**191—5.28(508,515,518,518A,520) Risk-based capital and surplus.** Capital and surplus requirements in Iowa Code chapters 508, 515, 518, 518A and 520 are minimums. The commissioner retains the discretion to require greater amounts than set forth in those chapters when the risk-based circumstances of a particular insurer, including the type, nature and volume of business being written, require it. [ARC 5515C, IAB 3/10/21, effective 4/14/21]