

**State of Utah**  
**Administrative Rule Analysis**  
 Revised June 2021

NOTICE OF PROPOSED RULE		
<b>TYPE OF RULE:</b> New ___; Amendment _x_; Repeal ___; Repeal and Reenact ___		
<b>Title No. - Rule No. - Section No.</b>		
<b>Utah Admin. Code Ref (R no.):</b>	<b>R590-79</b>	<b>Filing ID (Office Use Only)</b>
<b>Changed to Admin. Code Ref. (R no.):</b>	<b>R</b>	

**Agency Information**

<b>1. Department:</b>	Insurance	
<b>Agency:</b>	Administration	
<b>Room no.:</b>	Suite 2300	
<b>Building:</b>	Taylorsville State Office Building	
<b>Street address:</b>	4315 S. 2700 W.	
<b>City, state and zip:</b>	Taylorsville, UT 84129	
<b>Mailing address:</b>	PO Box 146901	
<b>City, state and zip:</b>	Salt Lake City, UT 84114-6901	
<b>Contact person(s):</b>		
<b>Name:</b>	<b>Phone:</b>	<b>Email:</b>
Steve Gooch	801-957-9322	sgooch@utah.gov
Please address questions regarding information on this notice to the agency.		

**General Information**

<b>2. Rule or section catchline:</b>
R590-79. Life Insurance Disclosure Rule
<b>3. Purpose of the new rule or reason for the change</b> (Why is the agency submitting this filing?):
The rule is being changed in compliance with Executive Order 2021-12. During the review of this rule, the department discovered a number of minor issues that needed to be amended.
<b>4. Summary of the new rule or change</b> (What does this filing do? If this is a repeal and reenact, explain the substantive differences between the repealed rule and the reenacted rule):
The majority of the changes are being done to fix style issues to bring the rule text more in line with current rulewriting standards. Others are changes to make the language of the rule more clear. The Severability section is being updated to use the department's current language. The Penalties section is being removed because penalties are already provided for in statute. The Enforcement Date section is being removed because the rule is already in force. The changes do not add, remove, or change any regulations or requirements.

**Fiscal Information**

<b>5. Provide an estimate and written explanation of the aggregate anticipated cost or savings to:</b>
<b>A) State budget:</b>
There is no anticipated cost or savings to the state budget. The changes are largely clerical in nature, and will not change how the department functions.
<b>B) Local governments:</b>
There is no anticipated cost or savings to local governments. The changes are largely clerical in nature, and will not affect local governments.
<b>C) Small businesses</b> ("small business" means a business employing 1-49 persons):
There is no anticipated cost or savings to small businesses. The changes are largely clerical in nature, and will not affect small businesses.
<b>D) Non-small businesses</b> ("non-small business" means a business employing 50 or more persons):

There is no anticipated cost or savings to non-small businesses. The changes are largely clerical in nature, and will not affect non-small businesses.

**E) Persons other than small businesses, non-small businesses, state, or local government entities** ("person" means any individual, partnership, corporation, association, governmental entity, or public or private organization of any character other than an **agency**):

There is no anticipated cost or savings to any other persons. The changes are largely clerical in nature.

**F) Compliance costs for affected persons** (How much will it cost an impacted entity to adhere to this rule or its changes?):

There are no compliance costs for any affected persons. The changes are largely clerical in nature.

**G) Comments by the department head on the fiscal impact this rule may have on businesses** (Include the name and title of the department head):

After conducting a thorough analysis, it was determined that this proposed rule amendment will not result in a fiscal impact to businesses. — Jonathan T. Pike, Insurance Commissioner

**6. A) Regulatory Impact Summary Table** (This table only includes fiscal impacts that could be measured. If there are inestimable fiscal impacts, they will not be included in this table. Inestimable impacts will be included in narratives above.)

**Regulatory Impact Table**

<b>Fiscal Cost</b>	<b>FY2022</b>	<b>FY2023</b>	<b>FY2024</b>
State Government	\$0	\$0	\$0
Local Governments	\$0	\$0	\$0
Small Businesses	\$0	\$0	\$0
Non-Small Businesses	\$0	\$0	\$0
Other Persons	\$0	\$0	\$0
<b>Total Fiscal Cost</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Fiscal Benefits</b>			
State Government	\$0	\$0	\$0
Local Governments	\$0	\$0	\$0
Small Businesses	\$0	\$0	\$0
Non-Small Businesses	\$0	\$0	\$0
Other Persons	\$0	\$0	\$0
<b>Total Fiscal Benefits</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Net Fiscal Benefits</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**B) Department head approval of regulatory impact analysis:**

The Commissioner of Insurance, Jonathan T. Pike, has reviewed and approved this fiscal analysis.

**Citation Information**

**7. Provide citations to the statutory authority for the rule. If there is also a federal requirement for the rule, provide a citation to that requirement:**

Section 31A-2-201	Section 31A-22-425	

**Incorporations by Reference Information**

(If this rule incorporates more than two items by reference, please include additional tables.)

**8. A) This rule adds, updates, or removes the following title of materials incorporated by references** (a copy of materials incorporated by reference must be submitted to the Office of Administrative Rules; *if none, leave blank*):

	<b>First Incorporation</b>
<b>Official Title of Materials Incorporated (from title page)</b>	
<b>Publisher</b>	
<b>Date Issued</b>	

<b>Issue, or version</b>	
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**B) This rule adds, updates, or removes the following title of materials incorporated by references** (a copy of materials incorporated by reference must be submitted to the Office of Administrative Rules; *if none, leave blank*):

	<b>Second Incorporation</b>
<b>Official Title of Materials Incorporated (from title page)</b>	
<b>Publisher</b>	
<b>Date Issued</b>	
<b>Issue, or version</b>	

**Public Notice Information**

**9. The public may submit written or oral comments to the agency identified in box 1.** (The public may also request a hearing by submitting a written request to the agency. See Section 63G-3-302 and Rule R15-1 for more information.)

**A) Comments will be accepted until** (mm/dd/yyyy): 12/01/2021

**B) A public hearing (optional) will be held:**

<b>On</b> (mm/dd/yyyy):	<b>At</b> (hh:mm AM/PM):	<b>At</b> (place):

**10. This rule change MAY become effective on** (mm/dd/yyyy): 12/08/2021

NOTE: The date above is the date the agency anticipates making the rule or its changes effective. It is NOT the effective date. To make this rule effective, the agency must submit a Notice of Effective Date to the Office of Administrative Rules on or before the date designated in Box 10.

**Agency Authorization Information**

**To the agency:** Information requested on this form is required by Sections 63G-3-301, 302, 303, and 402. Incomplete forms will be returned to the agency for completion, possibly delaying publication in the *Utah State Bulletin* and delaying the first possible effective date.

<b>Agency head or designee, and title:</b>	Steve Gooch, Public Information Officer	<b>Date</b> (mm/dd/yyyy):	10/04/2021
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**R590. Insurance, Administration.**

**R590-79. Life Insurance Disclosure Rule.**

**R590-79-1. Authority.**

This rule is ~~adopted and~~ promulgated by the commissioner pursuant to Sections 31A-2-201~~[(3) wherein the commissioner may make rules to implement the provisions of Title 31A, and Section] and 31A-22-425~~[(1) wherein the commissioner may make rules to establish standards for buyer's guides and disclosures].

**R590-79-2. Purpose and Scope.**

(1) The purpose of this rule is to require an insurer~~[s to deliver to purchasers of]~~ to provide to a life insurance~~[s]~~ purchaser information ~~[which will improve] to assist the purchaser~~[s ability to select] in selecting a plan of life insurance ~~[most]~~ appropriate for the purchaser's needs~~[and improve the purchaser's understanding of the basic features of the policy being purchased or under consideration for purchase].~~

~~\_\_\_\_\_ This rule does not prohibit the use of additional material which is not in violation of this rule or any other statute or rule.~~

**R590-79-3. Scope.**

~~\_\_\_\_\_ Except as hereinafter exempted, this rule shall apply]~~

~~\_\_\_\_\_ (2) This rule applies to:~~

~~\_\_\_\_\_ (a) any solicitation, negotiation, or procurement of life insurance [occurring] within this state [This rule shall apply to]; and~~

~~\_\_\_\_\_ (b) any issuer of a life insurance contract[s] including a fraternal benefit society[ies].~~

~~\_\_\_\_\_ (3) Unless otherwise [specifically] included, this rule [shall] does not apply to:~~

~~\_\_\_\_\_ [A.](a) an annuity[ies];~~

- ~~[B.](b) credit life insurance;~~
- ~~[C.](c) group life insurance [except for], except that a disclosure[s] relating to a preneed funeral contract[s] or prearrangement[s]. These disclosure requirements shall extend to the issuance or delivery of a certificate[s] as well as to the [master] policy[ies];~~
- ~~[D.](d) a life insurance policy[ies] issued in connection with a pension and welfare plan[s] as defined by [and which are subject to] the [federal] Employee Retirement Income Security Act of 1974 (ERISA), [as amended] 29 U.S.C. 18, et seq.; or~~
- ~~[E.](e) variable life insurance [under which the amount and duration of the death benefits and cash values vary according to the investment experience of a separate account].~~

**R590-79-[4]3. Definitions.**

~~[In addition to the definitions in Section 31A-1-301, the following definitions shall apply for the purposes of this rule] Terms used in this rule are defined in Section 31A-1-301 and Rule R590-177. Additional terms are defined as follows:~~

~~[A.-(1)] (1) "Buyer's [G]uide" means a document [which] that contains, and is limited to, the language contained in the "Life Insurance Buyer's Guide," as adopted and periodically amended by [and available from] the National Association of Insurance Commissioners [2000 edition, which is incorporated in this rule by reference].~~

~~[B.-(2)] (2) "Current scale of nonguaranteed elements" means a formula or other mechanism that produces values for an illustration as if there is no change in the basis of those values after the time of illustration.~~

~~[C.-(3)] (3) "Generic name" means a short title [which is descriptive of] that describes the premium and benefit patterns of a policy or a rider, such as "whole life", "term life", or "flexible premium adjustable life".~~

~~[D.-(4)(a)] (4)(a) "Nonguaranteed [E]element[s]" means [the] any premium[s], credited interest rate[s] including any bonus, benefit[s], value[s], non-interest based credit[s], charge[s], or element[s] of a formula[s] used to determine any of these that are subject to company discretion and are not guaranteed at issue.~~

~~(b) An element is considered non[-]guaranteed if any [of the] underlying non[-]guaranteed element[s] are is used in its calculation.~~

~~[E.-(5)] (5) "Policy [D]ata" means a display or schedule of numerical values, both guaranteed and nonguaranteed, for each policy year or a series of designated policy years of the following information:~~

- ~~(a) illustrated annual, other periodic, and terminal dividends;~~
- ~~(b) premiums;~~
- ~~(c) death benefits;~~
- ~~(d) cash surrender values; and~~
- ~~(e) endowment benefits.~~

~~[F.-(1)-(6)] (6) "Policy summary" means a written statement describing only the guaranteed elements of the policy [A policy summary must include the following information:~~

- ~~(a) A prominently placed title as follows: STATEMENT OF POLICY COST AND BENEFIT INFORMATION.~~
- ~~(b) The name and address of the insurance producer, or, if no producer is involved, a statement of the procedure to be followed in order to receive responses to inquiries regarding the policy summary.~~
- ~~(c) The full name and home office or administrative office address of the company in which the life insurance policy is to be or has been written.~~
- ~~(d) The generic name of the basic policy and each rider.~~
- ~~(e) The following amounts, where applicable, for the first five policy years and representative policy years thereafter sufficient to clearly illustrate the premium and benefit patterns, including, but not necessarily limited to, the tenth and twentieth policy years, and at least one age from 60 through 65 or maturity, whichever is earlier.~~
  - ~~(i) The annual premium for the basic policy.~~
  - ~~(ii) The annual premium for each optional rider.~~
  - ~~(iii) Guaranteed amount payable upon death, at the beginning of the policy year regardless of the cause of death other than suicide, or other specifically enumerated exclusions, which is provided by the basic policy and each optional rider, with benefits provided under the basic policy and each rider shown separately.~~
  - ~~(iv) Total guaranteed cash surrender values at the end of the year with values shown separately for the basic policy and each rider.~~
  - ~~(v) Guaranteed endowment amounts payable under the policy which are not included under guaranteed cash surrender values above.~~
  - ~~(f) The effective policy loan annual percentage interest rate, if the policy contains this provision, specifying whether this rate is applied in advance or in arrears. If the policy loan interest rate is adjustable, the policy summary shall indicate the maximum annual percentage rate, and shall also indicate that the annual percentage rate will be determined by the company in accordance with the provisions of the policy and the applicable law.~~
  - ~~(g) The date on which the policy summary is prepared.~~

~~(2) The policy summary must consist of a separate document. All information required to be disclosed must be set out in such a manner as not to minimize or render any portion thereof obscure. Any amounts which remain level for two or more years of the policy may be represented by a single number if it is clearly indicated what amounts are applicable for each policy year. Amounts in item F.(1)(e) of this section shall be listed in total, not on a per thousand nor per unit basis. If more than one insured is covered under one policy or rider, death benefits shall be displayed separately for each insured or for each class of insureds if death benefits do not differ within the class. Zero amounts shall be displayed as zero and may not be displayed as a blank space.~~

~~(3) If an illustration subject to the requirements of R590-177, Life Insurance Illustrations Rule, is used in the sale of a policy, a policy summary is not required].~~

~~[G. Preneed Funeral Contract or Prearrangement means-]~~(7) "Preneed funeral contract" and "prearrangement" each mean an agreement by or for an individual before that individual's death relating to the purchase or provisions of specific funeral or cemetery merchandise or services.

#### **R590-79-~~5~~4. Disclosure Requirements.**

~~[A.](1)~~ The insurer shall provide a ~~[B]~~buyer's ~~[G]~~guide and either a policy summary or ~~[a life-]~~illustration ~~[that is in compliance with Rule R590 177, Life Insurance Illustrations Rule,]~~when the policy is delivered or prior to delivery of the policy if ~~[so-]~~requested.

~~[B. The insurer shall provide a Buyer's Guide to any prospective purchaser upon request.~~

~~C.-(2)(a)~~ The policy summary must be a separate document.

~~(b)~~ Any information required to be disclosed must be displayed in a way that does not minimize or obscure any portion of the information.

~~(c)~~ Any amount that remains level for two or more years of the policy may be represented by a single number if it is clearly indicated which amount applies for each policy year.

~~(d)~~ An amount in Subsection (3)(e) shall be listed in total, not on a per-thousand nor per-unit basis.

~~(e)~~ If more than one insured is covered under one policy or rider, a death benefit shall be displayed separately for each insured or for each class of insureds if death benefits do not differ within the class.

~~(f)~~ A zero amount shall be displayed as zero and may not be displayed as a blank space.

~~(3)~~ A policy summary must include the following information:

~~(a)~~ A prominently placed title as follows: STATEMENT OF POLICY COST AND BENEFIT INFORMATION.

~~(b)~~ The name and address of the insurance producer or, if no producer is involved, the procedure to be followed to receive a response to an inquiry regarding the policy summary.

~~(c)~~ The full name and home office or administrative office address of the company in which the life insurance policy is to be or has been written.

~~(d)~~ The generic name of the policy and each rider.

~~(e)~~ The following amounts, where applicable, for the first five policy years and representative policy years thereafter, sufficient to illustrate the premium and benefit patterns, including the 10th and 20th policy years, and at least one age from 60 through 65 or maturity, whichever is earlier:

~~(i)~~ The annual premium for the policy.

~~(ii)~~ The annual premium for each optional rider.

~~(iii)~~ The guaranteed amount payable upon death, at the beginning of the policy year regardless of the cause of death or other specifically enumerated exclusion, that is provided by the policy and each optional rider, with benefits provided under the policy and each rider shown separately.

~~(iv)~~ The total guaranteed cash surrender values at the end of the year with values shown separately for the policy and each rider.

~~(v)~~ The guaranteed endowment amounts payable under the policy that are not included under the guaranteed cash surrender values in Subsection (3)(e)(iv).

~~(f)(i)~~ The effective policy loan annual percentage interest rate, if the policy contains this provision, specifying whether this rate is applied in advance or in arrears.

~~(ii)~~ If the policy loan interest rate is adjustable, the policy summary shall indicate the maximum annual percentage rate and shall indicate that the annual percentage rate will be determined by the company in accordance with the provisions of the policy and applicable law.

~~(g)~~ The date on which the policy summary is prepared.

~~(4)~~ For the purposes of this rule, the annual premium for a policy or rider, for which the company reserves the right to change the premium, shall be the maximum annual premium.

~~(5) [Flexible Premium and Benefit Policies.-]~~For a policy~~[ies]~~ commonly called "universal life insurance" and any similarly structured policy~~[ies]~~, the policy summary shall indicate when the policy will expire based on the interest rates and mortality rates and other charges guaranteed in the policy and the anticipated or assumed annual premiums shown in the policy summary.

~~[D. Requirements applicable to existing policies.~~

~~](6)~~ Upon request by the policyholder, the insurer shall furnish either policy data or an in~~[-]~~-force illustration as follows:

~~([1]a)~~ For a policy~~[ies]~~ issued prior to January 1, 1997~~[-, the effective date of R590 177, Life Insurance Illustrations Rule]~~, the insurer shall furnish policy data~~[-, or at its option, an in force illustration meeting the requirements of R590 177, Life Insurance Illustrations Rule]~~ or an in-force illustration.

~~([2]b)~~ For a policy~~[ies]~~ issued on or after January 1, 1997~~[ that were ]~~, and declared not to be used with an illustration, the insurer shall furnish policy data, limited to guaranteed values~~[-, if it has chosen not to furnish an in force illustration meeting the requirements of R590 177, Life Insurance Illustrations Rule]~~ or an in-force illustration.

~~([3]c)~~ ~~[If the-]~~For a policy ~~[was-]~~issued on or after January 1, 1997, and declared to be used with an illustration, ~~[an in force illustration shall be provided]~~the insurer shall provide an in-force illustration.

~~([4]d)(i)~~ Unless otherwise requested, the policy data shall be provided for 20 consecutive years beginning with the previous policy anniversary.

~~(ii)~~ The statement of policy data shall include nonguaranteed elements according to the current scale, the amount of outstanding policy loans, and the current policy loan interest rate.

~~(iii) [P]Any policy value[s] shown shall be based on the current application of nonguaranteed elements in effect at the time of the request.~~

~~(iv) The insurer may charge a reasonable fee for the preparation of the statement after providing one annually without charge.~~

~~[E-](7) For a life insurance policy or certificate with a death benefit not exceeding \$15,000:~~

~~(a) the insurer shall disclose the following:~~

~~(i) the limited death benefit whenever a policy limits death benefits during a period following the inception date of coverage; and~~

~~(ii) the possibility that premiums paid over several years may exceed the death benefit whenever that possibility exists; and~~

~~(b) the disclosure shall be provided to the applicant no later than delivery of the policy or certificate.~~

~~(8) [Preneed Funeral Contracts or Prearrangements.]The following information shall be [adequately]disclosed at the time an application is made [prior to accepting the applicant's initial premium or deposit,]for a preneed funeral contract or prearrangement [which is funded or to]that is or will be funded by a life insurance policy, prior to accepting the applicant's initial premium or deposit:~~

~~([1]a) [F]the fact that a life insurance policy is involved or is being used to fund a prearrangement;~~

~~([2]b) [F]the nature of the relationship among the soliciting producer or producers, the provider of the funeral or cemetery merchandise or services, the administrator, and any other person;~~

~~([3]c) [F]the relationship of the life insurance policy to the funding of the prearrangement and the nature and existence of any guarantees relating to the prearrangement;~~

~~([4]d) [F]the impact on the prearrangement of any;~~

~~([a]i) [of any]changes in the life insurance policy, including [but not limited to]changes in the assignment, beneficiary designation, or use of the proceeds;~~

~~([b]ii) [of any]penalties to be incurred by the policyholder [as a result of]due to failure to make premium payments; and~~

~~([e]iii) [of any]penalties to be incurred or monies to be received [as a result of]due to cancellation or surrender of the life insurance policy;~~

~~([5]f) [A]a list of the merchandise and services [which]that are applied or contracted for in the prearrangement and [all]any relevant information concerning the price of the funeral services, including an indication that the purchase price is either guaranteed at the time of purchase or to be determined at the time of need;~~

~~([6]g) [All relevant]any information concerning what occurs and whether any entitlements or obligations arise if there is a difference between the proceeds of the life insurance policy and the amount [actually]needed to fund the prearrangement[;~~

~~(7) Any penalties or restrictions, including but not limited to geographic restrictions or the inability of the provider to perform, on the delivery of merchandise, services or the prearrangement guarantee]; and~~

~~([8]h) [The fact that]whether a sales commission or other form of compensation is being paid and [if so,]the identity of [such]each individual[s] or entity[ies] to whom it is paid.~~

#### **R590-79-[6]5. General Requirements.**

~~[A-](1) Each insurer shall maintain at its home office or principal office, a complete [file containing one copy of each document authorized by the insurer for use pursuant to this rule. Such file shall contain one copy of each authorized form for a period of three years following the date of its last authorized use]and accurate record of each document provided to the policyholder under this rule.~~

~~[B-](2)(a) A producer shall inform [the]a prospective purchaser, prior to commencing a life insurance sales presentation, that [he or she]the producer is acting as a life insurance producer[ and inform the prospective purchaser].~~

~~(b) A producer shall inform the prospective purchaser of the full name of the insurance company [which]the producer is representing[ to the buyer. In sales situations in which a producer is not involved, the insurer shall identify its full name].~~

~~(c) If a producer is not involved in the sale, the insurer shall provide its full name to the prospective purchaser.~~

~~(d) A presentation commences with an initial contact with a prospective purchaser in person, by telephone, by electronic communication, or by way of printed materials, particularly where rates or values are quoted or when policy or contract representations are made.~~

~~[C- Terms-](3) A producer shall not use terms such as financial planner, investment advisor, financial consultant, or financial counseling[ shall not be used];~~

~~(a) unless properly licensed if required; or[ in such a way as]~~

~~(b) to imply that the [insurance]producer is generally engaged in an advisory business [in which]where compensation is unrelated to sales unless such is [actually]the case and is represented by way of a required disclosure.~~

~~[D-](4) Any reference to a nonguaranteed element[s] shall include:~~

~~(a) a statement that the item is not guaranteed and is based on the company's current scale of nonguaranteed elements[ (use appropriate special term such as "current dividend" or "current rate" scale.) If];~~

~~(b) a statement that a nonguaranteed element [would]may be reduced by the existence of a policy loan[ a statement to that effect] shall be included in any reference to a nonguaranteed element[s. A-]; and~~

~~(c) a presentation or depiction of a policy issued on or after January 1, 1997, that includes nonguaranteed elements over a period of years shall be governed by Rule R590-177[, Life Insurance Illustrations Rule.~~

~~E. For a life insurance policy or certificate with a death benefit not exceeding \$15,000, the insurer shall provide disclosure of the following:~~

~~(1) limited death benefits whenever a policy limits death benefits during a period following the inception date of coverage;~~

~~(2) the possibility that premiums paid over several years may exceed the death benefit whenever that possibility exists.~~

~~\_\_\_\_\_ The disclosure shall be provided to the applicant no later than delivery of the policy or certificate].~~

~~[F.](5) The policy summary, the [life-]illustration[that is subject to the requirements of R590-177, Life Insurance Illustrations Rule], and [all]any other sales materials must be complete, consistent, and not misleading[. If asterisks are used to reference footnotes, the asterisk must be clear and easily seen.~~

~~\_\_\_\_\_ G. For the purposes of this rule, the annual premium for a basic policy or rider, for which the company reserves the right to change the premium, shall be the maximum annual premium].~~

~~[H.](6) If the policy will lapse under the guaranteed assumptions unless a premium higher than the planned premium is paid, that fact must be disclosed and the date, policy duration, or attained age of lapse must be disclosed in the policy summary and any periodic report.~~

**R590-79-[7]6. Failure to Comply.**

~~Failure of an insurer to provide [or deliver a Buyer's Guide]a buyer's guide and either a policy summary or [life-]illustration[subject to the requirements of R590-177, Life Insurance Illustrations Rule], as provided in this rule [shall constitute]is an omission [which-]that misrepresents the benefits, advantages, conditions, or terms of an insurance policy.~~

**R590-79-[8]7. Severability.**

~~[If any provision of this rule or application to any person or circumstance is for any reason held to be invalid, the remainder of the rule and the application of this provision to other persons or circumstances shall not be affected.~~

**~~R590-79-9. Penalties.~~**

~~\_\_\_\_\_ A person found to be in violation of this rule shall be subject to penalties as provided under Section 31A-2-308.~~

**R590-79-10. Enforcement Date.**

~~\_\_\_\_\_ The commissioner will begin enforcing this revised rule 45 days after its effective date]If any provision of this rule, Rule R590-79, or its application to any person or situation is held invalid, such invalidity does not affect any other provision or application of this rule that can be given effect without the invalid provision or application. The remainder of this rule shall be given effect without the invalid provision or application.~~

**KEY: insurance law**

**Date of Enactment or Last Substantive Amendment: November 24, 2009**

**Notice of Continuation: August 20, 2019**

**Authorizing, and Implemented or Interpreted Law: 31A-2-201**