

**191—15.77(507B) Compliance; mitigation; penalties; enforcement.**

**15.77(1)** An insurer is responsible for compliance with this regulation. If a violation occurs, either because of the action or inaction of the insurer or its producer, the commissioner may order:

*a.* An insurer to take reasonably appropriate corrective action for any consumer harmed by a failure to comply with these rules by the insurer, an entity contracted to perform the insurer's supervisory duties, or by the producer;

*b.* A general agency, independent agency or the producer to take reasonably appropriate corrective action for any consumer harmed by the producer's violation of the rules of this division; and

*c.* Appropriate penalties and sanctions.

**15.77(2)** Any applicable penalty under Iowa Code chapter 507B for a violation of the rules in Division V of this chapter may be reduced or eliminated if corrective action for the consumer was taken promptly after a violation was discovered or the violation was not part of a pattern or practice.

**15.77(3)** The authority to enforce compliance with these rules is vested exclusively with the commissioner.

[**ARC 8934B**, IAB 7/14/10, effective 1/1/11; **ARC 0035C**, IAB 3/7/12, effective 4/11/12; **ARC 5045C**, IAB 6/3/20, effective 1/1/21; see correction note at end of chapter]