



FLORIDA OFFICE OF
**Insurance
Regulation**

**FINANCIAL SERVICES
COMMISSION**

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Financial Services Commission
Office of Insurance Regulation
Regulatory Plan, 2025-26

This regulatory plan has been prepared by the Florida Office of Insurance Regulation (OIR) in accordance with section 120.74, Florida Statutes (F.S.), for the 2025-26 Fiscal Year.

PART I

Rulemaking Necessitated by Changes to the Florida Statutes

Pursuant to section 120.74, F.S., the OIR reviewed legislation passed in the past twelve months and determined that:

The OIR can implement Chapters 2025-011 and 2025-160, Laws of Florida, without additional rulemaking. The chapters provide sufficient clarity to allow for implementation.

No other legislation from the past twelve months either mandates or necessitates additional rulemaking by the Financial Services Commission (“Commission”).

PART II

Additional Rulemaking Pursuant to Section 120.74(1)(b), F.S.

Statute	Rule Number	Title	Reason for Action
624.424(10) FS.	69O-137.009	Filing Procedures for Market Intelligence Report	To clarify and simplify
624.308(1), 624.424(1)(c), (11), F.S.	69O-171.011	Property Claims Lifecycle Data Call	To clarify
624.308(1), 627.410(6)(b), (e), F.S.	69O-149.0025	Definitions	To clarify
624.308(1), 627.711, 627.736 FS.	69O-170.0155	Forms	To clarify
624.308(1), 626.8828(2), (7), 626.8991 FS.	69O-197.005	Independent Professional Examiners	To clarify
624.308(1), 624.413(1), 624.439, 624.4431, 624.490, 626.8805(2), 626.8991, 627.481(11), 627.6699, 627.828(2), 628.461(13), 628.4615(15), 628.535, 629.091(2), 629.225(1)(a)1., (11), 629.227(1), 629.291(2), 629.525, 634.021, 634.061(1), (2)(c), 634.302, 634.402, 636.067, 636.232, 641.36, 641.403, 641.405(2), 642.021(2), 651.015(3), 651.0215(2), 651.022(2), 651.0245(3), (5), (6), 651.0246(1) FS.	69O-136.100	Forms Incorporated by Reference	To clarify and simplify

PART III

**Update on Rulemaking Necessitated by Changes to the Florida Statutes from the 2024-25
Regulatory Plan**

Updates to Part I of the 2024-2025 Regulatory Plan

1. Chapter 2024-182, Laws of Florida, created sections 629.225 and 629.227, F.S., and amended section 629.291, F.S. On December 13, 2023, the OIR created and adopted Rule 69O-136.070, 69O-136.075, and amended Rule 69O-136.100, Florida Administrative Code, on March 31, 2025.
2. Chapter 2024-158, Laws of Florida, created section 624.5108, F.S. To implement these laws, OIR engaged in Emergency Rulemaking and Adopted Rule 24ER-2. The Office created Rule 69O-171.013, Florida Administrative Code, and adopted it on March 9, 2025.

Updates to Part II of the 2024-2025 Regulatory Plan

Additional Rulemaking Pursuant to Section 120.74(1)(b), F.S.

Statute	Rule Number	Title	Reason for Action
626.991, F.S.	69O-204.010	Purpose and Scope	No update but will be reviewed in 2026.
626.9911, 626.9912, 626.9913, 626.9922, 626.9924, F.S.	69O-204.020	Definitions	No update but will be reviewed in 2027
626.99278, 626.9922, 626.99275, F.S.	69O-204.050	Anti-Fraud	No update but will be reviewed in 2027
624.307, 626.9917, F.S.	69O-204.201	Life Expectancy Providers	No update but will be reviewed in 2027
624.307, 624.34, 624.401, 624.404, 624.407, 624.413, 624.422, 624.501, 626.7451, 628.051, F.S.	69O-136.006	Domestic Insurers Filing for an Application for Permit and Subsequent Certificate of Authority	Adopted Effective March 31, 2025

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Statute	Rule Number	Title	Reason for Action
624.307, 624.34, 624.422, 624.501, 626.913, 626.918, F.S.	69O-136.004	Surplus Lines	Adopted Effective March 31, 2025
624.438, 624.439, F.S.	69O-136.041	Multiple-Employer Welfare Arrangements	Adopted Effective March 31, 2025
651.0215, 651.022, 651.023, 651.024, 651.0245, 651.0246, F.S.	69O-136.042	Continuing Care Contracts	Adopted Effective March 31, 2025
641.405, 641.406, 641.407, 641.409, 641.412, 641.42, 641.427, 641.43, 641.441, F.S.	69O-136.043	Prepaid Health Clinics	Adopted Effective March 31, 2025
624.490, 626.8805, F.S.	69O-136.044	Insurance Administrators	Adopted Effective March 31, 2025
624.307, 624.424, F.S.	69O-170.031	Statement of Actuarial Opinion on Loss and Loss Expense Reserves	No update but will be reviewed in 2029
624.424, F.S.	69O-137.001	Annual and Quarterly Reporting Requirements	No update but will be reviewed in 2026
624.316, F.S.	69O-138.001	NAIC Financial Condition Examiners Handbook Adopted	No update but will be reviewed in 2026
624.316, F.S.	69O-138.004	Risk-Based Selection Methodology for Scheduling Financial Examinations	No update but will be reviewed in 2026
624.11, 624.307(1), 624.418, 624.4211 F.S.	69O-142.011	Insurer Conduct Penalty Guidelines	No update but will be reviewed in 2028
624.316, F.S.	69O-142.012	NAIC Market Regulation Handbook Adopted	No update but will be reviewed in 2026

Updates to Part III of the 2024-2025 Regulatory Plan

Updates to Part I of the 2023-2024 Regulatory Plan

Part 1 of the 2023-2024 Plan requires no update.

Updates to Part II of the 2023-2024 Regulatory Plan

Statute	Rule Number	Title	Updates
624.307, 624.308, 634.021, 624.424, 624.442, 626.681, 626.894, 627.833, 634.302, 634.313, 634.137, 634.402, 634.415, 637.118, 637.278, 637.423, 641.26, 641.36, 641.403, 641.41, 642.0338, 651.015, F.S.	69O-207.001	Late Filed Reports - Fine Schedule	Adopted Effective 9/26/2024

Updates to Part III of the 2023-2024 Regulatory Plan

No updates have been made to Part III of the 2023-2024 Regulatory Plan.

PART IV

Rule Review Schedule Pursuant to Section 120.74(1)(e), F.S.

Rule	Rule Title	Review Year
69O-125.001	Unfair Discrimination Because of Sex or Marital Status	2026
69O-125.003	Unfair Discrimination Because of Travel Plans	2026
69O-125.004	Credit Report Use and Disclosure in Consideration of Insurance Applications	2026
69O-127.001	Database Information	2026
69O-127.002	Cost of Publications	2026
69O-128.001	Purpose and Scope	2026
69O-128.002	Definitions	2026
69O-128.005	Initial Privacy Notice to Consumers Required	2026
69O-128.006	Annual Privacy Notice to Customers Required	2026
69O-128.007	Information to be Included in Privacy Notices	2026
69O-128.008	Form of Opt Out Notice to Consumers and Opt Out Methods	2026
69O-128.009	Revised Privacy Notices	2026
69O-128.010	Delivery	2026
69O-128.011	Limits on Disclosure of Nonpublic Personal Financial Information to Nonaffiliated Third Parties	2026
69O-128.012	Limits on Redisclosure and Reuse of Nonpublic Personal Financial Information	2026
69O-128.013	Limits on Sharing Account Number Information for Marketing Purposes	2026
69O-128.014	Exception to Opt Out Requirements for Disclosure of Nonpublic Personal Financial Information for Service Providers and Joint Marketing	2026
69O-128.015	Exceptions to Notice and Opt Out Requirements for Disclosure of Nonpublic Personal Financial Information for Processing and Servicing Transactions	2026
69O-128.016	Other Exceptions to Notice and Opt Out Requirements for Disclosure of Nonpublic Personal Financial Information	2026
69O-128.017	When Authorization Required for Disclosure of Nonpublic Personal Health Information	2026
69O-128.018	Authorizations	2026
69O-128.019	Authorization Request Delivery	2026
69O-128.020	Relationship to Federal Rules	2026
69O-128.021	Relationship to State Laws	2026
69O-128.022	Protection of Fair Credit Reporting Act	2026
69O-128.023	Nondiscrimination	2026
69O-128.024	Effective Date	2026
69O-128.035	Effective Date	2026

69O-136.002	Foreign and Alien Insurers Filing for a Certificate of Authority	2026
69O-136.004	Surplus Lines	2026
69O-136.006	Domestic Insurers Filing for an Application for Permit and Subsequent Certificate of Authority	2026
69O-136.007	Redomestication Procedure	2026
69O-136.011	Commercial Self-Insurance Funds Filing for a Certificate of Authority	2026
69O-136.013	Advisory Organizations	2026
69O-136.014	Rating Organizations	2026
69O-136.015	Corporate Amendment Procedure to Amend an Existing Certificate of Authority	2026
69O-136.017	Authorization to Transact Insurance; When Required	2026
69O-136.018	Determination of Eligibility to Operate as an Alien Insurer in Florida Pursuant to Sections 624.402(8) or 624.402(9), F.S.	2026
69O-136.031	Registration as a Purchasing Group	2026
69O-136.032	Registration as a Risk Retention Group	2026
69O-136.033	Restrictions on Insurance Purchased by Purchasing Groups	2026
69O-136.040	Health Maintenance Organizations	2026
69O-136.041	Multiple-Employer Welfare Arrangements	2026
69O-136.042	Continuing Care Contracts	2026
69O-136.043	Prepaid Health Clinics	2026
69O-136.044	Insurance Administrators	2026
69O-136.045	Donor Annuity Organizations	2026
69O-136.046	Prepaid Limited Health Service Organizations	2026
69O-136.047	Discount Plan Organizations	2026
69O-136.050	Premium Finance Companies	2026
69O-136.051	Service Warranty Associations	2026
69O-136.052	Home Warranty Associations	2026
69O-136.053	Motor Vehicle Service Agreement Companies	2026
69O-136.054	Legal Expense Insurance Corporations	2026
69O-136.070	Merger or Acquisition of the Attorney-in-Fact of a Domestic Reciprocal Insurer	2026
69O-136.075	Merger or Conversion of a Reciprocal Insurer	2026
69O-136.080	Mergers and Acquisition of Controlling Stock of a Florida Domestic Insurer	2026
69O-136.090	Merger, Consolidation, or Acquisition of Controlling Stock, Ownership Interests, Assets, or Control of a Specialty Insurer	2026
69O-137.001	Annual and Quarterly Reporting Requirements	2026
69O-137.003	Premium Growth Reporting	2026
69O-137.004	Reports of Information by Health Insurers Required	2026
69O-137.008	Filing of Statistical and Quarterly Reports for Individually Rated Risks and Excess Rates	2026
69O-137.009	Filing Procedures for Commercial and Personal Residential Property Supplemental Report	2026

69O-137.011	Reinsurance Summary Statement	2026
69O-137.014	Notice of Temporary Discontinuance of Writing New Residential Property Insurance Policies	2026
69O-137.015	Notice of Nonrenewal of Residential Property Insurance Policies	2026
69O-138.001	NAIC Financial Condition Examiners Handbook Adopted	2026
69O-138.003	Market Conduct Exam Methodology	2026
69O-138.004	Risk-Based Selection Methodology for Scheduling Financial Examinations	2026
69O-138.040	Purpose	2026
69O-138.041	Scope	2026
69O-141.001	Purpose	2026
69O-142.012	NAIC Market Regulation Handbook Adopted	2026
69O-142.015	Standardized Requirements Applicable to Insurers After Hurricanes or Natural Disasters	2026
69O-143.0465	Groupwide Supervision of Internationally Active Insurance Groups	2026
69O-143.0466	Contents of Corporate Governance Annual Disclosure	2026
69O-143.055	Purpose	2026
69O-143.060	Purpose	2026
69O-144.002	Reinsurance Application Procedures	2026
69O-144.005	Credit for Reinsurance; Accredited Reinsurers	2026
69O-144.006	Credit for Reinsurance: Reinsurers Maintaining Trust Funds	2026
69O-144.007	Credit for Reinsurance from Certified Reinsurers	2026
69O-144.009	Credit for Reinsurance: Other Requirements and Provisions	2026
69O-144.010	Accounting Requirements: Life and Health Reinsurance Agreements	2026
69O-144.011	Credit for Reinsurance from Reinsurers Domiciled in Reciprocal Jurisdictions	2026
69O-144.012	Term and Universal Life Insurance Reserve Financing	2026
69O-149.0025	Definitions	2026
69O-149.003	Rate Filing Procedures	2026
69O-149.005	Reasonableness of Benefits in Relation to Premiums	2026
69O-149.006	Actuarial Memorandum	2026
69O-149.007	Annual Rate Certification (ARC) Filing Procedures	2026
69O-149.020	Purpose and Scope	2026
69O-151.002	Definition of Replacement	2026
69O-151.003	Other Definitions	2026
69O-151.004	Exemptions	2026
69O-151.007	Duties of Replacing Insurers	2026
69O-151.008	Duties of the Existing Insurer	2026
69O-151.010	Approved Forms	2026
69O-151.201	Purpose and Scope	2026
69O-151.202	Requirements	2026
69O-154.112	Guaranteed Availability of Individual Health Coverage to Eligible Individuals	2026

69O-154.115	Designation of Election to Become a Risk-Assuming or Reinsuring Carrier	2026
69O-154.116	Change of Status of Individual Issuer's Election to Become Risk-Assuming Carrier or Reinsuring Carrier	2026
69O-158.001	Purpose	2026
69O-158.002	Scope	2026
69O-167.020	Purpose	2026
69O-170.001	Purpose	2026
69O-170.002	Scope	2026
69O-170.0135	ACTUARIAL MEMORANDUM	2026
69O-170.0155	Forms	2026
69O-170.017	Windstorm Mitigation Discounts	2026
69O-170.020	Purpose	2026
69O-171.001	Purpose and Scope	2026
69O-171.012	Claims-Handling Manuals	2026
69O-171.013	Premium Tax Discounts	2026
69O-175.008	Unfair Discrimination in Private Passenger Motor Vehicle Insurance Rates - Based on History of Accidents	2026
69O-176.013	Notification of Insured's Rights and Standard Disclosure Form; Personal Injury Protection Benefits	2026
69O-184.001	Scope	2026
69O-188.001	Purpose	2026
69O-188.002	Scope	2026
69O-188.020	Purpose	2026
69O-188.022	Filing of the Commercial Self-Insurance Fund Experience Reporting Form	2026
69O-189.003	Workers' Compensation: Application and Audit Procedures	2026
69O-190.074	Forms, Manuals and Instructions Adopted	2026
69O-194.002	Definitions	2026
69O-194.005	Prepaid Health Clinic Contract	2026
69O-194.009	Reporting Requirements	2026
69O-194.010	Fees	2026
69O-197.004	Remittance Requirements	2026
69O-197.005	Independent Professional Examiners	2026
69O-197.006	Insurance Administrator Annual Statement	2026
69O-198.005	Financial Requirements	2026
69O-198.012	Annual Statement	2026
69O-198.013	Change in Corporate or Business Name	2026
69O-199.005	Financial Requirements Regarding the Funded, Unearned Premium Reserve Account	2026
69O-199.012	Annual Statement	2026
69O-200.009	Form Requirements	2026
69O-200.017	Annual Reports	2026

69O-201.005	Financial Requirements Regarding the Unearned Premium Reserve Liability Account and the Deposit or Bond	2026
69O-201.012	Annual Statement and Quarterly Statements	2026
69O-203.013	Definitions for the Purpose of These Rules	2026
69O-203.065	Reinsurance (Excess Loss Insurance)	2026
69O-203.070	Annual and Quarterly Reports	2026
69O-203.078	Fees	2026
69O-203.215	Annual Reports	2026
69O-204.010	Purpose and Scope	2026
69O-207.001	Late Filed Reports - Fine Schedule	2026
69O-238.001	Application and Renewal	2026
69O-238.002	Change in Information	2026
69O-240.001	Shared Savings Program Requirements	2026
69O-240.002	Annual Report	2026
69N-127.001	Database Information	2026
69N-127.002	Cost of Publications	2026
69O-136.100	Forms Incorporated by Reference	2027
69O-137.002	Annual Audited Financial Reports	2027
69O-138.002	Financial, Rate, and Market Conduct Examination Reimbursement Expenses	2027
69O-138.005	Exams By Non Employees	2027
69O-138.020	Requirements for Maintaining Cash and Certificates of Deposit Outside the State of Florida	2027
69O-138.021	Special Consent Investments	2027
69O-138.024	Agents' Balances in the Course of Collection; Calculation of 90 Days Past Due	2027
69O-138.031	Financial Requirements for Assessable Mutual Insurers	2027
69O-138.042	Definitions	2027
69O-138.043	General Requirements	2027
69O-138.046	Statement of Actuarial Opinion Based on an Asset Adequacy Analysis	2027
69O-138.047	Description of Actuarial Memorandum Including an Asset Adequacy Analysis and Regulatory Asset Adequacy Issues Summary	2027
69O-141.002	Standards Regarding Administrative Supervision	2027
69O-141.003	Plan of Correction	2027
69O-141.004	Period of Supervision	2027
69O-141.005	Appointment of Deputy Supervisors	2027
69O-141.006	Costs of Administrative Supervision	2027
69O-141.020	Procedures for Withdrawal, Surrender of Certificate of Authority, or Discontinuance of Writing Insurance in this State Pursuant to Section 624.430, Florida Statutes	2027
69O-148.001	Funding of Preneed Contracts With Life Insurance or Annuities	2027
69O-154.305	Election and Premium Notice Form	2027
69O-156.001	Purpose	2027
69O-156.002	Scope	2027

69O-156.008	Standard Medicare Supplement Benefit Plans 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.	2027
69O-156.0085	Standard Medicare Supplement Benefit Plans 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.	2027
69O-156.011	Loss Ratio Standards and Refund or Credit of Premium	2027
69O-156.101	Purpose	2027
69O-158.003	Definitions	2027
69O-158.004	Insurers to Provide HRS with Certain Information; Reimbursement; Failure to Comply	2027
69O-161.001	Purpose	2027
69O-161.002	Scope	2027
69O-161.003	Use of Industrial Life Insurance Claim Form	2027
69O-161.004	Use of Health Insurance Claim Form	2027
69O-161.005	Use of Dental Claim Form	2027
69O-161.006	Use of Pharmacy Claim Form	2027
69O-161.007	Use of Hospital Claim Form	2027
69O-161.008	Additional Information	2027
69O-161.009	Form Availability	2027
69O-161.010	Guidelines for Prior Authorization Forms	2027
69O-161.011	Use of Prior Authorization Form	2027
69O-162.001	Scope	2027
69O-162.101	Scope	2027
69O-162.102	Purpose	2027
69O-163.0015	Applicability	2027
69O-163.0017	Definitions	2027
69O-163.002	Premium Rates	2027
69O-163.003	Cancellation and Refund Requirements	2027
69O-163.0045	Filing Requirements	2027
69O-163.0055	Limits of Coverage; Credit Life	2027
69O-163.0075	Term and Evidence of Insurance	2027
69O-163.0076	Provisions Required in Group Contracts	2027
69O-163.008	Rights and Treatment of Debtors	2027
69O-163.009	Determination of Reasonableness of Benefits in Relation to Premium Charge	2027
69O-163.010	Credit Life Insurance Rates	2027
69O-163.011	Credit Disability Insurance Rates	2027
69O-163.013	Effective Date	2027
69O-164.010	Universal Life Valuation and Nonforfeiture	2027
69O-164.020	Valuation of Life Insurance Policies	2027
69O-164.040	Determining Reserve Liabilities for Preneed Life Insurance	2027

69O-167.004	Required Preinsurance Inspection of Private Passenger Motor Vehicles	2027
69O-167.012	Certificates of Security for Hurricane Deductibles	2027
69O-167.013	Residential Property Insurance Checklists and Disclosures	2027
69O-184.002	Company and Agent to Be Responsible	2027
69O-184.003	License Required of All Representatives	2027
69O-184.004	Complete Records Must Be Maintained	2027
69O-184.005	Issuance; Contents of Policies	2027
69O-184.006	Credit Property Insurance	2027
69O-184.007	Claims; Method of Handling	2027
69O-184.008	Retention of Premium by Agent to Pay Losses Prohibited	2027
69O-184.009	Hold Harmless Agreement in Contract Prohibited	2027
69O-184.010	Licenses of Finance Factors	2027
69O-184.011	Binder or Receipt Must Set Forth Coverage and Cost	2027
69O-184.012	Physical Damage Policies Must Be Stamped	2027
69O-184.013	Contracts Must Comply with Statutes	2027
69O-184.014	Effective Date and Terms of Policy	2027
69O-184.017	Cancellation and Repossession of Policy	2027
69O-184.018	Return Premium	2027
69O-184.020	Anti-coercion	2027
69O-184.021	Notice of Cancellation or Change in Policy or Certificate	2027
69O-185.001	Subject of Insurance Defined	2027
69O-185.002	Subject of Insurance Includes	2027
69O-185.004	Reinsurance	2027
69O-192.004	Definitions	2027
69O-192.018	Financial	2027
69O-192.028	Policy or Contract	2027
69O-192.035	Agreements and Management Contracts	2027
69O-192.038	Administrative, Provider, and Management Contracts	2027
69O-192.043	Assessments	2027
69O-192.048	Annual and Quarterly Reporting Requirements	2027
69O-192.053	Examination by the Office	2027
69O-193.002	Definitions	2027
69O-193.003	Continuing Care Contracts (Transferred)	2027
69O-193.005	Monthly, Quarterly, and Annual Reports	2027
69O-193.006	Financial Viability	2027
69O-193.012	Phases	2027
69O-193.018	Waiting List Deposits	2027
69O-193.020	Continuing Care Contracts	2027
69O-193.023	Escrow Agreements and Amendments	2027
69O-193.030	Updated Feasibility Study	2027
69O-193.033	Hazardous or Injurious Transactions, Methods, or Practices	2027
69O-193.035	Certificate of Occupancy	2027
69O-193.038	Form and Content of Advertisements	2027

69O-193.040	Advertisement Enforcement Procedures	2027
69O-193.043	Standards for Marketing	2027
69O-193.050	Minimum Liquid Reserve Requirement	2027
69O-193.053	Waiver of Minimum Liquid Reserves	2027
69O-193.055	Accreditation	2027
69O-193.058	Continuous Updates	2027
69O-193.062	Mediation of Resident/Provider Disputes	2027
69O-193.063	Arbitration of Resident/Provider Disputes	2027
69O-193.066	Corrective Action Plan	2027
69O-196.001	Standard Cancellation Notice	2027
69O-196.002	Notice of Intent to Cancel to be Mailed	2027
69O-196.004	Determination of Net Worth of Premium Finance Companies	2027
69O-196.005	Filing Surety Bond in Lieu of Net Worth	2027
69O-196.006	Filing Other Acceptable Collateral in Lieu of Net Worth	2027
69O-196.007	Annual Reports	2027
69O-196.009	Other Reports and Corrective Action Plans	2027
69O-196.010	Refunds	2027
69O-196.020	Premium Financing of Products Not Regulated by the Florida Insurance Code and Related Unfair Trade Practices Prohibited	2027
69O-196.021	Disclosure Requirements for Insurance Coverages Financed With Personal Injury Protection	2027
69O-196.022	Maximum Financing Requirements	2027
69O-196.028	Cancellation of Insurance Contract Upon Default	2027
69O-196.030	Definitions	2027
69O-196.035	Required Books and Records	2027
69O-196.038	Limit on Additional \$20 Service Charge	2027
69O-203.022	Co-payment	2027
69O-203.023	Governing Body	2027
69O-203.025	Human Immunodeficiency Virus Infection (HIV) and Acquired Immune Deficiency Syndrome (AIDS) for Contract Purposes	2027
69O-203.026	Standards for Subscriber Contracts	2027
69O-203.028	Certificate and Member Handbook Standards	2027
69O-203.035	Reasons for Cancellation of Eligibility of a Subscriber Member	2027
69O-203.036	Cancellation of Subscriber Contracts	2027
69O-203.042	Filing, Approval of Subscriber Contract and Related Forms	2027
69O-203.045	Rates	2027
69O-203.048	Standards for Marketing	2027
69O-203.050	Form and Content of Advertisements	2027
69O-203.052	Advertisement Enforcement Procedures	2027
69O-203.055	Claim Payments	2027
69O-203.060	Insurance - General Liability and Medical Malpractice	2027
69O-203.075	Subscriber Grievance Procedure	2027
69O-203.080	Surplus Notes	2027

69O-203.090	Change of Name	2027
69O-203.201	Definitions	2027
69O-203.202	Standards for Discount Plans	2027
69O-203.203	Standards for the Form and Content of Advertisements or Marketing Materials	2027
69O-204.020	Definitions	2027
69O-204.050	Anti-fraud	2027
69O-204.201	Life Expectancy Providers	2027
69O-207.002	Electronic Filing	2027
69O-230.033	Reporting Requirements for Licensees Concerning Unlicensed Insurance Activity	2027
69O-239.001	Power of Attorney	2027
69N-121.003	Organizational Structure of the Office	2027
69N-121.066	Informal Conferences	2027
69N-121.087	Fingerprint Fee	2027
69O-142.002	Insurer Complaint Ratios	2028
69O-142.011	Insurer Conduct Penalty Guidelines	2028
69O-142.200	Military Sales Practices	2028
69O-143.001	Application and Scope of Chapter	2028
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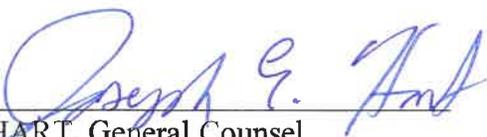
69O-156.019	Prohibition Against Preexisting Conditions, Waiting Periods, Elimination Periods and Probationary Periods in Replacement Policies or Certificates	2030
69O-156.020	Prohibition Against Use of Genetic Information and Requests for Genetic Testing	2030
69O-156.030	Medicare Select	2030
69O-156.050	Separability	2030
69O-156.102	Applicability	2030
69O-156.103	Definitions	2030
69O-156.104	Method of Disclosure of Required Information	2030
69O-156.105	Unfair or Deceptive Acts or Practices Defined	2030
69O-156.106	Certification Form Required	2030
69O-156.107	Form and Content of Advertisements	2030
69O-156.108	Advertisements of Benefits Payable, Losses Covered or Premiums Payable	2030
69O-156.109	Necessity for Disclosing Policy Provisions Relating to Renewability, Cancellability, and Termination	2030
69O-156.110	Testimonials or Endorsements by Third Parties	2030
69O-156.111	Use of Statistics	2030
69O-156.112	Identification of Plan or Number of Policies	2030
69O-156.113	Disparaging Comparisons and Statements	2030
69O-156.114	Jurisdictional Licensing and Status of Insurer	2030
69O-156.115	Identity of Insurer	2030
69O-156.116	Group or Quasi-Group Implications	2030
69O-156.117	Introductory, Initial, or Special Offers	2030
69O-156.118	Statements About an Insurer	2030
69O-156.119	Application in Advertisement	2030
69O-156.120	Enforcement Procedures	2030
69O-156.121	Filing for Review	2030
69O-156.122	Severability	2030
69O-156.123	Prior Rules	2030
69O-175.001	Calculation and Use of Investment Income in Motor Vehicle Insurance Rates	2030
69O-175.002	Unlawful Removal of Discounts for Private Passenger Automobile Rates	2030
69O-175.003	Motor Vehicle Insurance Ratemaking and Rate Filing Procedures	2030
69O-175.006	Unfair Discrimination in Private Passenger Motor Vehicle Insurance Rates - Allocation of Administrative Expenses	2030
69O-175.010	Unfair Discrimination in Private Passenger Motor Vehicle Insurance - Based on Age	2030
69O-175.011	Deductibles in Mandatory Financial Responsibility Coverages	2030
69O-175.021	Insurer Experience Reporting - Excessive Profits, Automobile Insurance	2030
69O-175.032	Review Procedures	2030
69O-176.001	Definition of "Motor Vehicle."	2030
69O-176.002	Definition of "Owner."	2030

69O-176.005	Personal Injury Protection Benefits; Exclusions; Interpretation	2030
69O-176.006	Extent of Insurer's Liability	2030
69O-176.007	Reasonable Proof in Conjunction with Driving While under the Influence of Alcohol or Narcotic Drugs	2030
69O-176.008	Requirements and Exemptions Relating to Non-Residents	2030
69O-176.010	Gross Income and "Earning Capacity" Defined	2030
69O-176.011	Adherence to Mandated "No-Fault" Coverage	2030
69O-194.004	Insurance - General Liability and Medical Malpractice	2030
69O-194.006	Rates	2030
69O-194.007	Advertising	2030
69O-194.008	Merchandising	2030
69O-194.011	Change of Name	2030
69O-194.012	Change in Geographic Area	2030
69O-200.003	Licensing of Companies that Administer and Market Service Agreements	2030
69O-200.005	Use of the Statutory Deposit	2030
69O-202.012	Annual Statement	2030

PART V

Regulatory Plan Certification

By execution of this Certification, the undersigned hereby certifies that this Regulatory Plan has been reviewed. Further, the undersigned verifies that the Office of Insurance Regulation regularly reviews all of its rules to determine if they are consistent with the OIR's rulemaking authority and the laws implemented. The OIR reviews all rules on an ongoing basis to determine if the rules remain consistent with the agency's rulemaking authority and the laws implemented.



 JOE HART, General Counsel
 Office of Insurance Regulation



 MICHAEL YAWORSKY, Commissioner
 Office of Insurance Regulation