

**191—39.46(514G) Independent review request.**

**39.46(1)** The insured shall send a copy of the insurer's notice explaining why the benefit trigger has not been met, with the insured's request for an independent review, to the insurance commissioner within 60 days of receipt of the benefit trigger determination. The notice shall be sent to the commissioner at the Iowa Insurance Division, 330 Maple Street, Des Moines, Iowa 50319.

**39.46(2)** A \$25 filing fee shall be enclosed with the independent review request. The commissioner may waive the fee for good cause.