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
,	•
	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
	OV. 1 DEED .
	CHAPTER 3
	CONTESTED CASES
3.1(17A)	Scope and applicability
3.2(17A)	Definitions
3.3(17A)	Time requirements
3.3(17A) 3.4(17A)	Time requirements Requests for contested case proceeding
3.3(17A) 3.4(17A) 3.5(17A)	Time requirements Requests for contested case proceeding Commencement of hearing; notice
3.3(17A) 3.4(17A) 3.5(17A) 3.6(17A)	Time requirements Requests for contested case proceeding Commencement of hearing; notice Presiding officer
3.3(17A) 3.4(17A) 3.5(17A) 3.6(17A) 3.7(17A)	Time requirements Requests for contested case proceeding Commencement of hearing; notice Presiding officer Waiver of procedures
3.3(17A) 3.4(17A) 3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A)	Time requirements Requests for contested case proceeding Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings
3.3(17A) 3.4(17A) 3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A)	Time requirements Requests for contested case proceeding Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification
3.3(17A) 3.4(17A) 3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A)	Time requirements Requests for contested case proceeding Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings
3.3(17A) 3.4(17A) 3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A)	Time requirements Requests for contested case proceeding Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification
3.3(17A) 3.4(17A) 3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A)	Time requirements Requests for contested case proceeding Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers
3.3(17A) 3.4(17A) 3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A)	Time requirements Requests for contested case proceeding Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings
3.3(17A) 3.4(17A) 3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A)	Time requirements Requests for contested case proceeding Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers
3.3(17A) 3.4(17A) 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)	Time requirements Requests for contested case proceeding Commencement of hearing; notice Presiding officer Waiver of procedures Telephone proceedings Disqualification Consolidation—severance Pleadings Service and filing of pleadings and other papers Discovery
3.3(17A) 3.4(17A) 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)	Time requirements Requests for contested case proceeding 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
3.3(17A) 3.4(17A) 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)	Time requirements Requests for contested case proceeding 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
3.3(17A) 3.4(17A) 3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A) 3.16(17A)	Time requirements Requests for contested case proceeding 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
3.3(17A) 3.4(17A) 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)	Time requirements Requests for contested case proceeding 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
3.3(17A) 3.4(17A) 3.5(17A) 3.6(17A) 3.7(17A) 3.8(17A) 3.9(17A) 3.10(17A) 3.11(17A) 3.12(17A) 3.12(17A) 3.13(17A) 3.14(17A) 3.15(17A) 3.16(17A) 3.17(17A) 3.18(17A)	Time requirements Requests for contested case proceeding 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
3.3(17A) 3.4(17A) 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) 3.13(17A) 3.15(17A) 3.15(17A) 3.16(17A) 3.17(17A) 3.18(17A) 3.19(17A)	Time requirements Requests for contested case proceeding 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
3.3(17A) 3.4(17A) 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)	Time requirements Requests for contested case proceeding 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
3.3(17A) 3.4(17A) 3.5(17A) 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) 3.15(17A) 3.17(17A) 3.18(17A) 3.19(17A) 3.20(17A) 3.21(17A) 3.22(17A)	Time requirements Requests for contested case proceeding 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
3.3(17A) 3.4(17A) 3.5(17A) 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)	Time requirements Requests for contested case proceeding 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) 3.26(17A) 3.27(17A) 3.28(17A) 3.29(17A) 3.30(17A) 3.31(17A) 3.32(502,505,507B)	3
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		
	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

CHAPTER 5

	REGULATION OF INSURERS—GENERAL PROVISIONS
5.1(507)	Examination reports
5.2(505,507)	Examination for admission
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
	Loans to officers, directors, employees, etc.
5.14	Reserved
	,514B,515,520) Accounting practices and procedures manual and annual statement
0.10(000,0122,011	instructions
5.16 to 5.19	Reserved
5.20(508)	Computation of reserves
	•
	RNED PREMIUM RESERVES ON MORTGAGE GUARANTY INSURANCE POLICIES Unearned premium reserve factors
5.21(515C) 5.22(515C)	Contingency reserve
5.23(507C)	Standards
5.24(507C)	Commissioner's authority
5.24(307C) 5.25	Reserved
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
3.13(310)	
5 44 4 5 40	DISCLOSURE OF MORTGAGE LOAN APPLICATIONS
5.44 to 5.49	Reserved
5.50(535A)	Purpose Definitions
5.51(535A)	Definitions Eiling of reports
5.52(535A) 5.53(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
	POLICYHOLDER PROXY SOLICITATION
7.11(523)	Application
7.12(523)	Conditions—revocation
7.13(523)	Filing proxy
7.14(523)	Solicitation by agents—use of funds
7.15 to 7.19	Reserved
	STOCK TRANSACTION REPORTING
7.20(523)	Statement of changes of beneficial ownership of securities
,	CHAPTER 8
	BENEVOLENT ASSOCIATIONS
8.1 and 8.2	Reserved
8.3(512A)	Organization
8.4(512A)	Membership
8.5(512A)	Fees, dues and assessments
8.6(512A)	Reserve fund
8.7(512A)	Certificates
8.8(512A)	Beneficiaries
8.9(512A)	Mergers
8.10(512A)	Directors and officers
0.10(012/1)	Directors and onlesses

0 11 <i>(</i> 512 A)	Stockholders
8.11(512A) 8.12(512A)	Bookkeeping and accounts
6.12(312A)	Bookkeeping and accounts
	CHAPTER 9
	Reserved
	INSURANCE PRODUCERS
	CHAPTER 10
	ISURANCE PRODUCER LICENSES AND LIMITED LICENSES
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
10.11(500D)	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
10.20(522D)	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,SF242	* *
10.24(522B)	Administration of examinations
10.25(522B)	Forms
10.26(522B)	Fees
10.27 to 10.50	Reserved
10.51(522A,86GA	,SF487) Limited licenses
	CHAPTER 11
	CONTINUING EDUCATION FOR
	INSURANCE PRODUCERS
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) 11.11(505,522B) 11.12(505,522B) 11.13(505,522B) 11.14(505,522B)	CE provider's responsibilities Prohibited conduct—CE providers Outside vendor CE course audits Fees and costs
	CHAPTER 12 PORT OF ENTRY REQUIREMENTS
12.1(508,515)	Purpose
12.2(508,515) 12.3(508,515)	Trust and other admission requirements Examination and preferred supervision
12.4(508,515)	Surplus required
12.5(508,515)	Investments
	CHAPTER 13
	CONSENT FOR PROHIBITED PERSONS
12 1(505 522D)	TO ENGAGE IN THE BUSINESS OF INSURANCE
13.1(505,522B) 13.2(505,522B)	Purpose and authority Definitions
13.3(505,522B)	Requirement for prohibited persons to obtain consent
13.4(505,522B)	Applications for consent
13.5(505,522B)	Consideration of applications for consent
13.6(505,522B)	Review of application by the division
13.7(505,522B)	Consent effective for specified positions and responsibilities only
13.8(505,522B)	Change in circumstances
13.9(505,522B)	Burden of proof Violations and populties
13.10(505,522B)	Violations and penalties
	UNFAIR TRADE PRACTICES
ī	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) 14.9(507B)	Standards for supplemental illustrations
14 TUCOU/B)	Delivery of illustration and record retention Annual report: notice to policyowners
14.10(507B) 14.11(507B)	Annual report; notice to policyowners Annual certifications
14.10(507B) 14.11(507B) 14.12(507B)	Annual report; notice to policyowners
14.11(507B)	Annual report; notice to policyowners Annual certifications
14.11(507B) 14.12(507B)	Annual report; notice to policyowners Annual certifications Penalties
14.11(507B) 14.12(507B) 14.13(507B)	Annual report; notice to policyowners Annual certifications Penalties Separability Effective date CHAPTER 15
14.11(507B) 14.12(507B) 14.13(507B)	Annual report; notice to policyowners Annual certifications Penalties Separability Effective date CHAPTER 15 UNFAIR TRADE PRACTICES
14.11(507B) 14.12(507B) 14.13(507B) 14.14(507B)	Annual report; notice to policyowners Annual certifications Penalties Separability Effective date CHAPTER 15 UNFAIR TRADE PRACTICES DIVISION I SALES PRACTICES
14.11(507B) 14.12(507B) 14.13(507B) 14.14(507B) 15.1(507B)	Annual report; notice to policyowners Annual certifications Penalties Separability Effective date CHAPTER 15 UNFAIR TRADE PRACTICES DIVISION I SALES PRACTICES Purpose
14.11(507B) 14.12(507B) 14.13(507B) 14.14(507B)	Annual report; notice to policyowners Annual certifications Penalties Separability Effective date CHAPTER 15 UNFAIR TRADE PRACTICES DIVISION I SALES PRACTICES

15.4(507B) 15.5(507B) 15.6 15.7(507B) 15.8(507B) 15.9(507B) 15.10(507B) 15.11(507B) 15.12(507B) 15.13(507B)	Life insurance cost and benefit disclosure requirements Health insurance sales to individuals 65 years of age or older Reserved Twisting prohibited Producer responsibilities Right to return a life insurance policy or annuity (free look) Uninsured/underinsured automobile coverage—notice required Unfair discrimination Testing restrictions of insurance applications for the human immunodeficiency virus Records maintenance
15.14(505,507B) 15.15 to 15.30	Enforcement section—cease and desist and penalty orders Reserved
13.13 to 13.30	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
	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 the disclosure document and Buyer's Guide
15.65(507B)	Content of disclosure documents
15.66(507B)	Standards for annuity illustrations
15.67(507B)	Report to contract owners
15.68(507B)	Penalties
15.69(507B)	Severability
15.70 and 15.71	Reserved
	DIVISION V
15 72(507D)	SUITABILITY IN ANNUITY TRANSACTIONS Purpose
15.72(507B) 15.73(507B)	Applicability and scope
15.74(507B)	Definitions
15.74(507B) 15.75(507B)	Duties of insurers and of insurance producers
13.73(307 D)	Duties of insurers and of insurance producers

15.76(507B)	Insurance producer training
15.77(507B)	Compliance; mitigation; penalties
15.78(507B)	Record keeping
15.79	Reserved
13.77	icoci ved
	DIVISION VI
15 00(507D 533D)	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)	Penalties
15.87(507B,522B)	Compliance date
	CILL PAPER 16
	CHAPTER 16
	REPLACEMENT OF LIFE INSURANCE AND ANNUITIES
	DIVISION I
16.1 to 16.20	Reserved
	DIVIGION II
16 21(507D)	DIVISION II Purpose
16.21(507B)	Definitions
16.22(507B)	
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(500)	
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
	CHAPTERS 18 and 19
	Reserved
	PROPERTY AND CASUALTY INSURANCE
	CHAPTER 20
	PROPERTY AND CASUALTY INSURANCE
	DIVISION I FORM AND RATE REQUIREMENTS
20 1(505 509 514A	,515,515A,515F) General filing requirements
20.2(505)	Objection to filing
20.2(303)	Reserved
	.,515,515A,515F) Policy form filing
20.4(505,509,514A 20.5(515A)	Rate or manual rule filing
20.3(313A)	Nate of manual full minig

20.6(515A)	Exemption from filing requirement
20.7	Reserved
20.8(515F)	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
20.43(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
20.53(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
20.61 to 20.69	Reserved
	DIVISION III
C	ERTIFICATES OF INSURANCE FOR COMMERCIAL LENDING TRANSACTIONS
20.70(515)	Purpose
20.71(515)	Definitions
20.72(515)	Evidence of insurance
20.73 to 20.79	Reserved
	DIVISION IV
	CANCELLATIONS, NONRENEWALS AND TERMINATIONS
20.80(505B,515,5	15D,518,518A,519) Notice of cancellation, nonrenewal or termination of property
, , ,	and casualty insurance
	·
	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
01 ((5157)	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	
	CHAPTER 22	
	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) 24.10(523D)	Forms Financial statements, studies, and forecasts	
24.10(323D) 24.11(523D)	Amendments to the disclosure statement	
24.11(523D) 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	
•		

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 Reserved 28.6 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 Supervision of credit insurance operations 28.12(509) 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** Notice regarding continuation rights 29.2(509B) 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

Expiration date of policy vs. charter expiration date

30.7(508,515)

30.8(509)	Electronic delivery of group life insurance certificates
30.9(505,508)	Notice of cancellation, forfeiture, lapse, nonrenewal or termination of life
	insurance and annuities
	CHAPTER 31
LIFE I	NSURANCE COMPANIES—VARIABLE ANNUITIES CONTRACTS
31.1(508)	Definitions
31.2(508)	Insurance company qualifications
31.3(508)	Filing, policy forms and provision
31.4(508)	Separate account or accounts and investments
31.5(508)	Required reports
31.6(508)	Producers
31.7(508)	Foreign companies
	CHARTER 22
	CHAPTER 32 DEPOSITS BY A DOMESTIC LIFE COMPANY IN A
	CUSTODIAN BANK OR CLEARING CORPORATION
32.1(508)	Purpose
32.1(508)	Definitions
32.2(508)	Requirements upon custodial account and custodial agreement
32.4(508)	Requirements upon custodians
32.5(508,511)	Deposit of securities
32.3(300,311)	Deposit of securities
	CHAPTER 33
	VARIABLE LIFE INSURANCE MODEL REGULATION
33.1(508A)	Authority
33.2(508A)	Definitions
33.3(508A)	Qualification of insurer to issue variable life insurance
33.4(508A)	Insurance policy requirements
33.5(508A)	Reserve liabilities for variable life insurance
33.6(508A)	Separate accounts
33.7(508A)	Information furnished to applicants
33.8(508A)	Applications
33.9(508A)	Reports to policyholders
33.10(508A)	Foreign companies
33.11 33.12(508 A)	Reserved Separability article
33.12(508A)	Separationity article
	CHAPTER 34
	NONPROFIT HEALTH SERVICE CORPORATIONS
34.1(514)	Purpose
34.2(514)	Definitions
34.3(514)	Annual report requirements
34.4(514)	Arbitration
34.5(514)	Filing requirements
34.6(514)	Participating hospital contracts
34.7(514)	Composition, nomination, and election of board of directors
	CHAPTER 35
	ACCIDENT AND HEALTH INSURANCE
	BLANKET ACCIDENT AND SICKNESS INSURANCE
35.1(509)	Purpose
35.2(509)	Scope
(-(-))	~F-

35.3(509)	Definitions
35.4(509)	Required provisions
35.5(509)	Application and certificates not required
35.6(509)	Facility of payment
35.7(509)	General filing requirements
35.8(509)	Electronic delivery of accident and health group insurance certificates
	GENERAL ACCIDENT AND HEALTH INSURANCE REQUIREMENTS
25 0(500D 512D 5	14D) Notice of cancellation, rescission, discontinuance or termination of accident
33.9(309B,313B,3	and health insurance
35.10 to 35.19	
	Reserved
35.20(509A)	Life and health self-funded plans
35.21(509)	Review of certificates issued under group policies
	LARGE GROUP HEALTH INSURANCE COVERAGE
35.22(509)	Purpose
35.23(509)	Definitions
35.24(509)	Eligibility to enroll
35.25(509)	Special enrollments
35.26(509)	Group health insurance coverage policy requirements
35.27(509)	Methods of counting creditable coverage
35.28(509)	Certificates of creditable coverage
35.29(509)	Notification requirements
35.30	Reserved
35.31(509)	Disclosure requirements
35.32(514C)	Treatment options
35.33(514C)	Emergency services
35.34(514C)	Provider access
35.35(509)	Reconstructive surgery
33.33(309)	Reconstructive surgery
	CONSUMER GUIDE
35.36(514K)	Purpose
35.37(514K)	Information filing requirements
35.38(514K)	Limitation of information published
35.39(514C)	Contraceptive coverage
35.40(514C)	Autism spectrum disorders coverage
	CHAPTER 36
	INDIVIDUAL ACCIDENT AND HEALTH—MINIMUM
	STANDARDS AND RATE HEARINGS
	STANDARDS AND RATE HEARINGS
	DIVISION I
26.1(514D)	MINIMUM STANDARDS
36.1(514D)	Purpose
36.2(514D)	Applicability and scope
36.3(514D)	Effective date
36.4(514D)	Policy definitions
36.5(514D)	Prohibited policy provisions
36.6(514D)	Accident and sickness minimum standards for benefits
36.7(514D)	Required disclosure provisions
36.8(507B)	Requirements for replacement
36.9(514D)	Filing requirements
36.10(514D)	Loss ratios
36.11(514D)	Certification
36.12(514D)	Severability

36.13(513C,514D) Individual health insurance coverage for children under the age of 19 36.14 to 36.19 Reserved

DIVISION II RATE HEARINGS

36.20(514D,83GA,SF2201) Rate hearings

CHAPTER 37 MEDICARE SUPPLEMENT INSURANCE

DIVISION I

MEDICARE SUPPLEMENT	INSURANCE MI	NIMIIM STANDARDS

	MEDICARE SOLLEMENT INSURANCE MINIMOM STANDARDS
37.1(514D)	Purpose
37.2(514D)	Applicability and scope
37.3(514D)	Definitions
37.4(514D)	Policy definitions and terms
37.5(514D)	Policy provisions
37.6(514D)	Minimum benefit standards for prestandardized Medicare supplement benefit plan policies or certificates issued for delivery prior to January 1, 1992
37.7(514D)	Benefit standards for 1990 standardized Medicare supplement benefit plan policies 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 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 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 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

DIVISION II MEDICARE SUPPLEMENT ADVERTISING

37.50(507B,514D) Purpose 37.51(507B,514D) Applicability 37.52(507B,514D) Definitions

	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(507B,514D)	Filing for prior review
	CHAPTER 38
	COORDINATION OF BENEFITS
20.1. 20.11	DIVISION I
38.1 to 38.11	Reserved
20.12(500.514)	DIVISION II
38.12(509,514)	Purpose and applicability
38.13(509,514)	Definitions Use of model COP contract provision
38.14(509,514) 38.15(509,514)	Use of model COB contract provision 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
36.16(307,314)	
	CHAPTER 39
	LONG-TERM CARE INSURANCE
	DIVISION I GENERAL PROVISIONS
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
20 10(514D 514C)	Requirement to offer inflation protection
	Requirements for application forms and replacement coverage
39.12(514G)	Reserve standards
39.13(514D)	Loss ratio
39.14(514G)	Filing requirement
* *	Standards for marketing
39.16(514D,514G)	
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
20.22(51.45)	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 contracts
39.32(514G)	Penalties
39.33(514G)	Notice of cancellation, forfeiture, lapse or termination of long-term care insurance
39.34 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
39.56 to 39.74	Reserved
	DIVISION III
	LONG-TERM CARE PARTNERSHIP PROGRAM
39.75(514H,83GA	,HF723) Purpose
39.76(514H,83GA	,HF723) Effective date
39.77(514H,83GA	,HF723) Definitions
	,HF723) Eligibility
	,HF723) Discontinuance of partnership program
39.80(514H,83GA	,HF723) Required disclosures
	,HF723) Form filings
	,HF723) Exchanges
	,HF723) Required policy terms and disclosures
39.84(514H,83GA	,HF723) Standards for marketing and suitability
39.85(514H,83GA	,HF723) Required reports
	CHAPTER 40
	HEALTH MAINTENANCE ORGANIZATIONS
40 1(514D)	(Health and Insurance—Joint Rules)
40.1(514B)	Definitions Application
40.2(514B)	Application Inspection of evidence of severege
40.3(514B)	Inspection of evidence of coverage
40.4(514B) 40.5(514B)	Governing body and enrollee representation Quality of care
40.6(514B)	Change of name
TU.U(314D)	Change of name

40.7(51.4D)	Chausa of ammandia
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)	Disclosure requirements
40.24(514B)	Provider access
40.25(514B)	Electronic delivery of accident and health group insurance certificates
40.26(514B)	Notice of cancellation, rescission, discontinuance or termination of enrollment
	CVI A PUTED A1
	CHAPTER 41
	LIMITED SERVICE ORGANIZATIONS
41.1(514B)	Definitions
41.2(514B)	Application
41.3(514B)	Inspection of evidence of coverage
41.4(514B)	Governing body and enrollee representation
41.5(514B)	Quality of care
41.6(514B)	Change of name
41.7(514B)	Change of ownership
41.8(514B)	Complaints
41.9(514B)	Cancellation of enrollees
41.10(514B)	Application for certificate of authority
41.11(514B)	Net equity and deposit requirements
41.12(514B)	Fidelity bond
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
41.19(514B)	Reimbursement
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
42.3(508)	Use of gender-blended mortality tables
42.4(508)	Unfair discrimination

42.5(508)	Separability
42.6(508)	2001 CSO Mortality Table
	. GVV PETER 14
	CHAPTER 43
	ANNUITY MORTALITY TABLES FOR USE IN
	DETERMINING RESERVE LIABILITIES FOR ANNUITIES
43.1(508)	Purpose
43.2(508)	Definitions
43.3(508)	Individual annuity or pure endowment contracts
43.4(508)	Group annuity or pure endowment contracts
43.5(508)	Application of the 1994 GAR Table
43.6(508)	Application of the 2012 IAR Mortality Table
43.7(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)	Alternate tables
44.4(508)	Conditions
44.5(508)	Separability
44.6(508)	2001 CSO Mortality Table
11.0(300)	•
	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
45.11(521A)	Enterprise risk report
45.12(521A)	Forms—additional information and exhibits
	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) 46.12(521A)	Regulation of holding company system 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
47.7(508)	period 2001 CSO Mortality Table
47.7(300)	•
	VIATICAL AND LIFE SETTLEMENTS
	CHAPTER 48
	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

	DEFINITIONS AND ADMINISTRATION
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
	DIVICION II
	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
00.10(002)	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
50.23 to 50.29	DIVISION III
50.23 to 50.29	DIVISION III REGISTRATION OF INVESTMENT ADVISERS,
50.23 to 50.29	DIVISION III
50.23 to 50.29 50.30(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS
	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES,
50.30(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity
50.30(502) 50.31(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals
50.30(502) 50.31(502) 50.32(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration
50.30(502) 50.31(502) 50.32(502) 50.33(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502) 50.35(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502) 50.35(502) 50.36(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser brochure
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502) 50.36(502) 50.37(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser brochure Cash solicitation
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502) 50.35(502) 50.36(502) 50.37(502) 50.38(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser brochure Cash solicitation Prohibited conduct in providing investment advice
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502) 50.35(502) 50.36(502) 50.37(502) 50.38(502) 50.39(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser brochure Cash solicitation Prohibited conduct in providing investment advice Custody of client funds or securities by investment advisers
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502) 50.35(502) 50.36(502) 50.37(502) 50.38(502) 50.39(502) 50.40(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser brochure Cash solicitation Prohibited conduct in providing investment advice Custody of client funds or securities by investment advisers Minimum financial requirements for investment advisers
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502) 50.35(502) 50.36(502) 50.37(502) 50.38(502) 50.39(502) 50.40(502) 50.41(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser brochure Cash solicitation Prohibited conduct in providing investment advice Custody of client funds or securities by investment advisers Minimum financial requirements for investment advisers Bonding requirements for investment advisers
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502) 50.36(502) 50.37(502) 50.38(502) 50.39(502) 50.40(502) 50.41(502) 50.42(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser brochure Cash solicitation Prohibited conduct in providing investment advice Custody of client funds or securities by investment advisers Minimum financial requirements for investment advisers Bonding requirements for investment advisers Record-keeping requirements for investment advisers
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502) 50.35(502) 50.36(502) 50.37(502) 50.38(502) 50.39(502) 50.40(502) 50.41(502) 50.42(502) 50.43(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser brochure Cash solicitation Prohibited conduct in providing investment advice Custody of client funds or securities by investment advisers Minimum financial requirements for investment advisers Bonding requirements for investment advisers Record-keeping requirements for investment advisers Financial reporting requirements for investment advisers
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502) 50.36(502) 50.37(502) 50.38(502) 50.39(502) 50.40(502) 50.41(502) 50.42(502) 50.43(502) 50.44(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser brochure Cash solicitation Prohibited conduct in providing investment advice Custody of client funds or securities by investment advisers Minimum financial requirements for investment advisers Bonding requirements for investment advisers Record-keeping requirements for investment advisers Financial reporting requirements for investment advisers Solely incidental services by certain professionals
50.30(502) 50.31(502) 50.32(502) 50.33(502) 50.34(502) 50.35(502) 50.36(502) 50.37(502) 50.39(502) 50.40(502) 50.41(502) 50.42(502) 50.43(502) 50.44(502) 50.45(502)	DIVISION III REGISTRATION OF INVESTMENT ADVISERS, INVESTMENT ADVISER REPRESENTATIVES, AND FEDERAL COVERED INVESTMENT ADVISERS Electronic filing with designated entity Investment adviser applications and renewals Application for investment adviser representative registration Examination requirements Notice filing requirements for federal covered investment advisers Withdrawal of investment adviser registration Investment adviser brochure Cash solicitation Prohibited conduct in providing investment advice Custody of client funds or securities by investment advisers Minimum financial requirements for investment advisers Bonding requirements for investment advisers Record-keeping requirements for investment advisers Financial reporting requirements for investment advisers Solely incidental services by certain professionals Registration exemption for investment advisers to private funds

	DIVISION IV RULES COVERING ALL REGISTERED PERSONS	
50.50(502)	Internet advertising by broker-dealers, investment advisers, broker-dealer agents,	
50.51(500)	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 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(272D)	Denial, suspension or revocation of agent or investment adviser representative registration for failure to pay state debt	
50.55(502)	Use of senior-specific certifications and professional designations	
50.56 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	
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(502)	Designated securities manuals	
50.90(502)	Intrastate crowdfunding exemption	
50.91 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	
50.103(302) 50.104 to 50.109	Reserved	
20.1010000.107		

	DIVISION VIII VIATICAL SETTLEMENT INVESTMENT CONTRACTS
50.110(502)	Application by viatical settlement investment contract issuers and registration of
()	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
	OHARTERO 51 4 52
	CHAPTERS 51 to 53 Reserved
	Reserved
	CHAPTER 54
	RESIDENTIAL SERVICE CONTRACTS
54.1(523C)	Purpose
54.2(523C)	Definitions
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) 54.22(523C)	Suspension or revocation of license Licenses not transferable
54.22(323C) 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
	CHAPTER 55
	LICENSING OF PUBLIC ADJUSTERS
55.1(82GA,HF499	
55.2(82GA,HF499	
	9) License required to operate as public adjuster
	9) Application for license
	9) Issuance of resident license
	P) Public adjuster examination
	9) Exemptions from examination
	9) 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
	compliance
55.14(82GA,HF49	
55.15(82GA,HF49	,
55.16(82GA,HF49	9) Record retention
55.17(82GA,HF49	9) Standards of conduct of public adjuster
55.18(82GA,HF49	9) Public adjuster fees
55.19(82GA,HF49	9) Penalties
55.20(82GA,HF49	9) Fees
55.21(82GA,HF49	9) Severability
	CHAPTED 5/
	CHAPTER 56 WORKERS' COMPENSATION GROUP SELF-INSURANCE
56 1(97 505)	
56.1(87,505) 56.2(87,505)	General provisions 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
	Examinations
56.9(87,505)	
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 Investments
56.15(87,505)	Refunds
56.16(87,505)	
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
WORKERS'	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
(0.,000)	

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
	CHAPTER 58
	THIRD-PARTY ADMINISTRATORS
58.1(510)	Purpose
58.2(510)	Definitions
58.3(505,510)	Registration required
58.4(510)	Third-party administrator duties
58.5(510)	Renewal procedure
58.6(505,510)	Responsibilities of the insurer
58.7(505,510)	Written agreement
58.8(510)	Compensation to the third-party administrator
58.9(510)	Disclosure of charges and fees
58.10(510)	Delivery of materials to covered individuals
58.11(510)	Annual report and fee
58.12(510)	Change of information
58.13(510)	Inquiry by commissioner
58.14(510)	Complaints
58.15(510)	Periodic examination
58.16(510)	Grounds for denial, nonrenewal, suspension or revocation of certificate of registration
58.17(510)	Confidential information
58.18(510)	Fees
58.19(510)	Severability clause
58.20(510)	Compliance date
	CHAPTER 59
	PHARMACY BENEFITS MANAGERS
59.1(510B)	Purpose
59.2(510B)	Definitions
59.3(510B)	Timely payment of pharmacy claims
59.4(510B)	Audits of pharmacies by pharmacy benefits managers
59.5(510B)	Termination or suspension of contracts with pharmacies by pharmacy benefits
	managers
59.6(510B)	Price change
59.7(510B)	Complaints
59.8(510,510B)	Duty to notify commissioner of fraud
59.9(507,510,510E	
59.10(505,507,507	B,510,510B,514L) Failure to comply
	CHAPTER 60
WORK	ERS' 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 LITILIZATION REVIEW

	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	
70.9(505,507B,514	· · · · · · · · · · · · · · · · · · ·
70.10(514F)	Credentialing—retrospective payment
	HEALTH BENEFIT PLANS
	CHARTER 71
	CHAPTER 71 SMALL GROUP HEALTH BENEFIT PLANS
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
	LONG-TERM CARE ASSET PRESERVATION PROGRAM
72.1(249G)	Purpose
72.2(249G)	Applicability and scope
72.3(249G)	Definitions

72.4(240C)	
72.4(249G)	Qualification of long-term care insurance policies and certificates
72.5(249G)	Standards for marketing
72.6(249G)	Minimum benefit standards for qualifying policies and certificates
72.7(249G)	Required policy and certificate provisions
72.8(249G)	Prohibited provisions in certified policies or certificates
72.9(249G)	Reporting requirements
72.10(249G)	Maintaining auditing information
72.11(249G)	Reporting on asset protection
72.12(249G)	Preparing a service summary
72.13(249G)	Plan of action
72.14(249G)	Auditing and correcting deficiencies in issuer record keeping
72.15(249G)	Separability
	CHAPTER 73
	HEALTH INSURANCE PURCHASING COOPERATIVES
73.1(75GA,ch158)	Purpose
73.2(75GA,ch158)	Applicability and scope
73.3(75GA,ch158)	Definitions
73.4(75GA,ch158)	Division duties—application—filing requirements—license—audits and
	examinations
73.5(75GA,ch158)	Fidelity bond—letter of credit
73.6(75GA,ch158)	
73.7(75GA,ch158)	Business plan
73.8(75GA,ch158)	Participants
73.9(75GA,ch158)	Health insurance purchasing cooperative—product offerings—exemptions
73.10(75GA,ch158	8) Insurance risk
73.11(75GA,ch158	Rates
73.12(75GA,ch158	B) Election—disclosure and confidentiality
73.13(75GA,ch158	
73.14(75GA,ch158	S) Conflict of interest
73.15(75GA,ch158	8) Nondiscrimination and retaliatory protections
73.16(75GA,ch158	Annual health insurance or health care benefits plan selection
73.17(75GA,ch158	B) License subject to conditions—waivers
73.18(75GA,ch158	B) Procedures
73.19(75GA,ch158	B) Data collection—quality evaluation
73.20(75GA,ch158	8) Examination—costs
73.21(75GA,ch158	B) Trade practices
73.22(75GA,ch158	B) Grounds for denial, nonrenewal, suspension or revocation of certificate
73.23(75GA,ch158	B) Hearing and appeal
73.24(75GA,ch158	Solvency
	CHAPTER 74
	HEALTH CARE ACCESS
74.1(505)	Purpose
74.2(505)	Applicability and scope
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** Applicability and scope 75.3(513C) Establishment of blocks of business 75.4(513C) 75.5(513C) Transition for assumptions of business from another carrier or ODS 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 75.10(513C) Basic health benefit plan and standard health benefit plan policy forms 75.11(513C) Maternity benefit rider 75.12(513C) Disclosure requirements 75.13(514C) Treatment options Emergency services 75.14(514C) Provider access 75.15(514C) 75.16(514C) Diabetic coverage Reconstructive surgery 75.17(513C) 75.18(514C) Contraceptive coverage CHAPTER 76 EXTERNAL REVIEW 76.1(514J) Purpose 76.2(514J) Applicable law and definitions 76.3(514J) Disclosure requirements External review request 76.4(514J) 76.5(514J) Communication between covered person, health carrier, independent review organization and the commissioner 76.6(514J) Assignment of independent review organization by the commissioner Decision notification 76.7(514J) 76.8(514J) Health carrier information 76.9(514J) Certification of independent review organization 76.10(514J) Fees charged by independent review organizations 76.11(514J) **Penalties** CHAPTER 77 MULTIPLE EMPLOYER WELFARE ARRANGEMENTS 77.1(507A) Certificate of registration Application for certificate of registration 77.2(507A) 77.3(507A) Financial requirements 77.4(507A) Policy or contract 77.5(507A) Disclosure 77.6(507A) Filing fee 77.7(507A) Agreements and management contracts 77.8(507A) Examination Trade practices 77.9(507A) 77.10(507A) Insolvency

Suspension or revocation of certificate

77.11(507A)

CHAPTER 78

UNIFORM PRESCRIPTION DRUG INFORMATION CARD

78.1(514L)	Purpose
78.2(514L)	Definitions
78.3(514L)	Implementation

CHAPTER 79 Reserved

INSURANCE COVERAGE FOR PEDIATRIC PREVENTIVE SERVICES

CHAPTER 80 WELL-CHILD CARE

Purpose
Applicability and scope
Effective date
Policy definitions
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 84 Reserved

CHAPTER 85

REGULATION OF NAVIGATORS

85.1(505,522D)	Purpose and authority
85.2(505,522D)	Definitions
85.3(505,522D)	Requirement to hold a license
85.4(505,522D)	Issuance of license
85.5(505,522D)	License renewal
85.6(505,522D)	License reinstatement
85.7(505,522D)	Reinstatement or reissuance of a license after suspension, revocation or forfeiture
	in connection with disciplinary matters; and forfeiture in lieu of compliance
85.8(505,522D)	Change in name, address or state of residence
85.9(505,522D)	Licensing of a business entity
85.10(505,522D)	Initial training of navigators
85.11(505,522D)	Continuing education requirements for navigators
85.12(505,522D)	Administration of examinations
85.13(505,522D)	Fees
85.14(505,522D)	Evidence of financial responsibility
85.15(505,522D)	Practices
85.16(505,522D)	Severability

CHAPTERS 86 to 89 Reserved

	CHAPTER 90
	FINANCIAL AND HEALTH INFORMATION REGULATION
90.1(505)	Purpose and scope
90.2(505)	Definitions
70.2(303)	
	DIVISION I RULES FOR FINANCIAL INFORMATION
90.3(505)	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
	DIVISION II
00.15(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) 90.23(505)	Protection of Fair Credit Reporting Act Nondiscrimination
90.24(505)	Severability
* *	Penalties
90.25(505) 90.26(505)	Effective dates
90.20(303) 90.27 to 90.36	Reserved
70.27 10 70.30	
	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
91.5(508)	Applicability of the 2001 CSO Mortality Table to 191—Chapter 47, Valuation of
	Life Insurance Policies

91.6(508)	Gender-blended table
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
) <u></u>	
	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
93.6(511,521A)	Reporting requirements for conduit derivative transactions
93.7(511,521A)	Conduit ownership
93.8(511,521A)	Exemption from applicability
	CIVA PETER A 4
	CHAPTER 94
	CHAPTER 94 PREFERRED MORTALITY TABLES FOR USE
94.1(508)	PREFERRED MORTALITY TABLES FOR USE
94.1(508) 94.2(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose
94.2(508) 94.3(508) 94.4(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions
94.2(508) 94.3(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table
94.2(508) 94.3(508) 94.4(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability
94.2(508) 94.3(508) 94.4(508) 94.5(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508) 95.8(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards Transition rules Effective date
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508) 95.8(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards Transition rules Effective date CHAPTER 96
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508) 95.8(508) 95.9(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards Transition rules Effective date CHAPTER 96 SYNTHETIC GUARANTEED INVESTMENT CONTRACTS
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508) 95.8(508) 95.9(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards Transition rules Effective date CHAPTER 96 SYNTHETIC GUARANTEED INVESTMENT CONTRACTS Authority
94.2(508) 94.3(508) 94.4(508) 94.5(508) DETER 95.1(508) 95.2(508) 95.3(508) 95.4(508) 95.5(508) 95.6(508) 95.7(508) 95.8(508) 95.9(508)	PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES Purpose Definitions 2001 CSO Preferred Class Structure Mortality Table Conditions Separability CHAPTER 95 MINING RESERVE LIABILITIES FOR PRENEED LIFE INSURANCE Authority Scope Purpose Definitions Minimum valuation mortality standards Minimum valuation interest rate standards Minimum valuation method standards Transition rules Effective date CHAPTER 96 SYNTHETIC GUARANTEED INVESTMENT CONTRACTS

96.4(505,508)	Definitions
96.5(505,508)	Financial requirements and plan of operation
96.6(505,508)	Required contract provisions and filing requirements
96.7(505,508)	Investment management of the segregated portfolio
96.8(505,508)	Purchase of annuities
96.9(505,508)	Unilateral contract terminations
96.10(505,508)	Reserves
96.11(505,508)	Severability
96.12(505,508)	Effective date
	CHAPTER 97
ACCOUN	ITING FOR CERTAIN DERIVATIVE INSTRUMENTS USED TO HEDGE
	VTH IN 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
, ,	·
	CHAPTER 98
00.1(505)	ANNUAL FINANCIAL REPORTING REQUIREMENTS
98.1(505)	Authority
98.2(505)	Purpose
98.3(505)	Definitions Control of the China Control of the Chi
98.4(505)	General requirements related to filing and extensions for filing of annual audited
00 5(505)	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 Consolidated or combined audits
98.8(505)	Scope of audit and report of independent certified public accountant
98.9(505) 98.10(505)	Notification of adverse financial condition
` '	Communication of Internal Control Related Matters Noted in an Audit
98.11(505) 98.12(505)	Definition, availability and maintenance of independent certified public
90.12(303)	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
70.14(303)	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
	MITED PURPOSE SUBSIDIARY LIFE INSURANCE COMPANIES
99.1(505,508)	Authority
99.2(505,508)	Purpose
99.3(505,508)	Definitions

99.4(505,508)	Formation of LPS
99.5(505,508)	Certificate of authority
99.6(505,508)	Capital and surplus
99.7(505,508)	Plan of operation
99.8(505,508)	Dividends and distributions
99.9(505,508)	Reports and notifications
99.10(505,508)	Material transactions
99.11(505,508)	Investments
99.12(508)	Securities
99.13(505,508)	Permitted reinsurance
99.14(505,508)	Certification of actuarial officer
99.15(505,508)	Effective date

REGULATED INDUSTRIES

CHAPTER 100

SALES OF CEMETERY MERCHANDISE, FUNERAL MERCHANDISE AND FUNERAL SERVICES

	AND FUNERAL SERVICES
100.1(523A)	Purpose
100.2(523A)	Definitions
100.3(523A)	Contact and correspondence
100.4 to 100.9	Reserved
100.10(523A)	License status
100.11(523A)	Application for license
100.12(523A)	Processing of application for a license
100.13(523A)	Approval and denial of license applications; issuance of license
100.14(523A)	Continuing education requirements
100.15(523A)	License renewal
100.16(523A)	Prohibited activities related to licensing
100.17(523A)	Reinstatement of a restricted license
100.18(523A)	Payment of fees
100.19	Reserved
100.20(523A)	Trust interest or income
100.21(523A)	Cancellation refunds
100.22(523A)	Consumer price index adjustment
100.23(523A)	Preneed seller's use of surety bond in lieu of trust
100.24	Reserved
100.25(523A)	Funeral and cemetery merchandise warehoused by preneed sellers
100.26 to 100.29	Reserved
100.30(523A)	Standards of conduct for preneed sellers and sales agents
100.31(523A)	Advertisements, sales practices and disclosures
100.32	Reserved
100.33(523A)	Records maintenance and retention
100.34(523A)	Changes in funding methods for or terms of purchase agreements
100.35(523A)	Preneed seller's change of ownership and cessation of business operations
100.36 to 100.39	Reserved
100.40(523A)	Prohibited practices for preneed sellers and sales agents
100.41(523A)	Disciplinary procedures

CHAPTERS 101 to 109 Reserved

CHAPTER 110

STANDARDS AND COMMISSIONER'S AUTHORITY FOR COMPANIES DEEMED TO BE IN HAZARDOUS FINANCIAL CONDITION

110 1(505)	A ST TO STATE OF THE STATE OF T
110.1(505)	Authority
110.2(505)	Purpose
110.3(505)	Definition
110.4(505)	Standards
110.5(505)	Commissioner's authority
110.6(505)	Judicial review
110.7(505)	Separability
110.8(505)	Effective date

CHAPTERS 111 to 139

Reserved

CHAPTER 140

BURIAL SITES AND CEMETERIES

140.1(523I)	Purpose
140.2(523I)	Definitions
140.3(523I)	Administration
140.4(523I)	Examination expenses assessment
140.5(523I)	Notice of disinterment
140.6(523I)	Sale of insurance
140.7(523I)	Commingling of perpetual care trust fund accounts
140.8(523I)	Distribution of capital gains using a total return distribution method