualify for such a license, the business entity must:

(1) File a completed NAIC uniform business entity application through the NIPR Gateway or as directed by the division. For purposes of this subrule, "uniform business entity application" means the National Association of Insurance Commissioners' uniform business entity application for resident and nonresident business entities, as the application appears on the NAIC website;

(2) Designate one officer, owner, partner, or member of the business entity, which person also is a producer licensed by the division, as the person who will have full responsibility for the conduct of all business transactions of the business entity or of producers affiliated with the business entity;

(3) For a nonresident business entity, submit an appropriate request through the NIPR Gateway; and

(4) Pay the license fee.

*b.* The designated responsible producer must maintain an active Iowa producer license. If the license of the designated responsible producer terminates or lapses for any reason, the business entity must supply the division with a substitute designated responsible producer within ten days. If the business



entity does not provide a substitute, the division must immediately terminate the license, and the entity must submit a new application and pay the appropriate license fee.

**10.18(3) License term.** A business entity license issued under this rule is effective for three years and one month, including the year of application, beginning on the first day of the month of the business entity's formation date and ending with the last day of the month of the business entity's formation date. By arrangement with the division, a business entity may choose a different month for its license term.

**10.18(4) License renewal.** Upon request by a business entity, the division must electronically transmit a renewal notice to the electronic mail address of the business entity on file with the division on or before the first day of the month preceding the renewal month. The renewal fee must be received by the division or its designated vendor on or before the license expiration date. All business entities must renew their licenses through the NIPR Gateway or as otherwise directed by the division.

**10.18(5) Business address.** Business entities licensed under this rule must maintain a current business address with the division. If a business entity's address is changed, notification from the designated responsible producer must be submitted to the division within 30 days of the address change, stating:

- a. Name of the business entity;
- b. License number;
- c. Previous address; and
- d. New address.

The notification may be sent by electronic mail through the NIPR Gateway at [www.NIPR.com](http://www.NIPR.com), unless the division instructs the producer otherwise.

**10.18(6) Business name.** A business entity licensed under this rule must keep the division informed of its business name. If a business entity changes the name under which it is operating, notification from the designated responsible producer must be submitted to the division within 30 days of the name change. The notification may be sent through the NIPR Gateway, if available, or as instructed on the division's website.

[ARC 7836B, IAB 6/3/09, effective 7/8/09; ARC 4780C, IAB 11/20/19, effective 12/25/19; ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

### **191—10.19(522B) Use of senior-specific certifications and professional designations in the sale of life insurance and annuities.**

**10.19(1) Purpose.** The purpose of this rule is to set forth standards to protect consumers from misleading and fraudulent marketing practices with respect to the use of senior-specific certifications and professional designations in the solicitation, sale or purchase of, or advice made in connection with, a life insurance or annuity product.

**10.19(2) Scope.** This rule applies to any solicitation, sale or purchase of, or advice made in connection with, a life insurance or annuity product by a producer.

**10.19(3) Authority.**

- a. This rule is promulgated under the authority of Iowa Code chapters 507B and 522B.
- b. Nothing in this rule limits the division's authority to enforce existing provisions of law.

**10.19(4) Prohibited uses of senior-specific certifications and professional designations.**

a. It is an unfair and deceptive act or practice in the business of insurance within the meaning of Iowa Code chapter 507B for a producer to use a senior-specific certification or professional designation that indicates or implies in such a way as to mislead a purchaser or prospective purchaser that the producer has special certification or training in advising or servicing seniors in connection with the solicitation, sale or purchase of a life insurance or annuity product or in the provision of advice as to the value of or the advisability of purchasing or selling a life insurance or annuity product, either directly or indirectly through publications or writings, or by issuing or promulgating analyses or reports related to a life insurance or annuity product.

b. The prohibited use of senior-specific certifications or professional designations includes, but is not limited to, the following:

(1) Use of a certification or professional designation by an insurance producer who has not actually earned or is otherwise ineligible to use such certification or designation;

(2) Use of a nonexistent or self-conferred certification or professional designation;

(3) Use of a certification or professional designation that indicates or implies a level of occupational qualifications obtained through education, training or experience that the producer using the certification or designation does not have; and

(4) Use of a certification or professional designation that was obtained from a certifying or designating organization that:

1. Is primarily engaged in the business of instruction in sales or marketing;

2. Does not have reasonable standards or procedures for assuring the competency of its certificants or designees;

3. Does not have reasonable standards or procedures for monitoring and disciplining its certificants or designees for improper or unethical conduct; or

4. Does not have reasonable continuing education requirements for its certificants or designees in order to maintain the certificate or designation.

c. There is a rebuttable presumption that a certifying or designating organization is not disqualified solely for purposes of subparagraph 10.19(4) “b”(4) when the certification or designation issued from the organization does not primarily apply to sales or marketing and when the organization or the certification or designation in question has been accredited by:

(1) The American National Standards Institute (ANSI);

(2) The National Commission for Certifying Agencies; or

(3) Any organization that is on the U.S. Department of Education’s list entitled “Accrediting Agencies Recognized for Title IV Purposes.”

d. In determining whether a combination of words or an acronym standing for a combination of words constitutes a certification or professional designation indicating or implying that a person has special certification or training in advising or servicing seniors, factors to be considered shall include:

(1) Use of one or more words such as “senior,” “retirement,” “elder,” or like words combined with one or more words such as “certified,” “registered,” “chartered,” “adviser,” “specialist,” “consultant,” “planner,” or like words, in the name of the certification or professional designation; and

(2) The manner in which those words are combined.

e. Financial services regulatory agency.

(1) For purposes of this rule, a job title within an organization that is licensed or registered by a state or federal financial services regulatory agency is not a certification or professional designation, unless it is used in a manner that would confuse or mislead a reasonable consumer, when the job title:

1. Indicates seniority or standing within the organization; or

2. Specifies an individual’s area of specialization within the organization.

(2) For purposes of paragraph 10.19(4) “e,” “financial services regulatory agency” includes, but is not limited to, an agency that regulates insurers, insurance producers, broker-dealers, investment advisers, or investment companies as defined under the Investment Company Act of 1940.

f. Effective date. This rule shall become effective January 1, 2009.

[ARC 4910C, IAB 2/12/20, effective 3/18/20]

### **191—10.20(515K,522B) Violations and penalties.**

**10.20(1)** A producer who sells, solicits or negotiates insurance, directly or indirectly, in violation of this chapter is deemed to be in violation of Iowa Code section 522B.2 and is subject to the penalties provided in Iowa Code section 522B.17.

**10.20(2)** A person who sells, solicits or negotiates insurance, directly or indirectly, who is not properly licensed as a producer is subject to the penalties provided in Iowa Code chapter 507A and Iowa Code section 522B.17.

**10.20(3)** Any company or company representative who aids and abets a producer in the above-described violation is deemed to be in violation of Iowa Code section 522B.2 and is subject to the penalties provided in Iowa Code section 522B.17.

**10.20(4)** The commissioner may place on probation, suspend, revoke, or refuse to issue or renew a producer's license or may levy a civil penalty, in accordance with Iowa Code section 522B.17 or any combination of actions, for any action listed in Iowa Code section 522B.11 and any one or more of the following causes:

*a.* Submitting to the division or to the outside testing service on contract with the division a check which is returned to the division by a bank without payment, or submitting a payment to the division by credit card which the credit card company does not approve, or canceling or refusing amounts charged to a credit card by the outside testing service on contract with the division where services were received by the producer;

*b.* Failing to report any administrative action or criminal prosecution taken against the producer or failure to report the termination of a resident producer license;

*c.* Acting as a producer through persons not licensed as producers; or

*d.* Taking any action to circumvent the spirit of these rules and the Iowa insurance statutes or any other action that shows noncompliance with the requirements of Iowa Code chapter 522B or these rules.

**10.20(5)** If a producer fails to provide to the division any notification required either by Iowa Code chapter 522B or by this chapter, including but not limited to notification of a change of address, notification of change of name, or notification of administrative criminal action as required by rules 191—10.12(522B) and 191—10.13(522B), within the required time, the producer must pay a late fee of \$100 for each notification unless otherwise ordered pursuant to Iowa Code section 522B.6(7) or 522B.17. A business entity that fails to make a notification to the division as required by rule 191—10.18(522B) within the required time must pay a late fee of \$100 for each notification unless otherwise ordered pursuant to Iowa Code section 522B.6(7) or 522B.17.

**10.20(6)** In the event that the division denies a request to renew a producer license or denies an application for a producer license, the commissioner must provide written notification to the producer or applicant of the denial or failure to renew, including the reason therefor. The producer or applicant may request a hearing within 30 days of receipt of the notice to determine the reasonableness of the division's action. The hearing must be held within 30 days of the date of the receipt of the written demand by the applicant, unless otherwise agreed to by the producer, and be held pursuant to 191—Chapter 3.

**10.20(7)** The commissioner may suspend, revoke, or refuse to issue the license of a business entity if the commissioner finds, after hearing, that an individual licensee's violation was known or should have been known by one or more of the partners, officers or managers acting on behalf of the entity and the violation was neither reported to the insurance division nor was corrective action taken.

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.21(252J,272D,515K) Suspension for failure to pay child support or state debt.**

**10.21(1)** The commissioner must deny the producer's application for license issuance, renewal, reinstatement, or reissuance; suspend a current license; or revoke a currently suspended license upon receipt of a certificate of noncompliance from the CSRU according to the procedures in Iowa Code chapter 252J or upon receipt of a certificate of noncompliance from the centralized collection unit of the department of revenue according to the procedures in Iowa Code chapter 272D. In addition to the procedures set forth in Iowa Code chapters 252J and 272D, this rule applies.

**10.21(2)** Upon receipt of a certificate of noncompliance, the commissioner must issue a notice to the producer that the division will, unless the certificate of noncompliance is withdrawn, deny the producer's application for license issuance, renewal, reinstatement, or reissuance; suspend a current license; or revoke a currently suspended license 30 days after the mailing of the notice. Notice must be sent to the producer's last-known address by restricted certified mail, return receipt requested, or in accordance with the division's rules for service.

**10.21(3)** The notice must contain the following items:

*a.* A statement that the commissioner intends to deny the producer's application for license issuance, renewal, reinstatement, or reissuance; suspend a current license; or revoke a currently suspended license in 30 days unless the certificate of noncompliance is withdrawn.

*b.* A statement that the producer must contact the agency that issued the certificate of noncompliance (“the issuing agency”) to request a withdrawal;

*c.* A statement that the producer does not have a right to a hearing before the division, but that the producer may file an application for a hearing in district court pursuant to Iowa Code section 252J.9 or 272D.9, as applicable;

*d.* A statement that the filing of an application with the district court will stay the proceedings of the division; and

*e.* A copy of the certificate of noncompliance.

**10.21(4)** Producers must keep the commissioner informed of all actions taken by the district court or the issuing agency in connection with the certificate of noncompliance. Producers must provide to the commissioner, within seven days of filing or issuance, copies of all applications filed with the district court pursuant to an application of hearing, of all court orders entered in such actions, and of all withdrawals of certificates of noncompliance.

**10.21(5)** In the event an applicant or licensed producer timely files an application for hearing in district court and the division is notified of such a filing, the commissioner’s denial, suspension, or revocation proceedings will be stayed until the division is notified by the district court, the issuing agency, the licensee, or the applicant of the resolution of the application. Upon receipt of a court order lifting the stay or otherwise directing the commissioner to proceed, the commissioner shall continue with the intended action described in the notice.

**10.21(6)** If the commissioner does not receive a withdrawal of the certificate of noncompliance from the issuing agency or a notice from a clerk of court, the issuing agency, the licensee, or the applicant that an application for hearing has been filed, the commissioner must deny the producer’s application for license issuance, renewal, reinstatement, or reissuance; suspend a current license; or revoke a currently suspended license 30 days after the notice is issued.

**10.21(7)** Upon receipt of a withdrawal of the certificate of noncompliance from the issuing agency, suspension or revocation proceedings must halt and the named producer must be notified that the proceedings have been halted. If the producer’s license has already been suspended, the producer must apply for reinstatement and the license must be reinstated if the producer is otherwise in compliance with division rules. If the producer’s application for licensure was stayed, application processing must resume. All fees required for license renewal, reinstatement, or reissuance must be paid by producers and all continuing education requirements must be met before a producer license will be renewed or reinstated after a license suspension or revocation pursuant to this chapter.

**10.21(8)** The commissioner must notify the producer in writing through regular first-class mail, or such other means as the commissioner deems appropriate in the circumstances, within ten days of the effective date of the suspension or revocation of a producer license, and must similarly notify the producer when the producer license is reinstated following the commissioner’s receipt of a withdrawal of the certificate of noncompliance.

**10.21(9)** Notwithstanding any statutory confidentiality provision, the division may share information with the CSRU or the centralized collection unit of the department of revenue for the sole purpose of identifying producers subject to enforcement under Iowa Code chapter 252J or 272D.  
[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.22(261) Suspension for failure to pay student loan.** Rescinded ARC 4910C, IAB 2/12/20, effective 3/18/20.

**191—10.23(82GA,SF2428) Suspension for failure to pay state debt.** Rescinded ARC 4910C, IAB 2/12/20, effective 3/18/20.

**191—10.24(522B) Administration of examinations.**

**10.24(1)** The division may enter into a contractual relationship with an outside testing service, in compliance with Iowa law, to provide the licensing examinations for all lines of authority which require an examination.

**10.24(2)** If contracted, the outside testing service must administer all examinations for license applicants.

**10.24(3)** Any contract to implement subrule 10.24(1) must require the outside testing service to:

- a. Update, on a continual basis, the licensing examinations;
- b. Ensure that the examinations are job-related;
- c. Adequately inform the applicants of the procedures and requirements for taking the licensing examinations;
- d. Prepare and administer examinations for all lines listed in Iowa Code subsection 522B.6(2) and rule 191—10.7(522B), except variable contracts; and
- e. Conform to division guidelines and Iowa law, and report to the division on at least a quarterly basis.

[ARC 4910C, IAB 2/12/20, effective 3/18/20]

**191—10.25(515K,522B) Forms.** An original of each form necessary for the producer's licensure, appointment and termination may be downloaded from the NAIC website, and the division's website will provide a link to that site. Exact, readable, high-quality copies may be made therefrom.

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.26(515K,522B) Fees.**

**10.26(1)** Fees may be paid by check, money order, or credit card.

**10.26(2)** The fee for an examination may be set by the outside testing service under contract with the division and must be approved by the division.

**10.26(3)** The fee for issuance or renewal of a producer license is \$50 for three years.

**10.26(4)** The fee for issuance or renewal of a business entity license is \$50 for three years.

**10.26(5)** The fee for reinstatement or reissuance of a producer license is \$100. In addition, applicable issuance or renewal fees will be assessed.

**10.26(6)** The fee for an appointment or the renewal of an appointment is \$5 for each producer appointed to a domestic company. The fee for appointment or renewal of each producer appointed to a foreign company is the fee charged by the state of domicile.

**10.26(7)** The division may charge a reasonable fee for the compilation and production of producer licensing records.

**10.26(8)** The fee for a criminal history check as required pursuant to Iowa Code section 522B.5 is \$50.

[ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 5250C, IAB 11/4/20, effective 12/9/20; ARC 6548C, IAB 10/5/22, effective 11/9/22]

**191—10.27 to 10.50** Reserved.

**191—10.51(515K,522A,522E) Limited licenses.**

**10.51(1)** *Limited licenses for vehicle rental companies and counter employees.*

a. *Purpose.* The purpose of this subrule is to govern the qualifications of and procedures for the licensing of vehicle rental companies and counter employees and to set out the requirements, procedures and fees relating to the qualification and licensure of vehicle rental companies and counter employees.

b. *Definitions.* For purposes of this subrule, in addition to the definitions in rule 191—1.1(502,505), the definitions of Iowa Code chapter 522A apply.

c. *Requirement to hold a license.*

(1) A rental company that desires to offer or sell insurance set forth in Iowa Code section 522A.3 in connection with the rental of a vehicle must file a vehicle rental limited license application with the division and, at the discretion of the division, receive a vehicle rental limited license.

(2) A counter employee who desires to offer or sell insurance products must file a vehicle rental counter employee limited license application with the division and, at the discretion of the division, receive a vehicle rental counter employee limited license.

d. *Limited license application process for vehicle rental company.*

(1) To obtain a limited license, a vehicle rental company must file a completed vehicle rental limited license application with the division and pay a fee of \$50 for a license. The vehicle rental limited license application form is available on the division's website.

(2) If the vehicle rental limited license application is approved, the division must issue a vehicle rental limited license. The vehicle rental limited license term is from the date of approval through the third December 31 after the vehicle rental limited license is issued.

*e. Limited license application process for counter employees.*

(1) An individual may not obtain a vehicle rental counter employee limited license unless that individual is employed by a vehicle rental limited licensee.

(2) To obtain a vehicle rental counter employee limited license, an individual must successfully complete an examination and submit to the division a completed vehicle rental counter employee limited license application, pursuant to Iowa Code section 522A.3. The vehicle rental counter employee limited license application form is available on the division's website.

(3) If the application is approved, the division must issue a vehicle rental counter employee limited license. Vehicle rental counter employee limited license applications will be deemed approved if not disapproved by the division within 30 days of receipt by the division. The vehicle rental counter employee limited license term is from the date of approval through the third December 31 after the license is issued.

(4) The vehicle rental counter employee limited license will automatically terminate:

1. When the counter employee ceases employment with a vehicle rental limited licensee; or
2. At the end of the term of the vehicle rental counter employee limited license term if the license is not renewed pursuant to this subrule.

*f. Duties of vehicle rental limited licensees.*

(1) Pursuant to Iowa Code section 522A.3, a vehicle rental limited licensee is responsible for the training, examination and payment of license fees for all individuals it employs for whom the licensee desires to obtain vehicle rental counter employee limited licenses.

(2) A vehicle rental limited licensee must obtain and administer an examination for all vehicle rental counter employee limited license candidates. The content of the examination and the manner of its administration must be approved by the division.

(3) The vehicle rental limited licensee must develop a system for the security of examination content.

(4) The vehicle rental limited licensee must administer the vehicle rental counter employee limited license examination under controlled conditions, approved by the division, which ensure that each candidate completes the examination without outside assistance or interference.

(5) The vehicle rental limited licensee must notify the division of the termination of employment of any of its vehicle rental counter employee limited licensees. The vehicle rental limited licensee must file reports of terminations within 30 days of termination of employment.

*g. License renewal.*

(1) All vehicle rental limited licenses and vehicle rental counter employee limited licenses must be issued with an expiration date of the December 31 at the end of the license terms and must be renewed before the end of the license terms.

(2) Each year, the division must mail to the vehicle rental limited licensee's latest electronic mail or mailing address appearing in the division's records a renewal form for use in renewing the vehicle rental limited license and all of the vehicle rental counter employee limited licenses that will expire that year.

(3) The vehicle rental limited licensee must complete the renewal form for its license if applicable and for all of the vehicle rental counter employee limited licenses that will expire that year and must return the completed renewal form and applicable fee to the division on or before December 31 of the renewal year or all licenses listed on the renewal form will expire.

(4) The fee for renewal of a vehicle rental limited license is \$50, and the fee to renew each vehicle rental counter employee limited license is \$50.

*h. Limitation on fees.* A vehicle rental limited licensee is not required to pay license and renewal fees of more than \$1,000 in aggregate in any calendar year.

*i. Change in name or address.*

(1) Vehicle rental limited licensees must file written notification with the division of a change in name or address within 30 days of the change. This requirement applies to any change in any locations at which the vehicle rental limited licensee is doing business.

(2) Vehicle rental limited licensees must file written notification with the division of changes in names or addresses of vehicle rental counter employee limited licensees. If the change of name is by a court order, a copy of the order shall be included with the notification. The limited licensee must file reports of name and address changes within 30 days of the change.

*j. Violations and penalties.*

(1) A rental company or counter employee who sells insurance in violation of this rule is in violation of Iowa Code chapter 522A and is subject to the penalties provided in Iowa Code section 522A.3.

(2) A vehicle rental limited licensee or vehicle rental counter employee limited licensee who commits an unfair or deceptive trade practice in violation of Iowa Code chapter 507B, or in violation of administrative rules which implement that chapter, is subject to the penalties provided for in Iowa Code chapter 507B.

**10.51(2)** *Limited licenses for persons who sell portable electronics insurance.*

*a. Purpose.* The purpose of this subrule is to govern the qualifications of and procedures for the licensing of persons offering or selling any form of portable electronics insurance in this state, pursuant to Iowa Code chapter 522E.

*b. Definitions.* For purposes of this subrule, in addition to the definitions in rule 191—1.1(502,505), the definitions of Iowa Code chapter 522E apply.

*c. Requirement to hold a portable electronics insurance limited license.* A person that desires to offer or sell any form of portable electronics insurance in this state must:

(1) Be licensed as an insurance producer pursuant to Iowa Code chapter 522B;

(2) Submit an application to the division and, at the discretion of the division, receive a portable electronics insurance limited license pursuant to Iowa Code sections 522E.2, 522E.3, and 522E.4 and this subrule; or

(3) Be an endorsee in compliance with Iowa Code sections 522E.6 and 522E.7 and this subrule.

*d. Application process for portable electronics insurance limited license.*

(1) To obtain a portable electronics insurance limited license, a portable electronics vendor must submit to the division a completed portable electronics insurance limited license application and the appropriate fee, as required by Iowa Code section 522E.3.

(2) If the application is approved, the division must issue a portable electronics insurance limited license. The portable electronics insurance limited license term is from the date of approval through the third December 31 after the portable electronics insurance limited license was issued.

*e. Portable electronics insurance limited license renewal.*

(1) All portable electronics insurance limited licenses must be issued for a license period as defined in Iowa Code section 522E.1 and must be renewed triennially.

(2) Not less than 60 days before the end of the license period, the division must mail a renewal form to the portable electronics insurance limited licensee at the last-known electronic mail or mailing address appearing in the division's records.

(3) The portable electronics insurance limited licensee must complete and return to the division the completed renewal form and the applicable fee, as required by Iowa Code section 522E.5, on or before the expiration date of the portable electronics insurance limited license, or the licensee's portable electronics insurance limited license will expire and the authority of all endorseees to sell under the portable electronics insurance limited license also will expire.

*f. Change in name or address.* A portable electronics insurance limited licensee must file written notification with the division of a change in name or address within 30 days of the change. This requirement applies to any change in any location at which the portable electronics insurance limited licensee is doing business.

*g. Violations and penalties.* A portable electronics vendor or endorsee that sells insurance in violation of this rule is in violation of Iowa Code chapter 522E and is subject to the penalties in Iowa Code chapter 522E.

**10.51(3) Limited licenses for persons who sell travel insurance.** Travel insurance is an authorized limited line of authority in this state. Travel retailers operating under Iowa Code section 522B.3 and registering with a limited lines travel insurance producer are not required to be licensed as an insurance producer.

[ARC 2260C, IAB 11/25/15, effective 1/1/16; ARC 4910C, IAB 2/12/20, effective 3/18/20; ARC 6338C, IAB 6/1/22, effective 7/6/22; ARC 6548C, IAB 10/5/22, effective 11/9/22]

These rules are intended to implement Iowa Code chapters 252J, 272D, 522A, 522B, and 522E.

[Filed November 21, 1963]

Appeared as 9.1, 1973 IDR

[Filed 1/13/84, Notice 11/23/84—published 2/1/84, effective 3/7/84]

[Filed 9/21/84, Notice 7/18/84—published 10/10/84, effective 11/15/84]

[Filed 4/8/85, Notice 1/30/85—published 4/24/85, effective 5/31/85]

[Filed 8/7/86, Notice 7/2/86—published 8/27/86, effective 10/1/86]

[Editorially transferred from [510] to [191], IAC Supp. 10/22/86; see IAB 7/30/86]

[Filed 1/8/88, Notice 11/4/87—published 1/27/88, effective 3/2/88]<sup>◇</sup>

[Filed emergency 6/24/88—published 7/13/88, effective 7/1/88]

[Filed 10/25/91, Notice 9/18/91—published 11/13/91, effective 12/18/91]

[Filed 11/19/93, Notice 10/13/93—published 12/8/93, effective 1/12/94]

[Filed 10/21/94, Notice 9/14/94—published 11/9/94, effective 12/14/94]

[Filed 2/2/96, Notice 12/6/95—published 2/28/96, effective 4/3/96]

[Filed 10/30/97, Notice 9/10/97—published 11/19/97, effective 1/1/98]

[Filed 12/28/98, Notice 11/4/98—published 1/13/99, effective 2/17/99]

[Filed 1/20/00, Notice 12/1/99—published 2/9/00, effective 3/15/00]

[Filed 10/26/01, Notice 9/19/01—published 11/14/01, effective 1/1/02]

[Filed 4/21/05, Notice 3/2/05—published 5/11/05, effective 6/15/05]

[Filed 10/5/06, Notice 8/30/06—published 10/25/06, effective 11/29/06]

[Filed 10/5/07, Notice 8/29/07—published 10/24/07, effective 11/28/07]

[Filed 10/30/08, Notice 9/24/08—published 11/19/08, effective 1/1/09]

[Filed ARC 7836B (Notice ARC 7711B, IAB 4/8/09), IAB 6/3/09, effective 7/8/09]

[Editorial change: IAC Supplement 11/18/09]

[Filed ARC 2260C (Notice ARC 2174C, IAB 9/30/15), IAB 11/25/15, effective 1/1/16]

[Filed ARC 4780C (Notice ARC 4660C, IAB 9/25/19), IAB 11/20/19, effective 12/25/19]

[Filed ARC 4910C (Notice ARC 4821C, IAB 12/18/19), IAB 2/12/20, effective 3/18/20]

[Filed ARC 5250C (Notice ARC 5129C, IAB 8/12/20), IAB 11/4/20, effective 12/9/20]

[Filed ARC 6338C (Notice ARC 6285C, IAB 4/6/22), IAB 6/1/22, effective 7/6/22]

[Filed ARC 6548C (Notice ARC 6402C, IAB 7/13/22), IAB 10/5/22, effective 11/9/22]

<sup>◇</sup> Two or more ARCs