INSURANCE DIVISION[191]
[Prior to 10/22/86, see Insurance Department[510], renamed Insurance Division[191] under the "umbrella" of Department of Commerce by the 1986 Iowa Acts, Senate File 2175]

ORGANIZATION AND PROCEDURES

CHAPTER 1 ORGANIZATION OF DIVISION

	ORGANIZATION OF DIVISION
1.1(502,505)	Organization
1.2(502,505)	Location and contact information
1.3(22,502,505)	Public information and inspection of records
1.4(505)	Service of process
1.4(303)	Service of process
	CHAPTER 2
	DECLARATORY ORDERS
2.1(17A)	Petition for declaratory order
2.2(17A)	Notice of petition
2.3(17A)	Intervention
2.4(17A)	Briefs
2.5(17A)	Inquiries
2.6(17A)	Service and filing of petitions and other papers
2.7(17A)	Consideration
2.8(17A)	Action on petition
2.9(17A)	Refusal to issue order
2.10(17A)	Contents of declaratory order—effective date
2.11(17A)	Copies of orders
2.12(17A)	Effect of a declaratory order
	CHAPTER 3
	CONTESTED CASES
3.1(17A)	Scope and applicability
3.2(17A)	Definitions
3.2(17A) 3.3(17A)	Time requirements
	•
3 1(17A)	Paguasts for contested case proceeding
3.4(17A)	Requests for contested case proceeding
3.5(17A)	Commencement of hearing; notice
3.5(17A) 3.6(17A)	Commencement of hearing; notice Presiding officer
3.5(17A) 3.6(17A) 3.7(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A) 3.14(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery Subpoenas
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery Subpoenas Motions
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A) 3.16(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery Subpoenas Motions Prehearing conference
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A) 3.16(17A) 3.17(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery Subpoenas Motions Prehearing conference Continuances
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A) 3.16(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery Subpoenas Motions Prehearing conference
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A) 3.16(17A) 3.17(17A) 3.18(17A) 3.19(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery Subpoenas Motions Prehearing conference Continuances
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A) 3.16(17A) 3.17(17A) 3.18(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery Subpoenas Motions Prehearing conference Continuances Withdrawals
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A) 3.16(17A) 3.17(17A) 3.18(17A) 3.19(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery Subpoenas Motions Prehearing conference Continuances Withdrawals Intervention
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A) 3.16(17A) 3.17(17A) 3.18(17A) 3.19(17A) 3.20(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery Subpoenas Motions Prehearing conference Continuances Withdrawals Intervention Hearing procedures
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A) 3.16(17A) 3.17(17A) 3.18(17A) 3.19(17A) 3.20(17A) 3.21(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery Subpoenas Motions Prehearing conference Continuances Withdrawals Intervention Hearing procedures Evidence
3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A) 3.16(17A) 3.17(17A) 3.18(17A) 3.19(17A) 3.20(17A) 3.21(17A) 3.22(17A)	Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery Subpoenas Motions Prehearing conference Continuances Withdrawals Intervention Hearing procedures Evidence Default

3.25(17A)	Interlocutory appeals
3.26(17A)	Final decision
3.27(17A)	Appeals and review
3.28(17A)	Applications for rehearing
3.29(17A)	Stay of agency action
3.30(17A)	No factual dispute contested cases
3.31(17A)	Emergency adjudicative proceedings
3.32(502,505,507B)	Summary cease and desist orders
3.33(17A,502,505)	Informal settlement
3.34(17A,502,505)	Witness fees

CHAPTER 4

AGENCY PROCEDURE FOR RULE MAKING AND WAIVER OF RULES

AGENCY PROCEDURE FOR RULE MAKING AND WAIVER OF RULES	
DIVISION I	
	AGENCY PROCEDURE FOR RULE MAKING
4.1(17A)	Applicability
4.2(17A)	Advice on possible rules before notice of proposed rule adoption
4.3(17A)	Public rule-making docket
4.4(17A)	Notice of proposed rule making
4.5(17A)	Public participation
4.6(17A)	Regulatory analysis
4.7(17A,25B)	Fiscal impact statement
4.8(17A)	Time and manner of rule adoption
4.9(17A)	Variance between adopted rule and rule proposed in Notice of Intended Action
4.10(17A)	Exemptions from public rule-making procedures
4.11(17A)	Concise statement of reasons
4.12(17A)	Contents, style, and form of rule
4.13(17A)	Agency rule-making record
4.14(17A)	Filing of rules
4.15(17A)	Effectiveness of rules prior to publication
4.16(17A)	General statements of policy
4.17(17A)	Review of rules by division
4.18(17A)	Petition for rule making
4.19 and 4.20	Reserved
	DIVISION II
	WAIVER AND VARIANCE RULES
4.21(17A)	Definition
4.22(17A)	Scope
4.23(17A)	Applicability of Division II of Chapter 4
4.24(17A)	Criteria for waiver or variance
4.25(17A)	Filing of petition
4.26(17A)	Content of petition
4.27(17A)	Additional information
4.28(17A)	Notice
4.29(17A)	Hearing procedures
4.30(17A)	Ruling
4.31(17A)	Public availability
4.32(17A)	Summary reports
4.33(17A)	Cancellation of a waiver
4.34(17A)	Violations
4.35(17A)	Defense
4.36(17A)	Judicial review

REGULATION OF INSURERS

CHAPTED 6		
	CHAPTER 5 REGULATION OF INSURERS—GENERAL PROVISIONS	
5 1(507)		
5.1(507)	Examination reports Examination for admission	
5.2(505,507)		
5.3(507,508,515)	Submission of quarterly financial information	
5.4(505,508,515,52		
5.5(505,515,520)	Maximum allowable premium volume	
5.6(505,515,520)	Treatment of various items on the financial statement	
5.7(505)	Ordering withdrawal of domestic insurers from states	
5.8(505)	Monitoring	
5.9(505)	Rate and form filings	
5.10(511)	Life companies—permissible investments	
5.11(511)	Investment of funds	
5.12(515)	Collateral loans	
5.13(508,515)		
5.14	Reserved	
5.15(508,512B,514	,514B,515,520) Accounting practices and procedures manual and annual statement	
7.1 6	instructions	
5.16 to 5.19	Reserved	
5.20(508)	Computation of reserves	
UNEAL	RNED PREMIUM RESERVES ON MORTGAGE GUARANTY INSURANCE POLICIES	
5.21(515C)	Unearned premium reserve factors	
5.22(515C)	Contingency reserve	
5.23(507C)	Standards	
5.24(507C)	Commissioner's authority	
5.25(505)	Annual audited financial reports	
5.26(508,515)	Participation in the NAIC Insurance Regulatory Information System	
5.27(508,515,520)	Asset valuation	
5.28(508,515,520)	Risk-based capital and surplus	
5.29(508,515)	Actuarial certification of reserves	
5.30(515)	Single maximum risk—fidelity and surety risks	
5.31(515)	Reinsurance contracts	
5.32(511,515)	Investments in medium grade and lower grade obligations	
5.33(510)	Credit for reinsurance	
5.34(508)	Actuarial opinion and memorandum	
5.35 to 5.39	Reserved	
5.40(515)	Premium tax	
5.41(508)	Tax on gross premiums—life companies	
5.42(432)	Cash refund of premium tax	
5.43(510)	Managing general agents	
()		
5.44 to 5.49	DISCLOSURE OF MORTGAGE LOAN APPLICATIONS Reserved	
	Purpose	
5.50(535A) 5.51(535A)	Definitions	
5.51(535A) 5.52(535A)	Filing of reports	
, ,		
5.53(535A)	Form and content of reports Additional information required	
5.54(535A)	Additional information required	
5.55(535A)	Written complaints	

	CHAPTER 6
	ORGANIZATION OF DOMESTIC INSURANCE COMPANIES
6.1(506)	Definitions
6.2(506)	Promoters contributions
6.3(506)	Escrow
6.4(506)	Alienation
6.5(506)	Sales to promoters
6.6(506)	Options
6.7(506)	Qualifications of management
6.8(506)	Chief executive
6.9(506)	Directors
	CHAPTER 7
	DOMESTIC STOCK INSURERS PROXIES
	PROXY REGULATIONS
7.1(523)	Application of regulation
7.2(523)	Proxies, consents and authorizations
7.3(523)	Disclosure of equivalent information
7.4(523)	Definitions
7.5(523)	Information to be furnished to stockholders
7.6(523)	Requirements as to proxy
7.7(523)	Material required to be filed
7.8(523)	False or misleading statements
7.9(523)	Prohibition of certain solicitations
7.10(523)	Special provisions applicable to election contests
	SCHEDULE A INFORMATION REQUIRED IN PROXY STATEMENT
	SCHEDULE B
	INFORMATION TO BE INCLUDED IN STATEMENTS FILED BY OR ON BEHALF OF A PARTICIPANT (OTHER THAN THE INSURER) IN A PROXY SOLICITATION
	IN AN ELECTION CONTEST
7.11(522)	POLICYHOLDER PROXY SOLICITATION
7.11(523)	Application Conditions—revocation
7.12(523) 7.13(523)	Filing proxy
7.14(523)	Solicitation by agents—use of funds
7.14(323) 7.15 to 7.19	Reserved
,,,,,,	
7.20(523)	STOCK TRANSACTION REPORTING Statement of changes of beneficial ownership of securities
7.20(323)	
	CHAPTER 8
0.1 1.0.2	BENEVOLENT ASSOCIATIONS
8.1 and 8.2	Reserved
8.3(512A)	Organization
8.4(512A) 8.5(512A)	Membership Fees, dues and assessments
8.6(512A)	Reserve fund
0.0(312A)	
8 7(512A)	
8.7(512A) 8.8(512A)	Certificates
8.8(512A)	Certificates Beneficiaries
8.8(512A) 8.9(512A)	Certificates
8.8(512A) 8.9(512A) 8.10(512A)	Certificates Beneficiaries Mergers
8.8(512A) 8.9(512A)	Certificates Beneficiaries Mergers Directors and officers

CHAPTER 9 Reserved

INSURANCE AGENTS

CHAPTER 10 LICENSING OF INSURANCE PRODUCERS

DIVISION I

LICENSING OF INSURANCE PRODUCERS		
10.1(522B)	Purpose and authority	
10.2(522B)	Definitions	
10.3(522B)	Requirement to hold a license	
10.4(522B)	Licensing of resident producers	
10.5(522B)	Licensing of nonresident producers	
10.6(522B)	Issuance of license	
10.7(522B)	License lines of authority	
10.8(522B)	License renewal	
10.9(522B)	License reinstatement	
10.10(522B)	Reinstatement or reissuance of a license after suspension, revocation or forfeiture	
	in connection with disciplinary matters; and forfeiture in lieu of compliance	
10.11(522B)	Temporary licenses	
10.12(522B)	Change in name, address or state of residence	
10.13(522B)	Reporting of actions	
10.14(522B)	Commissions and referral fees	
10.15(522B)	Appointments	
10.16(522B)	Appointment renewal	
10.17(522B)	Appointment terminations	
10.18(522B)	Licensing of a business entity	
10.19(522B)	Use of senior-specific certifications and professional designations in the sale of life	
	insurance and annuities	
10.20(522B)	Violations and penalties	
10.21(252J)	Suspension for failure to pay child support	
10.22(261)	Suspension for failure to pay student loan	
10.23(82GA,SF24		
10.24(522B)	Administration of examinations	
10.25(522B)	Forms	
10.26(522B)	Fees	
10.27 to 10.50	Reserved	
	DIVISION II	
10.51(522A)	LICENSING OF CAR RENTAL COMPANIES AND EMPLOYEES Purpose	
10.51(522A) 10.52(522A)	Definitions	
10.52(522A) 10.53(522A)	Requirement to hold a license	
10.53(522A) 10.54(522A)	Limited licensee application process	
10.54(522A) 10.55(522A)	Counter employee licenses	
10.55(522A) 10.56(522A)	Duties of limited licensees	
10.57(522A) 10.57(522A)	License renewal	
10.57(522A) 10.58(522A)	Limitation on fees	
10.58(522A) 10.59(522A)	Change in name or address	
10.59(522A) 10.60(522A)	Violations and penalties	
10.00(32211)	Totalions and ponation	

CHAPTER 11 CONTINUING EDUCATION FOR INSURANCE PRODUCERS

	H (SOIGH (CE I RODO CERS
11.1(505,522B)	Statutory authority—purpose—applicability
11.2(505,522B)	Definitions
11.3(505,522B)	Continuing education requirements for producers
11.4(505,522B)	Proof of completion of continuing education requirements
11.5(505,522B)	Course approval
11.6(505,522B)	Topic guidelines
11.7(505,522B)	CE course renewal
11.8(505,522B)	Appeals
11.9(505,522B)	CE provider approval
11.10(505,522B)	CE provider's responsibilities
11.11(505,522B)	Prohibited conduct—CE providers
11.12(505,522B)	Outside vendor
11.13(505,522B)	CE course audits
11.14(505,522B)	Fees and costs
	CHAPTER 12
	PORT OF ENTRY REQUIREMENTS
12.1(508,515)	Purpose
` ' '	-
12.2(508,515)	Trust and other admission requirements
12.3(508,515)	Examination and preferred supervision
12.4(508,515)	Surplus required
12.5(508,515)	Investments
()-	

CHAPTER 13 Reserved

UNFAIR TRADE PRACTICES

CHAPTER 14

LIFE INSURANCE ILLUSTRATIONS MODEL REGULATION

14.1(507B)	Purpose
14.2(507B)	Authority
14.3(507B)	Applicability and scope
14.4(507B)	Definitions
14.5(507B)	Policies to be illustrated
14.6(507B)	General rules and prohibitions
14.7(507B)	Standards for basic illustrations
14.8(507B)	Standards for supplemental illustrations
14.9(507B)	Delivery of illustration and record retention
14.10(507B)	Annual report; notice to policyowners
14.11(507B)	Annual certifications
14.12(507B)	Penalties
14.13(507B)	Separability
14.14(507B)	Effective date

CHAPTER 15 UNFAIR TRADE PRACTICES

DIVISION I SALES PRACTICES

15.1(507B)	Purpose
15.2(507B)	Definitions

15.3(507B)	Advertising
15.4(507B)	Life insurance cost and benefit disclosure requirements
15.5(507B)	Health insurance sales to individuals 65 years of age or older
15.6(507B)	Preneed funeral contracts or prearrangements
15.7(507B)	Twisting prohibited
15.8(507B)	Producer responsibilities
15.9(507B)	Right to return a life insurance policy or annuity (free look)
15.10(507B)	Uninsured/underinsured automobile coverage—notice required
15.11(507B)	Unfair discrimination
15.12(507B)	Testing restrictions of insurance applications for the human immunodeficiency
	virus
15.13(507B)	Records maintenance
15.14(505,507B)	Enforcement section—cease and desist and penalty orders
15.15 to 15.30	Reserved
	DIVISION II CLAIMS
15.31(507B)	General claims settlement guidelines
15.32(507B)	Prompt payment of certain health claims
15.33(507B)	Audit procedures for medical claims
15.34 to 15.40	Reserved
15.41(507B)	Claims settlement guidelines for property and casualty insurance
15.42(507B)	Acknowledgment of communications by property and casualty insurers
15.43(507B)	Standards for settlement of automobile insurance claims
15.44(507B)	Standards for determining replacement cost and actual cost values
15.45(507B)	Guidelines for use of aftermarket crash parts in motor vehicles
15.46 to 15.50	Reserved
13.40 to 13.30	Reserved
	DIVISION III DISCLOSURE FOR SMALL FACE AMOUNT LIFE INSURANCE POLICIES
15.51(507B)	Purpose
15.52(507B)	Definition
15.53(507B)	Exemptions
15.54(507B)	Disclosure requirements
15.55(507B)	Insurer duties
15.56 to 15.60	Reserved
	DIVISION IV
	ANNUITY DISCLOSURE REQUIREMENTS
15.61(507B)	Purpose
15.62(507B)	Applicability and scope
15.63(507B)	Definitions
15.64(507B)	Standards for delivery of disclosure document and Buyer's Guide
15.65(507B)	Content of disclosure documents
15.66(507B)	Report to contract owners
15.67(507B)	Severability
	DIVISION V
	SUITABILITY IN ANNUITY TRANSACTIONS
15.68(507B)	Purpose
15.69(507B)	Applicability and scope
15.70(507B)	Definitions
15.71(507B)	Duties of insurers and of insurance producers
15.72(507B)	Mitigation of responsibility
15.73(507B)	Record keeping

15.74 to 15.79	Reserved
	DIVISION VI
15 00/507D 522D)	INDEXED PRODUCTS TRAINING REQUIREMENT
15.80(507B,522B)	
15.81(507B,522B)	
	Special training required
	Conduct of training course
15.84(507B,522B)	
	Verification of training
15.86(507B,522B)	
15.87(507B,522B)	Compliance date
	CHAPTER 16
	REPLACEMENT OF LIFE INSURANCE AND ANNUITIES
16.1 / 16.20	DIVISION I
16.1 to 16.20	Reserved
1601(5057)	DIVISION II
16.21(507B)	Purpose
16.22(507B)	Definitions
16.23(507B)	Exemptions
16.24(507B)	Duties of producers
16.25(507B)	Duties of all insurers that use producers on or after January 1, 2001
16.26(507B)	Duties of replacing insurers that use producers
16.27(507B)	Duties of the existing insurer
16.28(507B)	Duties of insurers with respect to direct-response solicitations
16.29(507B)	Violations and penalties
16.30(507B)	Severability
	CHAPTER 17
	LIFE AND HEALTH REINSURANCE AGREEMENTS
17.1(508)	Authority and purpose
17.2(508)	Scope
17.3(508)	Accounting requirements
17.4(508)	Written agreements
17.5(508)	Existing agreements
	CHAPTER 18
	CEMETERIES
18.1(523I,566A)	Perpetual care cemeteries
18.2(523I,566A)	Administration
18.3(523I,566A)	Public access to hearings
18.4	Reserved
18.5(523I,566A)	Forms—content
18.6(523I,566A)	Annual report by perpetual care cemeteries
18.7(523I,566A)	Annual reports and perpetual care cemetery permits
, , ,	
	CHAPTER 19
	Dagaryad

Reserved

PROPERTY AND CASUALTY INSURANCE

CHAPTER 20

PROPERTY AND CASUALTY INSURANCE RATE AND FORM FILING PROCEDURES

	DI	VIS	ION I	
 	n .		DECLUBER	

DIVISION I			
FORM AND RATE REQUIREMENTS			
20.1(303,309,314 <i>P</i> 20.2(505)	A,515,515A,515F) General filing requirements		
,	Objection to filing		
20.3	Reserved		
	A,515,515A,515F) Policy form filing		
20.5(515A)	Rate or manual rule filing		
20.6(515A)	Exemption from filing requirement		
20.7	Reserved		
20.8(515A)	Rate filings for crop-hail insurance		
20.9 and 20.10	Reserved		
20.11(515)	Exemption from form and rate filing requirements		
20.12 to 20.40	Reserved		
	DIVISION II IOWA FAIR PLAN ACT		
20.41(515,515F)	Purpose		
20.42(515,515F)	Scope		
20.42(515,515F) 20.43(515,515F)	Definitions		
20.44(515,515F)	Eligible risks		
20.45(515,515F)	Membership		
20.46(515,515F)	Administration		
20.47(515,515F)	Duties of the governing committee		
20.48(515,515F)	Annual and special meetings		
20.49(515,515F)	Application for insurance		
20.50(515,515F)	Inspection procedure		
20.51(515,515F)	Procedure after inspection and receipt of application		
20.52(515,515F)	Reasonable underwriting standards for property coverage		
20.52(515,515F) 20.53(515,515F)	Reasonable underwriting standards for liability coverage		
20.54(515,515F)	Cancellation; nonrenewal and limitations; review of eligibility		
20.55(515,515F)	Assessments		
20.56(515,515F)	Commission		
20.57(515,515F)	Public education		
20.58(515,515F)	Cooperation and authority of producers		
20.59(515,515F)	Review by commissioner		
20.60(515,515F)	Indemnification		
20.00(212,2121)	indominino.		
	CHAPTER 21		
	REQUIREMENTS FOR EXCESS AND SURPLUS LINES,		
	RISK RETENTION GROUPS AND PURCHASING GROUPS		
21.1(515)	Definitions		
21.2(515)	Qualified surplus lines carriers' duties		
21.3(515)	Producers' duties		
21.4(515)	Producers' duty to insured; evidence of coverage		
21.5(515)	Procedures for qualification and renewal of a nonadmitted insurer as a qualified		
	surplus lines carrier		
21.6(515E)	Risk retention groups		
21.7(515E)	Procedures for qualification as a risk retention group		

21.8(515E)	Procedures for qualification as a purchasing group		
21.9(515,515E)	Failure to comply; penalties		
21.5 (616,6162)			
	CHAPTER 22		
22 1/5150)	FINANCIAL GUARANTY INSURANCE		
22.1(515C)	Definitions		
22.2(515)	Financial requirements and reserves		
	CHAPTER 23		
	MOTOR VEHICLE SERVICE CONTRACTS		
23.1(516E)	Purpose		
23.2(516E)	Applicability and scope		
23.3(516E)	Application of insurance laws		
23.4(516E)	Administration		
23.5(516E)	Public access to hearings		
23.6(516E)	Public access to records		
23.7(516E)	Filing procedures		
23.8(516E)	Fees		
23.9(516E)	Forms		
23.10(516E)	Prohibited acts—unfair discrimination or trade practices		
23.11(516E)	Prohibited acts—unfair or deceptive trade practices involving used or rebuilt parts		
23.12(516E)	Violations		
23.13(516E)	Procedures for public complaints		
	CHAPTER 24		
	IOWA RETIREMENT FACILITIES		
24.1(523D)	Purpose		
24.2(523D)	Title		
24.3(523D)	Definitions		
24.4(523D)	Administration		
24.5(523D)	Misrepresentations		
24.6(523D)	Complaints		
24.7(523D)	Address for filings		
24.8(523D)	Fees		
24.9(523D)	Forms		
24.10(523D)	Financial statements, studies, and forecasts		
24.11(523D)	Amendments to the disclosure statement		
24.12(523D)	Standards for the disclosure statement		
CHAPTER 25			
MILITARY SALES PRACTICES			
25.1(505)	Purpose and authority		
25.2(505)	Scope		
25.3(505)	Exemptions		
25.4(505)	Definitions		
25.5(505)	Practices declared false, misleading, deceptive or unfair on a military installation		
25.6(505)	Practices declared false, misleading, deceptive or unfair regardless of location		
25.7(505)	Reporting requirements		
25.8(505)	Violation and penalties		
25.9(505)	Severability		
CIVA DEED A			

CHAPTER 26 Reserved

CHAPTER 27 PREFERRED PROVIDER ARRANGEMENTS 27.1(514F) Purpose 27.2(514F) **Definitions** Preferred provider arrangements 27.3(514F) Health benefit plans 27.4(514F) 27.5(514F) Preferred provider participation requirements 27.6(514F) General requirements 27.7(514F) Civil penalties 27.8(514F) Health care insurer requirements CHAPTER 28 CREDIT LIFE AND CREDIT ACCIDENT AND HEALTH INSURANCE 28.1(509) Purpose **Definitions** 28.2(509) 28.3(509) Rights and treatment of debtors 28.4(509) Policy forms and related material 28.5(509) Determination of reasonableness of benefits in relation to premium charge 28.6 Reserved Credit life insurance rates 28.7(509) Credit accident and health insurance 28.8(509) 28.9(509) Refund formulas 28.10(509) Experience reports and adjustment of prima facie rates 28.11(509) Use of rates—direct business only 28.12(509) Supervision of credit insurance operations Prohibited transactions 28.13(509) Disclosure and readability 28.14(509) 28.15(509) Severability Effective date 28.16(509) 28.17(509) Fifteen-day free examination CHAPTER 29 CONTINUATION RIGHTS UNDER GROUP ACCIDENT AND HEALTH INSURANCE POLICIES 29.1(509B) **Definitions** 29.2(509B) Notice regarding continuation rights Qualifying events for continuation rights 29.3(509B) 29.4(509B) Interplay between chapter 509B and COBRA 29.5(509B) Effective date for compliance LIFE AND HEALTH INSURANCE **CHAPTER 30** LIFE INSURANCE POLICIES 30.1(508) Purpose Scope 30.2(508) 30.3(508) Definitions 30.4(508) Prohibitions, regulations and disclosure requirements 30.5(508) General filing requirements 30.6(508) Back dating of life policies 30.7(508,515) Expiration date of policy vs. charter expiration date

Electronic delivery of group life insurance certificates

30.8(509)

CHAPTER 31 LIFE INSURANCE COMPANIES—VARIABLE ANNUITIES CONTRACTS 31.1(508) **Definitions** 31.2(508) Insurance company qualifications Filing, policy forms and provision 31.3(508) Separate account or accounts and investments 31.4(508) 31.5(508) Required reports **Producers** 31.6(508) 31.7(508) Foreign companies **CHAPTER 32** DEPOSITS BY A DOMESTIC LIFE COMPANY IN A CUSTODIAN BANK OR CLEARING CORPORATION 32.1(508) Purpose **Definitions** 32.2(508) 32.3(508) Requirements upon custodial account and custodial agreement 32.4(508) Requirements upon custodians 32.5(508,511) Deposit of securities **CHAPTER 33** VARIABLE LIFE INSURANCE MODEL REGULATION Authority 33.1(508A) 33.2(508A) **Definitions** Qualification of insurer to issue variable life insurance 33.3(508A) 33.4(508A) Insurance policy requirements Reserve liabilities for variable life insurance 33.5(508A) 33.6(508A) Separate accounts 33.7(508A) Information furnished to applicants 33.8(508A) **Applications** Reports to policyholders 33.9(508A) 33.10(508A) Foreign companies Reserved 33.11 33.12(508A) Separability article **CHAPTER 34** NONPROFIT HEALTH SERVICE CORPORATIONS 34.1(514) Purpose 34.2(514) **Definitions** 34.3(514) Annual report requirements Arbitration 34.4(514) Filing requirements 34.5(514) Participating hospital contracts 34.6(514) Composition, nomination, and election of board of directors 34.7(514) CHAPTER 35 ACCIDENT AND HEALTH INSURANCE BLANKET ACCIDENT AND SICKNESS INSURANCE Purpose 35.1(509) 35.2(509) Scope 35.3(509) **Definitions** 35.4(509) Required provisions 35.5(509) Application and certificates not required

Facility of payment

35.6(509)

35.7(509) 35.8(509) 35.9 to 35.19 35.20(509A) 35.21(509)	General filing requirements Electronic delivery of accident and health group insurance certificates Reserved Life and health self-funded plans Review of certificates issued under group policies
35.22(509) 35.23(509) 35.24(509) 35.25(509) 35.26(509) 35.27(509) 35.28(509) 35.29(509) 35.30 35.31(509) 35.32(514C) 35.33(514C)	LARGE GROUP HEALTH INSURANCE COVERAGE Purpose Definitions Eligibility to enroll Special enrollments Group health insurance coverage policy requirements Methods of counting creditable coverage Certificates of creditable coverage Notification requirements Reserved Disclosure requirements Treatment options Emergency services Provider access
35.34(514C) 35.35(509)	Provider access Reconstructive surgery
30.30(00))	CONSUMER GUIDE
35.36(514K) 35.37(514K) 35.38(514K) 35.39(514C)	Purpose Information filing requirements Limitation of information published Contraceptive coverage
36.1(514D) 36.2(514D)	CHAPTER 36 INDIVIDUAL ACCIDENT AND HEALTH—MINIMUM STANDARDS Purpose Applicability and scope
36.3(514D) 36.4(514D) 36.5(514D) 36.6(514D) 36.7(514D)	Effective date Policy definitions Prohibited policy provisions Accident and sickness minimum standards for benefits Required disclosure provisions
36.8(507B) 36.9(514D) 36.10(514D) 36.11(514D) 36.12(514D)	Requirements for replacement Filing requirements Loss ratios Certification Severability
	CHAPTER 37
	MEDICARE SUPPLEMENT INSURANCE
37.1(514D) 37.2(514D) 37.3(514D) 37.4(514D) 37.5(514D)	DIVISION I MEDICARE SUPPLEMENT INSURANCE MINIMUM STANDARDS Purpose Applicability and scope Definitions Policy definitions and terms Policy provisions

37.6(514D)	Minimum benefit standards for prestandardized Medicare supplement benefit plan
27 7(514D)	policies or certificates issued for delivery prior to January 1, 1992 Benefit standards for 1990 standardized Medicare supplement benefit plan policies
37.7(514D)	or certificates issued for delivery on or after January 1, 1992, and with an effective
	date for coverage prior to June 1, 2010
37.8(514D)	Benefit standards for 2010 standardized Medicare supplement benefit plan policies
37.8(314D)	or certificates issued for delivery with an effective date for coverage on or after
	June 1, 2010
37.9(514D)	Standard Medicare supplement benefit plans for 1990 standardized Medicare
37.9(314D)	supplement benefit plan policies or certificates with an effective date for coverage
	prior to June 1, 2010
37.10(514D)	Standard Medicare supplement benefit plans for 2010 standardized Medicare
27.10(01.2)	supplement benefit plan policies or certificates with an effective date for coverage
	on or after June 1, 2010
37.11(514D)	Medicare Select policies and certificates
37.12(514D)	Open enrollment
37.13(514D)	Standards for claims payment
37.14(514D)	Loss ratio standards and refund or credit of premium
37.15(514D)	Filing and approval of policies and certificates and premium rates
37.16(514D)	Permitted compensation arrangements
37.17(514D)	Required disclosure provisions
37.18(514D)	Requirements for application forms and replacement coverage
37.19(514D)	Standards for marketing
37.20(514D)	Appropriateness of recommended purchase and excessive insurance
37.21(514D)	Reporting of multiple policies
37.22(514D)	Prohibition against preexisting conditions, waiting periods, elimination periods
	and probationary periods in replacement policies or certificates
37.23(514D)	Prohibition against use of genetic information and requests for genetic testing
37.24(514D)	Prohibition against using SHIIP prepared materials
37.25(514D)	Guaranteed issue for eligible persons
37.26(514D)	Severability
37.27 to 37.49	Reserved
	DIVISION II MEDICARE SUPPLEMENT ADVERTISING
37.50(507B,514D)	
37.51(507B,514D)	
37.52(507B,514D)	
, , ,	Form and content of advertisements
	Testimonials or endorsements by third parties
	Use of statistics; jurisdictional licensing; status of insurer
37.56(507B,514D)	•
	Introductory, initial or special offers
	Enforcement procedures—certificate of compliance
37.59(50/B,514D)	Filing for prior review
	CHAPTER 38
	COORDINATION OF BENEFITS
	DIVISION I
38.1(509,514)	Purpose
38.2(509,514)	Applicability
38.3(509,514)	Definitions
38 4(500 514)	Model COR contract provision

38.4(509,514)

Model COB contract provision

38.5(509,514)	Order of benefits
38.6(509,514)	Reduction in a plan's benefits when it is secondary—general
38.7(509,514)	Reasonable cash value of services
38.8(509,514)	Excess and other nonconforming provisions
38.9(509,514)	Allowable expense
38.10(509,514)	Subrogation
38.11(509,514)	Effective date—existing contracts
	DIVISION II
38.12(509,514)	Purpose and applicability
38.13(509,514)	Definitions
38.14(509,514)	Use of model COB contract provision
38.15(509,514)	Rules for coordination of benefits
38.16(509,514)	Procedure to be followed by secondary plan to calculate benefits and pay a claim
38.17(509,514)	Notice to covered persons
38.18(509,514)	Miscellaneous provisions
38.19(509,514)	Effective date for existing contracts
36.19(309,314)	Effective date for existing contracts
	CHAPTER 39
	LONG-TERM CARE INSURANCE
	DIVISION I
39.1(514G)	Purpose
39.2(514G)	Authority
39.3(514G)	Applicability and scope
39.4(514G)	Definitions
39.5(514G)	Policy definitions
39.6(514G)	Policy practices and provisions
39.7(514G)	Required disclosure provisions
39.8(514G)	Prohibition against postclaims underwriting
39.9(514D,514G)	Minimum standards for home health care benefits in long-term care insurance
	policies
39.10(514D,514G)	Requirement to offer inflation protection
39.11(514D,514G)	Requirements for application forms and replacement coverage
39.12(514G)	Reserve standards
39.13(514D)	Loss ratio
39.14(514G)	Filing requirement
39.15(514D,514G)	Standards for marketing
39.16(514D,514G)	Suitability
39.17(514G)	Prohibition against preexisting conditions and probationary periods in replacement
	policies or certificates
39.18(514G)	Standard format outline of coverage
39.19(514G)	Requirement to deliver shopper's guide
39.20(514G)	Policy summary and delivery of life insurance policies with long-term care riders
39.21(514G)	Reporting requirement for long-term care benefits funded through life insurance by
	acceleration of the death benefit
39.22(514G)	Unintentional lapse
39.23(514G)	Denial of claims
39.24(514G)	Incontestability period
39.25(514G)	Required disclosure of rating practices to consumers
39.26(514G)	Initial filing requirements
39.27(514G)	Reporting requirements
39.28(514G)	Premium rate schedule increases

39.29(514G)	Nonforfeiture
39.30(514G)	Standards for benefit triggers
39.31(514G)	Additional standards for benefit triggers for qualified long-term care insurance
57.51(61.5)	contracts
39.32(514G)	Penalties
39.33 to 39.40	Reserved
	DIVISION II
	INDEPENDENT REVIEW OF BENEFIT TRIGGER DETERMINATIONS
39.41(514G)	Purpose
39.42(514G)	Effective date
39.43(514G)	Definitions
39.44(514G)	Notice of benefit trigger determination and content
39.45(514G)	Notice of internal appeal decision and right to independent review
39.46(514G)	Independent review request
39.47(514G)	Certification process
39.48(514G)	Selection of independent review entity
39.49(514G)	Independent review process
39.50(514G)	Decision notification
39.51(514G)	Insurer information
39.52(514G)	Certification of independent review entity
39.53(514G)	Additional requirements
39.54(514G)	Toll-free telephone number
39.55(514G)	Insurance division application and reports
	CHAPTER 40
	HEALTH MAINTENANCE ORGANIZATIONS
	(Health and Insurance—Joint Rules)
40.1(514B)	Definitions
40.2(514B)	Application
40.3(514B)	Inspection of evidence of coverage
40.4(514B)	Governing body and enrollee representation
40.5(514B)	Quality of care
40.6(514B)	Change of name
40.7(514B)	Change of ownership
40.8(514B)	Termination of services
40.9(514B)	Complaints
40.10(514B)	Cancellation of enrollees
40.11(514B)	Application for certificate of authority
40.12(514B)	Net worth
40.13(514B)	Fidelity bond
40.14(514B)	Annual report
40.15(514B)	Cash or asset management agreements
40.16	Reserved
40.17(514B)	Reinsurance
40.18(514B)	Provider contracts
40.19(514B)	Producers' duties
40.20(514B)	Emergency services
40.21(514B)	Reimbursement
40.22(514B)	Health maintenance organization requirements
40.23(514B)	Digalogura raquiromenta
40.24(514D)	Disclosure requirements
40.24(514B) 40.25(514B)	Disclosure requirements Provider access Electronic delivery of accident and health group insurance certificates

CHAPTER 41 LIMITED SERVICE ORGANIZATIONS 41.1(514B) **Definitions** 41.2(514B) Application Inspection of evidence of coverage 41.3(514B) Governing body and enrollee representation 41.4(514B) 41.5(514B) Quality of care Change of name 41.6(514B) Change of ownership 41.7(514B) 41.8(514B) Complaints 41.9(514B) Cancellation of enrollees Application for certificate of authority 41.10(514B) Net equity and deposit requirements 41.11(514B) Fidelity bond 41.12(514B) 41.13(514B) Annual report 41.14(514B) Cash or asset management agreements 41.15(514B) Reinsurance 41.16(514B) Provider contracts 41.17(514B) Producers' duties 41.18(514B) Emergency services Reimbursement 41.19(514B) 41.20(514B) Limited service organization requirements 41.21(514B) Disclosure requirements **CHAPTER 42** GENDER-BLENDED MINIMUM NONFORFEITURE STANDARDS FOR LIFE INSURANCE 42.1(508) Purpose 42.2(508) **Definitions** Use of gender-blended mortality tables 42.3(508) Unfair discrimination 42.4(508) 42.5(508) Separability 42.6(508) 2001 CSO Mortality Table **CHAPTER 43** ANNUITY MORTALITY TABLES FOR USE IN DETERMINING RESERVE LIABILITIES FOR ANNUITIES 43.1(508) Purpose 43.2(508) **Definitions** Individual annuity or pure endowment contracts 43.3(508) 43.4(508) Group annuity or pure endowment contracts 43.5(508) Application of the 1994 GAR Table 43.6(508) Separability **CHAPTER 44** SMOKER/NONSMOKER MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES AND NONFORFEITURE BENEFITS 44.1(508) Purpose 44.2(508) **Definitions**

44.3(508)

44.4(508)

Alternate tables

Conditions

	a 1111			
44.5(508) Separability				
44.6(508)	2001 CSO Mortality Table			
	INSURANCE HOLDING COMPANY SYSTEMS			
	CHAPTER 45			
	INSURANCE HOLDING COMPANY SYSTEMS			
45.1(521A)	Purpose			
45.2(521A)	Definitions			
45.3(521A)	Subsidiaries of domestic insurers			
45.4(521A)	Control acquisition of domestic insurer			
45.5(521A)	Registration of insurers			
45.6(521A)	Alternative and consolidated registrations			
45.7(521A)	Exemptions			
45.8(521A)	Disclaimers and termination of registration			
45.9(521A)	Transactions subject to prior notice—notice filing			
45.10(521A)	Extraordinary dividends and other distributions			
	CHAPTER 46			
	MUTUAL HOLDING COMPANIES			
46.1(521A)	Purpose			
46.2(521A)	Definitions			
46.3(521A)	Application—contents—process			
46.4(521A)	Plan of reorganization			
46.5(521A)	Duties of the commissioner			
46.6(521A)	Regulation—compliance			
46.7(521A)	Reorganization of domestic mutual insurer with mutual insurance holding company			
46.8(521A)	Reorganization of foreign mutual insurer with mutual insurance holding company			
46.9(521A)	Mergers of mutual insurance holding companies			
46.10(521A)	Stock offerings			
46.11(521A)	Regulation of holding company system			
46.12(521A)	Reporting of stock ownership and transactions			
CHAPTER 47				
	VALUATION OF LIFE INSURANCE Policies			
	(Including New Select Mortality Factors)			
47.1(508)	Purpose			
47.2(508)	Application			
47.3(508)	Definitions			
47.4(508)	General calculation requirements for basic reserves and premium deficiency reserves			
47.5(508)	Calculation of minimum valuation standard for policies with guaranteed nonlevel gross premiums or guaranteed nonlevel benefits (other than universal life policies)			
47.6(508)	Calculation of minimum valuation standard for flexible premium and fixed premium universal life insurance policies that contain provisions resulting in the ability of a policyowner to keep a policy in force over a secondary guarantee period			
47.7(508)	2001 CSO Mortality Table			

VIATICAL AND LIFE SETTLEMENTS

CHAPTER 48 VIATICAL AND LIFE SETTLEMENTS

	VIATICAL AND LIFE SETTLEMENTS
48.1(508E)	Purpose and authority
48.2(508E)	Definitions
48.3(508E)	License requirements
48.4(508E)	Disclosure statements
48.5(508E)	Contract requirements
48.6(508E)	Filing of forms
48.7(508E)	Reporting requirements
48.8(508E)	Examination or investigations
48.9(508E)	Requirements and prohibitions
48.10(508E)	Penalties; injunctions; civil remedies; cease and desist
48.11(252J)	Suspension for failure to pay child support
48.12(261)	Suspension for failure to pay student loan
48.13(272D)	Suspension for failure to pay state debt
48.14(508E)	Severability

CHAPTER 49

FINANCIAL INSTRUMENTS USED IN HEDGING TRANSACTIONS

49.1(511)	Purpose
49.2(511)	Definitions
49.3(511)	Guidelines and internal control procedures
49.4(511)	Documentation requirements
49.5(511)	Trading requirements

SECURITIES

CHAPTER 50

REGULATION OF SECURITIES OFFERINGS AND THOSE WHO ENGAGE IN THE SECURITIES BUSINESS

DIVISION I DEFINITIONS AND ADMINISTRATION

	DEFINITION OF THE PROPERTY.
50.1(502)	Definitions
50.2(502)	Cost of audit or inspection
50.3(502)	Interpretative opinions or no-action letters
50.4 to 50.9	Reserved
	DIVISION II
	REGISTRATION OF BROKER-DEALERS AND AGENTS
50.10(502)	Broker-dealer registrations, renewals, amendments, succession, and withdrawals
50.11(502)	Principals
50.12(502)	Agent and issuer registrations, renewals and amendments
50.13(502)	Agent continuing education requirements
50.14(502)	Broker-dealer record-keeping requirements
50.15(502)	Broker-dealer minimum financial requirements and financial reporting
	requirements
50.16(502)	Dishonest or unethical practices in the securities business
50.17(502)	Rules of conduct
50.18(502)	Limited registration of Canadian broker-dealers and agents
50.19(502)	Brokerage services by national and state banks
50.20(502)	Broker-dealers having contracts with national and state banks

50.21(502)	Brokerage services by credit unions, savings banks, and savings and loan			
	institutions			
50.22(502)	Broker-dealers having contracts with credit unions, savings banks, and savings and loan institutions			
50.23 to 50.29	Reserved			
	DIVISION III			
	REGISTRATION OF INVESTMENT ADVISERS,			
	INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS			
50.30(502)	Electronic filing with designated entity			
50.31(502)	Investment adviser applications and renewals			
50.32(502)	Application for investment adviser representative registration			
50.33(502)	Examination requirements			
50.34(502)	Notice filing requirements for federal covered investment advisers			
50.35(502)	Withdrawal of investment adviser registration			
50.36(502)	Investment adviser disclosure statement			
50.37(502)	Cash solicitation			
50.38(502)	Dishonest or unethical business practices of investment advisers and investment			
	adviser representatives, or fraudulent or deceptive conduct by federal covered			
·	investment advisers			
50.39(502)	Custody of client funds or securities by investment advisers			
50.40(502)	Minimum financial requirements for investment advisers			
50.41(502)	Bonding requirements for investment advisers			
50.42(502)	Record-keeping requirements for investment advisers			
50.43(502)	Financial reporting requirements for investment advisers			
50.44(502) 50.45 to 50.49	Solely incidental services by certain professionals Reserved			
30.43 10 30.49	Reserveu			
	DIVISION IV RULES COVERING ALL REGISTERED PERSONS			
50.50(502)	Internet advertising by broker-dealers, investment advisers, broker-dealer agents,			
30.30(302)	investment adviser representatives, and federal covered investment advisers			
50.51(502)	Consent to service			
50.52(252J)	Denial, suspension or revocation of agent or investment adviser representative			
00.02(2020)	registration for failure to pay child support			
50.53(261)	Denial, suspension or revocation of agent or investment adviser representative			
	registration for failure to pay debts owed to or collected by the college student aid			
	commission			
50.54(502)	Use of senior-specific certifications and professional designations			
50.55 to 50.59	Reserved			
	DIVISION V			
	REGISTRATION OF SECURITIES			
50.60(502)	Notice filings for investment company securities offerings			
50.61(502)	Registration of small corporate offerings			
50.62(502)	Streamlined registration for certain equity securities			
50.63(502)	Registration of multijurisdictional offerings			
50.64(502)	Form of financial statements			
50.65(502)	Reports contingent to registration by qualification			
50.66(502)	NASAA guidelines and statements of policy			
50.67(502)	Amendments to registration by qualification			
50.68(502)	Delivery of prospectus			
50.69(502)	Advertisements			
50.70 to 50.79	Reserved			

	DWWWWWWW
	DIVISION VI EXEMPTIONS
50.80(502)	Uniform limited offering exemption
50.81(502)	Notice filings for Rule 506 offerings
50.82(502)	Notice filings for agricultural cooperative associations
50.83(502)	Unsolicited order exemption
50.84(502)	Solicitation of interest exemption
50.85(502)	Internet offers exemption
50.86(502)	Denial, suspension, revocation, condition, or limitation of limited offering
	transaction exemption
50.87(502)	Nonprofit securities exemption
50.88(502)	Transactions with specified investors
50.89 to 50.99	Reserved
	DIVISION VII
	FRAUD AND OTHER PROHIBITED CONDUCT
50.100(502)	Fraudulent practices
50.101(502)	Rescission offers
50.102(502)	Fraudulent, deceptive or manipulative act, practice, or course of business in
,	providing investment advice
50.103(502)	Investment advisory contracts
50.104 to 50.109	Reserved
	DIVISION VIII
50 110(500)	VIATICAL SETTLEMENT INVESTMENT CONTRACTS
50.110(502)	Application by viatical settlement investment contract issuers and registration of
50 111 (502)	agents to sell viatical settlement investment contracts
50.111(502)	Risk disclosure
50.112(502)	Advertising of viatical settlement investment contracts
50.113(502)	Duty to disclose
	CHAPTERS 51 to 53
	Reserved
	CHAPTED 54
	CHAPTER 54 DESIDENTIAL SERVICE CONTRACTS
54 1(522C)	RESIDENTIAL SERVICE CONTRACTS
54.1(523C) 54.2(523C)	Purpose Definitions
54.2(523C) 54.3(523C)	Title
54.4(523C)	Scope
54.5(523C)	Application of insurance laws
54.6(523C)	Exemptions
54.7 to 54.9	Reserved
54.10(523C)	Administration
54.11(523C)	Misrepresentations of government approval
54.12(523C)	Public access to hearings
54.13(523C)	Public access to records
54.14(523C)	Procedure for public complaints
54.15(523C)	Fees
54.16(523C)	Forms
54.17 to 54.19	Reserved
54.20(523C)	Service company licenses
54.21(523C)	Suspension or revocation of license
54.22(523C)	Licenses not transferable
* *	

54.23 to 54.29	Reserved
54.30(523C)	Forms of contracts
54.31 to 54.39	Reserved
54.40(523C)	Cessation of business—records
54.41(523C)	Records
54.42(523C)	Annual reports
54.43 to 54.49	Reserved
54.50(523C)	Prohibited acts or practices
54.51(523C)	Orders
54.52(523C)	Investigations and subpoenas
54.53(523C)	Audits
	CVI A DEED . 5.5
	CHAPTER 55
55 1/02CA HE400	LICENSING OF PUBLIC ADJUSTERS
55.1(82GA,HF499	, .
55.2(82GA,HF499	
) License required to operate as public adjuster
	Application for license
,) Issuance of resident license
	Public adjuster examination
	Exemptions from examination
) Nonresident license reciprocity
	Terms of licensure
55.10(82GA,HF49	
55.11(82GA,HF49	
55.12(82GA,HF49	
55.13(82GA,HF49	
	forfeiture in connection with disciplinary matters; and forfeiture in lieu of
55 14/02CA HE46	compliance
55.14(82GA,HF49	
55.15(82GA,HF49	
55.16(82GA,HF49	
55.17(82GA,HF49	,
55.18(82GA,HF49	
55.19(82GA,HF49	
55.20(82GA,HF49	
55.21(82GA,HF49	9) Severability
	CHAPTER 56
	WORKERS' COMPENSATION GROUP SELF-INSURANCE
56.1(87,505)	General provisions
56.2(87,505)	Definitions
56.3(87,505)	Requirements for self-insurance
56.4	Reserved
56.5(87,505)	Excess insurance
56.6(87,505)	Rates and reporting of rates
56.7(87,505)	Special provisions
56.8(87,505)	Certificate of approval; termination
56.9(87,505)	Examinations
56.10(87,505)	Board of trustees—membership, powers, duties, and prohibitions
56.11(87,505)	Association membership; termination; liability
56.12(87,505)	Requirements of sales agents
\	

56.13(87,505)	Requirements for continued approval
56.14(87,505)	Misrepresentation prohibited
56.15(87,505)	Investments
56.16(87,505)	Refunds
56.17(87,505)	Premium payment; reserves
56.18(87,505)	Deficits and insolvencies
56.19(87,505)	Grounds for nonrenewal or revocation of a certificate of relief from insurance
56.20(87,505)	Hearing and appeal
56.21(87,505)	Existing approved self-insurers
56.22(87,505)	Severability clause
, , ,	
	CHAPTER 57
	' COMPENSATION SELF-INSURANCE FOR INDIVIDUAL EMPLOYERS
57.1(87,505)	General provisions
57.2(87,505)	Definitions
57.3(87,505)	Requirements for self-insurance
57.4(87,505)	Additional security requirements
57.5(87,505)	Application for an individual self-insurer
57.6	Reserved
57.7(87,505)	Excess insurance
57.8(87,505)	Insolvency
57.9(87,505)	Renewals
57.10(87,505)	Periodic examination
57.11(87,505)	Grounds for nonrenewal or revocation of a certificate of relief from insurance
57.12(87,505)	Hearing and appeal
57.13(87,505)	Existing approved self-insurers
57.14(87,505)	Severability clause
	CHAPTED 50
	CHAPTER 58
EQ 1(E10)	THIRD-PARTY ADMINISTRATORS
58.1(510)	Purpose Definitions
58.2(510)	
58.3(510)	Application
58.4(510)	Application by corporation, association or benefit society Surety bond
58.5(510)	Surery bond
58.6(510)	Waiver procedure
58.7(510)	Waiver procedure Change of information
58.7(510) 58.8(510)	Waiver procedure Change of information Inquiry by commissioner
58.7(510) 58.8(510) 58.9(510)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure
58.7(510) 58.8(510) 58.9(510) 58.10(510)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510) 58.12(510)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate Hearing and appeal
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510) 58.12(510)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate Hearing and appeal Severability clause
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510) 58.12(510)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate Hearing and appeal Severability clause CHAPTER 59
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510) 58.12(510) 58.13(510)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate Hearing and appeal Severability clause CHAPTER 59 PHARMACY BENEFITS MANAGERS
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510) 58.12(510) 58.13(510)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate Hearing and appeal Severability clause CHAPTER 59 PHARMACY BENEFITS MANAGERS Purpose
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510) 58.12(510) 58.13(510) 59.1(510B) 59.2(510B)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate Hearing and appeal Severability clause CHAPTER 59 PHARMACY BENEFITS MANAGERS Purpose Definitions
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510) 58.12(510) 58.13(510) 59.1(510B) 59.2(510B) 59.3(510B)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate Hearing and appeal Severability clause CHAPTER 59 PHARMACY BENEFITS MANAGERS Purpose Definitions Timely payment of pharmacy claims
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510) 58.12(510) 58.13(510) 59.1(510B) 59.2(510B) 59.3(510B) 59.4(510B)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate Hearing and appeal Severability clause CHAPTER 59 PHARMACY BENEFITS MANAGERS Purpose Definitions Timely payment of pharmacy claims Study
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510) 58.12(510) 58.13(510) 59.1(510B) 59.2(510B) 59.3(510B) 59.4(510B) 59.5(510B)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate Hearing and appeal Severability clause CHAPTER 59 PHARMACY BENEFITS MANAGERS Purpose Definitions Timely payment of pharmacy claims Study Complaints
58.7(510) 58.8(510) 58.9(510) 58.10(510) 58.11(510) 58.12(510) 58.13(510) 59.1(510B) 59.2(510B) 59.3(510B) 59.4(510B)	Waiver procedure Change of information Inquiry by commissioner Renewal procedure Periodic examination Grounds for denial, nonrenewal, suspension or revocation of certificate Hearing and appeal Severability clause CHAPTER 59 PHARMACY BENEFITS MANAGERS Purpose Definitions Timely payment of pharmacy claims Study

CHAPTER 60

WORKERS' COMPENSATION INSURANCE RATE FILING PROCEDURES

60.1(515A)	Purpose
60.2(515A)	Definitions, scope, authority
60.3(515A)	General filing requirements
60.4(515A)	Rate or manual rule filing
60.5(515A)	Violation and penalties
60.6(515A)	Severability
60.7(515A)	Effective date

CHAPTERS 61 to 69 Reserved

MANAGED HEALTH CARE

CHAPTER 70 UTILIZATION REVIEW

70.1(505,514F)	Purpose
70.2(505,514F)	Definitions
70.3(505,514F)	Application
70.4(505,514F)	Standards
70.5(505,514F)	Retroactive application
70.6(505,514F)	Variances allowed
70.7(505,514F)	Confidentiality
70.8(76GA,ch1202)	Utilization review of postdelivery benefits and care
70.9(505,507B,514	F) Enforcement
70.10(514F)	Credentialing—retrospective payment

HEALTH BENEFIT PLANS

CHAPTER 71 SMALL GROUP HEALTH BENEFIT PLANS

	SWITTER GROOT THE TETT BETTEN
71.1(513B)	Purpose
71.2(513B)	Definitions
71.3(513B)	Applicability and scope
71.4(513B)	Establishment of classes of business
71.5(513B)	Transition for assumptions of business from another carrier
71.6(513B)	Restrictions relating to premium rates
71.7(513B)	Requirement to insure entire groups
71.8(513B)	Case characteristics
71.9(513B)	Application to reenter state
71.10(513B)	Creditable coverage
71.11(513B)	Rules related to fair marketing
71.12(513B)	Status of carriers as small employer carriers
71.13(513B)	Restoration of coverage
71.14(513B)	Basic health benefit plan and standard health plan policy forms
71.15(513B)	Methods of counting creditable coverage
71.16(513B)	Certificates of creditable coverage
71.17(513B)	Notification requirements
71.18(513B)	Special enrollments
71.19(513B)	Disclosure requirements
71.20(514C)	Treatment options
71.21(514C)	Emergency services
71.22(514C)	Provider access

71.23(513B)	Reconstructive surgery
71.24(514C)	Contraceptive coverage
71.25(513B)	Suspension of the small employer health reinsurance program
71.26(513B)	Uniform health insurance application form
, ()	
	CHAPTER 72
50.1(0.1 0.G)	LONG-TERM CARE ASSET PRESERVATION PROGRAM
72.1(249G)	Purpose
72.2(249G)	Applicability and scope
72.3(249G)	Definitions 11 in the circumstance of the circ
72.4(249G)	Qualification of long-term care insurance policies and certificates
72.5(249G)	Standards for marketing Minimum haneft standards for qualifying religios and partificates
72.6(249G)	Minimum benefit standards for qualifying policies and certificates
72.7(249G)	Required policy and certificate provisions Prohibited provisions in certified policies or certificates
72.8(249G) 72.9(249G)	Reporting requirements
72.10(249G)	Maintaining auditing information
72.10(249G) 72.11(249G)	Reporting on asset protection
72.11(249G) 72.12(249G)	Preparing a service summary
72.12(249G) 72.13(249G)	Plan of action
72.14(249G)	Auditing and correcting deficiencies in issuer record keeping
72.15(249G)	Separability
72.13(21)(3)	
	CHAPTER 73
50 1/ 5 50 1 150)	HEALTH INSURANCE PURCHASING COOPERATIVES
73.1(75GA,ch158)	
	Applicability and scope
73.3(75GA,ch158)	
/3.4(/3GA,cn138)	Division duties—application—filing requirements—license—audits and
72 5(75CA ab159)	examinations Fidelity bond—letter of credit
73.6(75GA,ch158)	
73.7(75GA,ch158)	
73.8(75GA,ch158)	1
	Health insurance purchasing cooperative—product offerings—exemptions
73.10(75GA,ch158	
73.11(75GA,ch158	
73.12(75GA,ch158	
73.13(75GA,ch158	· ·
73.14(75GA,ch158	,
73.15(75GA,ch158	
73.16(75GA,ch158	
73.17(75GA,ch158	
73.18(75GA,ch158	Procedures
73.19(75GA,ch158	
73.20(75GA,ch158	
73.21(75GA,ch158	, ,
73.22(75GA,ch158	· · · · · · · · · · · · · · · · · · ·
73.23(75GA,ch158	,
73.24(75GA,ch158	Solvency

CHAPTER 74 HEALTH CARE ACCESS 74.1(505) Purpose Applicability and scope 74.2(505) 74.3(505) **Definitions** 74.4(505) Access to health care or health insurance for an employee 74.5(505) Employer participation 74.6(505) Violation of chapter CHAPTER 75 IOWA INDIVIDUAL HEALTH BENEFIT PLANS 75.1(513C) Purpose 75.2(513C) **Definitions** 75.3(513C) Applicability and scope Establishment of blocks of business 75.4(513C) Transition for assumptions of business from another carrier or ODS 75.5(513C) 75.6(513C) Restrictions relating to premium rates 75.7(513C) Availability of coverage 75.8(513C) Disclosure of information 75.9(513C) Standards to ensure fair marketing Basic health benefit plan and standard health benefit plan policy forms 75.10(513C) 75.11(513C) Maternity benefit rider 75.12(513C) Disclosure requirements 75.13(514C) Treatment options 75.14(514C) Emergency services 75.15(514C) Provider access Diabetic coverage 75.16(514C) 75.17(513C) Reconstructive surgery 75.18(514C) Contraceptive coverage CHAPTER 76 EXTERNAL REVIEW 76.1(514J) Purpose 76.2(514J) Applicable law 76.3(514J) Notice of coverage decision and content 76.4(514J) External review request 76.5(514J) Certification process Expedited review 76.6(514J) 76.7(514J) Decision notification 76.8(514J) Carrier information 76.9(514J) Certification of independent review entity CHAPTER 77 MULTIPLE EMPLOYER WELFARE ARRANGEMENTS 77.1(507A) Certificate of registration 77.2(507A) Application for certificate of registration Financial requirements 77.3(507A) 77.4(507A) Policy or contract Disclosure 77.5(507A)

77.6(507A)

77.7(507A)

77.8(507A)

77.9(507A)

Filing fee

Examination
Trade practices

Agreements and management contracts

77.10(507A) 77.11(507A)	Insolvency Suspension or revocation of certificate
77.11(50711)	
78.1(514L) 78.2(514L) 78.3(514L)	CHAPTER 78 UNIFORM PRESCRIPTION DRUG INFORMATION CARD Purpose Definitions Implementation
	CHAPTER 79 Reserved
	INSURANCE COVERAGE FOR PEDIATRIC PREVENTIVE SERVICES
	CHAPTER 80
	WELL-CHILD CARE
80.1(505,514H)	Purpose
80.2(505,514H)	Applicability and scope
80.3(505,514H)	Effective date
80.4(505,514H)	Policy definitions
80.5(505,514H)	Benefit plan
	CHAPTER 81
	POSTDELIVERY BENEFITS AND CARE
81.1(514C)	Purpose
81.2(514C)	Applicability and scope
81.3(514C)	Postdelivery benefits
	CHAPTERS 82 to 89
	Reserved
	CHAPTER 90
	FINANCIAL AND HEALTH INFORMATION REGULATION
90.1(505)	Purpose and scope
90.2(505)	Definitions
	DIVISION I
90.3(505)	RULES FOR FINANCIAL INFORMATION Initial privacy notice to consumers required
90.4(505)	Annual privacy notice to customers required
90.5(505)	Information to be included in privacy notices
90.6(505)	Form of opt-out notice to consumers and opt-out methods
90.7(505)	Revised privacy notices
90.8(505)	Delivery of notice
90.9(505)	Limits on disclosure of nonpublic personal financial information to nonaffiliated
	third parties
90.10(505)	Limits on redisclosure and reuse of nonpublic personal financial information
90.11(505)	Limits on sharing account number information for marketing purposes
90.12(505)	Exception to opt-out requirements for disclosure of nonpublic personal financial information for service providers and joint marketing
90.13(505)	Exceptions to notice and opt-out requirements for disclosure of nonpublic personal financial information for processing and servicing transactions
90.14(505)	Other exceptions to notice and opt-out requirements for disclosure of nonpublic personal financial information

90.15(505)	Notice through a Web site
90.16(505)	Licensee exception to notice requirement
70.10(202)	Electrical to notice requirement
	DIVISION II
00 17(505)	RULES FOR HEALTH INFORMATION
90.17(505)	Disclosure of nonpublic personal health information
90.18(505)	Authorizations
90.19(505)	Delivery of authorization request
90.20(505)	Relationship to federal rules
90.21(505)	Relationship to state laws
90.22(505)	Protection of Fair Credit Reporting Act
90.23(505)	Nondiscrimination
90.24(505)	Severability
90.25(505)	Penalties
90.26(505)	Effective dates
90.27 to 90.36	Reserved
	DIVISION III SAFEGUARDING CUSTOMER INFORMATION
90.37(505)	
` /	Information security program
90.38(505)	Examples of methods of development and implementation
90.39(505)	Penalties
90.40(505)	Effective date
	CHAPTER 91
	2001 CSO MORTALITY TABLE
91.1(508)	Purpose
91.2(508)	Definitions
91.3(508)	2001 CSO Mortality Table
91.4(508)	Conditions
, ,	Applicability of the 2001 CSO Mortality Table to 191—Chapter 47, Valuation of
91.5(508)	Life Insurance Policies
01 ((500)	Gender-blended table
91.6(508)	
91.7(508)	Separability
	CHAPTER 92
	UNIVERSAL LIFE INSURANCE
92.1(508)	Purpose and authority
92.2(508)	Definitions
92.3(508)	Scope
92.4(508)	Valuation
92.5(508)	Nonforfeiture
92.6(508)	Mandatory policy provisions
92.7(508)	Disclosure requirements
92.8(508)	Periodic disclosure to policyowner
92.9(508)	Interest-indexed universal life insurance policies
92.10(508)	Applicability
92.10(308)	Applicability
	CHAPTER 93
	CONDUIT DERIVATIVE TRANSACTIONS
93.1(511,521A)	Purposes
93.2(511,521A)	Definitions
93.3(511,521A)	Provisions not applicable
93.4(511,521A)	Standards for conduit derivative transactions
93.5(511,521A)	Internal controls
, 5.5 (511,52111)	111V111W1 VV1WV1U

93.6(511,521A)	Reporting requirements for conduit derivative transactions
93.7(511,521A)	Conduit ownership
93.8(511,521A)	Exemption from applicability
	CHAPTER 94
	PREFERRED MORTALITY TABLES FOR USE
	IN DETERMINING MINIMUM RESERVE LIABILITIES
94.1(508)	Purpose
94.2(508)	Definitions
94.3(508)	2001 CSO Preferred Class Structure Mortality Table
94.4(508)	Conditions
94.5(508)	Separability
	CHAPTER OF
DETER	CHAPTER 95
	MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE
95.1(508)	Authority
95.2(508)	Scope Purpose
95.3(508)	Definitions
95.4(508)	Minimum valuation mortality standards
95.5(508) 95.6(508)	Minimum valuation interest rate standards
95.7(508)	Minimum valuation method standards
95.8(508)	Transition rules
95.9(508)	Effective date
<i>55.5</i> (500)	Effective date
	CHAPTER 96
	Reserved
	CHAPTER 97
ACCOLIN	TING FOR CERTAIN DERIVATIVE INSTRUMENTS USED TO HEDGE
	THE INTEREST CREDITED FOR INDEXED INSURANCE PRODUCTS
	COUNTING FOR THE INDEXED INSURANCE PRODUCTS RESERVE
97.1(508)	Authority
97.2(508)	Purpose
97.3(508)	Definitions
97.4(508)	Asset accounting
97.5(508)	Indexed annuity product reserve calculation methodology
97.6(508)	Indexed life product reserve calculation methodology
97.7(508)	Other requirements
	CHAPTED 00
	CHAPTER 98
09 1(505)	ANNUAL FINANCIAL REPORTING REQUIREMENTS
98.1(505) 98.2(505)	Authority
` /	Purpose Definitions
98.3(505) 98.4(505)	General requirements related to filing and extensions for filing of annual audited
70. 4 (303)	financial reports and audit committee appointment
98.5(505)	Contents of annual audited financial report
98.6(505)	Designation of independent certified public accountant
98.7(505)	Qualifications of independent certified public accountant
98.8(505)	Consolidated or combined audits
98.9(505)	Scope of audit and report of independent certified public accountant
98.10(505)	Notification of adverse financial condition

98.11(505)	Communication of Internal Control Related Matters Noted in an Audit
98.12(505)	Definition, availability and maintenance of independent certified public accountants' work papers
98.13(505)	Requirements for audit committees
98.14(505)	Conduct of insurer in connection with the preparation of required reports and documents
98.15(505)	Management's Report of Internal Control Over Financial Reporting
98.16(505)	Exemptions
98.17(505)	Letter to insurer with accountant's qualifications
98.18(505)	Canadian and British companies
98.19(505)	Severability provision
98.20(505)	Effective date

CHAPTER 99

Reserved

 $\label{eq:regulated industries} REGULATED\ INDUSTRIES$ SALES OF CEMETERY MERCHANDISE, FUNERAL MERCHANDISE AND FUNERAL SERVICES

CHAPTER 100 GENERAL PROVISIONS

	GENERAL PROVISIONS	
100.1(523A)	Purpose	
100.2(523A)	Definitions	
100.3(523A)	Contact and correspondence	
100.4(523A)	Fees	
	CHAPTER 101	
	TRUST DEPOSITS AND TRUST FUNDS	
101.1(523A)	Trust income withdrawals	
101.1(523A) 101.2(523A)	Amount of trust income withdrawn	
101.2(523A) 101.3(523A)	Allocation of trust income to purchasers' accounts	
101.4(523A)	Credit for trust income withdrawn	
101.4(523A) 101.5(523A)	Time period during which trust income may be withdrawn	
101.5(523A) 101.6(523A)	Application of contract law	
101.7(523A)	Consumer price index adjustment	
101.7(523A) 101.8(523A)	Cancellation refunds	
101.8(323A)	Cancenation retunds	
	CHAPTER 102	
	WAREHOUSED MERCHANDISE	
102.1(523A)	Funeral and cemetery merchandise delivered to the purchaser or warehoused	
102.2(523A)	Storage facilities	
CVI A DEED 100		
	CHAPTER 103 LICENSING OF PRENEED SELLERS AND SALES AGENTS	
102 1(522 A)		
103.1(523A)	Requirement for a preneed seller license or a sales agent license	
103.2(523A)	Application and licensing of preneed seller or sales agent	
103.3(523A)	Change of ownership or sale of business of preneed seller	
103.4(523A)	License renewal	
103.5(523A)	Denial of license applications or of applications for renewal	
103.6(523A)	Reinstatement or reissuance of a license after suspension, revocation or forfeiture in connection with disciplinary matters; and forfeiture in lieu of compliance	
103.7(252J)	Suspension for failure to pay child support	
103.8(261)	Suspension for failure to pay student loan	

	CHAPTER 104
	CONTINUING EDUCATION FOR SALES AGENTS
104.1(523A)	Continuing education requirements
104.2(523A)	Acceptable areas of continuing education
104.3(523A)	Academic coursework
104.4(523A)	Effective date
104.5(523A)	Compliance period
104.6(523A)	Denial of sales agent license renewal application
104.7(523A)	Disqualification and replacement of credits
104.8(523A)	Current mailing address
104.9(523A)	Proof of completion of continuing education requirements
104.10(523A)	Standards for continuing education activities
104.11(523A)	Qualifications of presenters and proof of attendance
104.12(523A)	Reviews
104.13(523A)	Exemption
	CHAPTER 105
	STANDARDS OF CONDUCT AND PROHIBITED PRACTICES
105.1(523A)	Purpose
105.2(523A)	Numbering purchase agreements
105.3(523A)	Records maintenance
105.4(523A)	Annual reports
105.5(523A)	Fidelity bond or insurance
105.6(523A)	Grounds for discipline
105.7(523A)	Prohibition on sales activities and practices without a license or without an
	appointment
	CHAPTER 106
	DISCIPLINARY PROCEDURES
106.1(523A)	Investigations

106.2(17A,523A) Penalties 106.3(17A,523A) Administrative procedures