

Iowa Personal Auto Review Standards Checklist

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS		
Applications		
Producer Designation	Iowa Code 507B.4(3)(o)	
ID Cards	Iowa Adm Code 761-641.3	
Credit Scoring	Iowa Code 515.103	
Arbitration		
Prohibition	Iowa Code 679A.1(2)	
Cancellation & Nonrenewal		
Reasons for Cancellation	Iowa Code 515D.4(1)	
Delivery of Notice of Cancellation	Iowa Code 515D.5	
Driver Exclusion	Iowa Code 515D.4(2)	
Notice of Driver Exclusion	Iowa Code 515D.5(2)	
Nonrenewal-Prohibited reasons	Iowa Code 515D.6	
Notice of Nonrenewal	Iowa Code 515D.7	
Hearing before the Commissioner	Iowa Code 515D.10	
Notice of Iowa Automobile Insurance Plan	Iowa Code 515D.11	
Filing Standards		
Prior Approval	Iowa Code 515.102	
Execution of Policies	Iowa Code 515.51	
Aftermarket Crash Parts		
Notice Required	Iowa Adm Code 191-15.45(3)	
UM/UIM		
Bodily injury, Coverage Offer, Rejection by Insured	Iowa Code 516A.1	
Notice Required	Iowa Adm Code 191-15.10(1) & (2)	
RATING		
Auto Minimum Cover Limits		
20,000/40,000/15,000	Iowa Code 321A.1(10)	Financial responsibility requirements (per person/per accident/property damage).
Rating Plan Requirements		
Speeding Violations	Iowa Code 516B.3	Speeding violations for 10 miles per hour or less where speed limit is 35 mph to 55mph not considered.
Tiers	Iowa Code 515F.24(2)	Mutually exclusive, objective. Specific criteria delineated.
Waiver of return premiums	Iowa Code 515F.4(1)	Up to \$15 if any return premium granted if requested by the insured. Otherwise, \$5 maximum.
General Filing References		

Use & File	Iowa Code 515F.24; Orders dated 9/13/91 & 10/15/87	Competitive line of insurance. Rates and supplementary rate information shall be filed not later than 15 days after the effective date of the rates.
Rating Standards	Iowa Code 515F.4(1)	Rates shall not be excessive, inadequate, or unfairly discriminatory.
Support	Iowa Code 515F.24(3)	Support may be required.
Group Insurance Limitation	Iowa Code 515.51	A group motor vehicle policy shall not be written or delivered within this state unless such policy is an individual policy or contract form.