

515.109 Forms of policies and endorsements approval.

1. The form of all policies, and of applications, and of agreements or endorsements modifying the provisions of policies, and of all permits and riders used generally throughout the state, issued or proposed to be issued by any insurance company doing business in this state under the provisions of this chapter, shall first be examined and approved by the commissioner of insurance.

2. The commissioner, upon a determination that the examination required under subsection 1 is unnecessary to achieve the purposes of this section, may exempt either of the following:

a. Any specified person by order, or any class of persons by rule.

b. Any specified risk by order, or any line or kind of insurance or subdivision of insurance or any class of risk or combination of classes of risks by rule.

[C97, § 1745; S13, § 1745; C24, 27, 31, 35, 39, § **8988**; C46, 50, 54, 58, 62, 66, 71, 73, 75, 77, 79, 81, § 515.109]

95 Acts, ch 185, §23