

**61—20.11(537) Insurance division requirements.** In addition to complying with this chapter and the Iowa consumer credit code, creditors must also comply with all applicable statutes and regulations enforced by the Iowa insurance division. These requirements include, but are not limited to: agent licensing requirements, premium rates, loss ratios, refund formulas, reporting requirements, and policy disclosure and readability provisions. Compliance with this chapter does not relieve the creditor from complying with all relevant requirements of the insurance division.