

**191—25.1(505) Purpose and authority.**

**25.1(1)** The purpose of this chapter is to set forth standards to protect active duty service members of the United States armed forces from dishonest and predatory insurance sales practices by declaring certain identified practices to be false, misleading, deceptive or unfair.

**25.1(2)** Nothing herein shall be construed to create or imply a private cause of action for a violation of this chapter.

**25.1(3)** This chapter is issued under the authority of Iowa Code section 505.27A.

**25.1(4)** This chapter shall apply to acts or practices committed on or after January 1, 2008.  
[ARC 7738C, IAB 3/20/24, effective 4/24/24]