

**191—28.16(509) Effective date.**

**28.16(1)** This chapter shall take effect January 1, 1991.

**28.16(2)** Any deviations thought to be appropriate by an insurer as a result of promulgation of this chapter shall be filed in accordance with the provisions of rule 28.11(509) no later than January 1, 1991.

**28.16(3)** Certificates, notices of proposed insurance and premium rates in connection with existing group policies shall conform to the requirements of this chapter not later than the anniversary date of the group policy next following January 1, 1991.