

**INSURANCE DIVISION[191]**

**Notice of Intended Action**

**Proposing rulemaking related to property and casualty insurance  
and providing an opportunity for public comment**

The Insurance Division hereby proposes to amend Chapter 20, “Property and Casualty Insurance,” Iowa Administrative Code.

*Legal Authority for Rulemaking*

This rulemaking is proposed under the authority provided in Iowa Code section 515F.37.

*State or Federal Law Implemented*

This rulemaking implements, in whole or in part, Iowa Code chapters 515, 515A and 515F.

*Purpose and Summary*

The proposed amendment to rule 191—20.11(515) corrects language that was erroneously omitted when the chapter was rescinded and new Chapter 20 was adopted pursuant to Executive Order 10 (January 10, 2023). Insurers were previously exempt from filing rates for the lines of insurance listed in the rule. The proposed amendment ensures that the exemption continues.

*Fiscal Impact*

This rulemaking has no fiscal impact to the State of Iowa.

*Jobs Impact*

After analysis and review of this rulemaking, no impact on jobs has been found.

*Waivers*

Any person who believes that the application of the discretionary provisions of this rulemaking would result in hardship or injustice to that person may petition the Division for a waiver of the discretionary provisions, if any, pursuant to 191—Chapter 4.

*Public Comment*

Any interested person may submit written or oral comments concerning this proposed rulemaking. Written or oral comments in response to this rulemaking must be received by the Division no later than 4:30 p.m. on May 8, 2024. Comments should be directed to:

Angela Burke Boston  
Iowa Insurance Division  
1963 Bell Avenue, Suite 100  
Des Moines, Iowa 50315  
Phone: 515.654.6543  
Email: [angela.burke.boston@iid.iowa.gov](mailto:angela.burke.boston@iid.iowa.gov)

*Public Hearing*

Public hearings at which persons may present their views orally or in writing will be held as follows:

May 8, 2024  
10 to 10:30 a.m.

1963 Bell Avenue, Suite 100  
Des Moines, Iowa

May 8, 2024  
3 to 3:30 p.m.

1963 Bell Avenue, Suite 100  
Des Moines, Iowa

Persons who wish to make oral comments at a public hearing may be asked to state their names for the record and to confine their remarks to the subject of this proposed rulemaking.

Any persons who intend to attend a public hearing and have special requirements, such as those related to hearing or mobility impairments, should contact Angela Burke Boston via email at [angela.burke.boston@iid.iowa.gov](mailto:angela.burke.boston@iid.iowa.gov) or by telephone at 515.654.6543 and advise of specific needs.

*Review by Administrative Rules Review Committee*

The Administrative Rules Review Committee, a bipartisan legislative committee which oversees rulemaking by executive branch agencies, may, on its own motion or on written request by any individual or group, review this rulemaking at its [regular monthly meeting](#) or at a special meeting. The Committee's meetings are open to the public, and interested persons may be heard as provided in Iowa Code section 17A.8(6).

The following rulemaking action is proposed:

ITEM 1. Amend rule 191—20.11(515) as follows:

**191—20.11(515) Exemption from form and rate filing requirements.**

**20.11(1)** The following lines of insurance shall be exempt from the form and rate filing requirements of Iowa Code section 515.102:

- a. Aircraft hull and aviation liability.
- b. Difference-in-conditions.
- c. Kidnap-ransom.
- d. Manuscript policies and endorsements issued to not more than two insureds in Iowa.
- e. Political risk.
- f. Reinsurance.
- g. Terrorism.
- h. War risk.
- i. Weather insurance.

**20.11(2)** No change.