TITLE 20. COMMERCE, FINANCIAL INSTITUTIONS, AND INSURANCE

CHAPTER 1. ARIZONA COMMERCE AUTHORITY

Authority: A.R.S. § 41-1505.05

Editor’s Note: Title 20, formerly Commerce, Banking, and Insurance, is now Commerce, Financial Institutions, and Insurance. This change became effective when the Banking Department underwent a name change (now Department of Financial Institutions) under the authority of A.R.S. § 6-110, originally enacted as Laws 2004, Ch. 188, effective January 1, 2006 (Supp. 06-1).

20 A.A.C. 1, transferred from the Department of Commerce to the Arizona Commerce Authority under Laws 2011, 2nd Spec. Sess., Ch. 1 (Supp. 12-1).

20 A.A.C. 1, consisting of R20-1-101 through R20-1-106 recodified from 4 A.A.C. 47, consisting of R4-47-101 through R4-47-106 pursuant to R1-1-102 (Supp. 95-1).

Title 4, Chapter 47 transferred from Title 2, Chapter 14 pursuant to Laws 1984, Ch. 318, §§ 12, 13, and 15 (Letter from the Department of Commerce requesting this transfer received by the Secretary of State’s Office, June 24, 1994) (Supp. 94-2).

ARTICLE 1. ADMINISTRATION

Section
R20-1-101. Renumbered
R20-1-102. Renumbered
R20-1-103. Renumbered
R20-1-104. Renumbered
R20-1-105. Renumbered
R20-1-106. Renumbered
R20-1-107. Repealed
R20-1-108. Renumbered
R20-1-109. Renumbered
R20-1-110. Renumbered
R20-1-111. Renumbered
R20-1-112. Repealed
R20-1-113. Repealed
R20-1-114. Repealed
R20-1-115. Repealed
R20-1-116. Renumbered
R20-1-117. Renumbered
R20-1-118. Renumbered
R20-1-119. Renumbered
R20-1-120. Repealed

ARTICLE 2. EXPIRED

Article 2, consisting of Sections R20-1-201 through R20-1-214, expired under A.R.S. § 41-1056(J), at 20 A.A.R. 2043, effective June 30, 2014 (Supp. 14-3).

Article 2, consisting of Sections R20-1-201 through R20-1-206, repealed effective October 15, 1998 (Supp. 98-4).

Article 2, consisting of Sections R20-1-201 through R20-1-206, renumbered from Article 1, Sections R20-1-101 through R20-1-106 (Supp. 95-4).

Section
R20-1-201. Expired
R20-1-202. Expired
R20-1-203. Expired
R20-1-204. Expired
R20-1-205. Expired
R20-1-206. Expired
R20-1-207. Expired
R20-1-208. Expired
R20-1-209. Expired
R20-1-210. Expired
R20-1-211. Expired
R20-1-212. Expired
R20-1-213. Expired
R20-1-214. Expired

ARTICLE 3. EMERGENCY EXPIRED

Article 3, consisting of Sections R20-1-301 through R20-1-310, expired under A.R.S. 41-1026(D), effective August 6, 2010 (Supp. 12-1).

Article 3, consisting of Sections R20-1-301 through R20-1-310, made by emergency rulemaking at 16 A.A.R. 388, effective February 8, 2010 for 180 days (Supp. 10-1).

Article 3, consisting of Sections R20-1-301 through R20-1-309, expired February 5, 2002 after being in effect 180 days under A.R.S. § 41-1026(D) (Supp. 03-3).

Article 3, consisting of Sections R20-1-301 through R20-1-309, made by emergency rulemaking at 7 A.A.R. 3836, effective August 10, 2001 for 180 days (Supp. 01-3).

Section
R20-1-301. Emergency Expired
R20-1-302. Emergency Expired
R20-1-303. Emergency Expired
R20-1-304. Emergency Expired
R20-1-305. Emergency Expired
R20-1-306. Emergency Expired
R20-1-307. Emergency Expired
R20-1-308. Emergency Expired
R20-1-309. Emergency Expired
R20-1-310. Emergency Expired

ARTICLE 4. EXPIRED

Article 4, consisting of Sections R20-1-401 through R20-1-406, expired under A.R.S. § 41-1056(E) at 12 A.A.R. 880, effective February 28, 2006 (Supp. 06-1).

Article 4, consisting of Sections R20-1-401 through R20-1-406, made by final rulemaking at 7 A.A.R. 1771, effective April 6, 2001 (Supp. 01-2).

Section
R20-1-401. Expired
R20-1-402. Expired
R20-1-403. Expired
R20-1-404. Expired
R20-1-405. Expired
R20-1-406. Expired

ARTICLE 5. RECODIFIED

Article 5, consisting of Sections R20-1-501 through R20-1-514, recodified to 8 A.A.C. 3, Article 1 under Laws 2010, Ch. 208, at 18 A.A.C. 848, effective March 15, 2012 (Supp. 12-1).

Article 5, consisting of Sections R20-1-501 through R20-1-514, made by final rulemaking at 11 A.A.R. 2957, effective July 12,
Supp. 14-3 Page 2 September 30, 2014

2005 (Supp. 05-3).

Article 5, consisting of Sections R20-1-501 through R20-1-507, expired August 26, 2001 after 180 days under A.R.S. § 41-1026(D) (Supp. 01-3).

Article 5, consisting of Sections R20-1-501 through R20-1-507, adopted by emergency rulemaking under A.R.S. § 41-1026 at 7 A.A.R. 1311, effective February 27, 2001 (Supp. 01-1).

Section
R20-1-501. Recodified
R20-1-502. Recodified
R20-1-503. Recodified
R20-1-504. Recodified
R20-1-505. Recodified
R20-1-506. Recodified
R20-1-507. Recodified
R20-1-508. Recodified
R20-1-509. Recodified
R20-1-510. Recodified
R20-1-511. Recodified
R20-1-512. Recodified
R20-1-513. Recodified
R20-1-514. Recodified

ARTICLE 6. RESERVED

ARTICLE 7. EXPIRED


Section
R20-1-701. Expired
R20-1-702. Expired
R20-1-703. Expired
R20-1-704. Expired
R20-1-705. Expired
R20-1-706. Expired
R20-1-707. Expired
R20-1-708. Expired
R20-1-709. Expired
R20-1-710. Expired
R20-1-711. Expired
R20-1-712. Expired

ARTICLE 8. EXPIRED

Article 8, consisting of Sections R20-1-801 through R20-1-812, expired under A.R.S. § 41-1056(E) at 18 A.A.R. 975, effective March 31, 2012 (Supp. 12-2).

Article 8, consisting of Sections R20-1-801 through R20-1-812, made by final rulemaking at 13 A.A.R. 1038, effective May 5, 2007 (Supp. 07-1).

Section
R20-1-801. Expired
R20-1-802. Expired
R20-1-803. Expired
R20-1-804. Expired
R20-1-805. Expired
R20-1-806. Expired
R20-1-807. Expired
R20-1-808. Expired
R20-1-809. Expired
R20-1-810. Expired
R20-1-811. Expired
R20-1-812. Expired

ARTICLE 1. ADMINISTRATION

R20-1-101. Renumbered

Historical Note

R20-1-102. Renumbered

Historical Note

R20-1-103. Renumbered

Historical Note
Adopted as an emergency effective December 22, 1980, pursuant to A.R.S. § 41-1003, valid for only 90 days (Supp. 80-6). Former emergency adoption now adopted effective March 18, 1981 (Supp. 81-2). Transferred from R2-14-104 (Supp. 94-2). R20-1-203 recodified from R4-47-103 (Supp. 95-1). Former Section R20-1-103 renumbered to R20-1-203, new Section adopted effective December 14, 1995 (Supp. 95-4). Section repealed; new Section renumbered from R20-1-104 and amended by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3). Section renumbered to R20-1-202 by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2).

R20-1-104. Renumbered

Historical Note
Adopted as an emergency effective December 22, 1980, pursuant to A.R.S. § 41-1003, valid for only 90 days (Supp. 80-6). Former emergency adoption now adopted effective March 18, 1981 (Supp. 81-2). Transferred from R2-14-104 (Supp. 94-2). R20-1-204 recodified from R4-47-104 (Supp. 95-1). Former Section R20-1-104 renumbered to R20-1-204, new Section adopted effective December 14, 1995 (Supp. 95-4). Former Section R20-1-104 made by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3). Section renumbered to R20-1-206 by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2).
R20-1-105. Renumbered

Historical Note
Adopted as an emergency effective December 22, 1980, pursuant to A.R.S. § 41-1003, valid for only 90 days (Supp. 80-6). Former emergency adoption now adopted effective March 18, 1981 (Supp. 81-2). Transferred from R2-14-105 (Supp. 94-2). R20-1-205 recodified from R4-47-105 (Supp. 95-1). Former Section R20-1-105 renumbered to R20-1-205, new Section adopted effective December 14, 1995 (Supp. 95-4). Section repealed; new Section renumbered from R20-1-106 and amended by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3). Section renumbered to R20-1-208 by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2).

R20-1-106. Renumbered

Historical Note

R20-1-107. Repealed

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section repealed; new Section made by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3). Section repealed by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2).

R20-1-108. Renumbered

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section repealed; new Section made by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3). Section repealed by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2).

R20-1-109. Renumbered

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Former Section R20-1-109 renumbered to R20-1-106 by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3). Section renumbered to R20-1-110 by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2).

R20-1-110. Renumbered

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section repealed; new Section renumbered from R20-1-117 and amended by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3). Section renumbered to R20-1-118 by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3). Section renumbered to R20-1-212 by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2).

R20-1-111. Renumbered

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section repealed; new Section renumbered from R20-1-119 and amended by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3). Section renumbered to R20-1-213 by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2).

R20-1-112. Repealed

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section repealed by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3).

R20-1-113. Repealed

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section repealed by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3).

R20-1-114. Repealed

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section repealed by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3).

R20-1-115. Repealed

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section repealed by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3).

R20-1-116. Renumbered

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section renumbered from R20-1-108 by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3).

R20-1-117. Renumbered

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section renumbered from R20-1-109 by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3).

R20-1-118. Renumbered

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section renumbered from R20-1-110 by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3).

R20-1-119. Renumbered

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section renumbered from R20-1-111 by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3).

R20-1-120. Repealed

Historical Note
Adopted effective December 14, 1995 (Supp. 95-4). Section repealed by final rulemaking at 7 A.A.R. 3227, effective July 12, 2001 (Supp. 01-3).
ARTICLE 2. EXPIRED

R20-1-201. Expired

Historical Note

R20-1-202. Expired

Historical Note

R20-1-203. Expired

Historical Note

R20-1-204. Expired

Historical Note

R20-1-205. Expired

Historical Note

R20-1-206. Expired

Historical Note

R20-1-207. Expired

Historical Note
New Section made by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2). Section expired under A.R.S. § 41-1056(J) at 20 A.A.R. 2043, effective June 30, 2014 (Supp. 14-3).

R20-1-208. Expired

Historical Note
New Section renumbered from R20-1-105 and amended by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2). Section expired under A.R.S. § 41-1056(J) at 20 A.A.R. 2043, effective June 30, 2014 (Supp. 14-3).

R20-1-209. Expired

Historical Note
New Section renumbered from R20-1-106 and amended by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2). Section expired under A.R.S. § 41-1056(J) at 20 A.A.R. 2043, effective June 30, 2014 (Supp. 14-3).

R20-1-210. Expired

Historical Note

R20-1-211. Expired

Historical Note

R20-1-212. Expired

Historical Note
New Section renumbered from R20-1-110 and amended by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2). Section expired under A.R.S. § 41-1056(J) at 20 A.A.R. 2043, effective June 30, 2014 (Supp. 14-3).

R20-1-213. Expired

Historical Note
New Section renumbered from R20-1-111 and amended by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2). Section expired under A.R.S. § 41-1056(J) at 20 A.A.R. 2043, effective June 30, 2014 (Supp. 14-3).

R20-1-214. Expired

Historical Note
New Section made by final rulemaking at 10 A.A.R. 2681, effective June 8, 2004 (Supp. 04-2). Section expired under A.R.S. § 41-1056(J) at 20 A.A.R. 2043, effective June 30, 2014 (Supp. 14-3).

ARTICLE 3. EMERGENCY EXPIRED

R20-1-301. Emergency Expired

Historical Note
New Section made by emergency rulemaking at 7 A.A.R. 3836, effective August 10, 2001 for 180 days (Supp. 01-3). Section expired February 5, 2002 (Supp. 03-3). New Section made by emergency rulemaking at 16 A.A.R. 388, effective August 8, 2010 for 180 days (Supp. 10-1). Section expired under A.R.S. § 41-1026(D), effective August 6, 2010 (Supp. 12-1).
R20-1-302. Emergency Expired

Historical Note
New Section made by emergency rulemaking at 7 A.A.R. 3836, effective August 10, 2001 for 180 days (Supp. 01-3). Section expired February 5, 2002 (Supp. 03-3). New Section made by emergency rulemaking at 16 A.A.R. 388, effective February 8, 2010 for 180 days (Supp. 10-1). Section expired under A.R.S. § 41-1026(D), effective August 6, 2010 (Supp. 12-1).

R20-1-303. Emergency Expired

Historical Note
New Section made by emergency rulemaking at 7 A.A.R. 3836, effective August 10, 2001 for 180 days (Supp. 01-3). Section expired February 5, 2002 (Supp. 03-3). New Section made by emergency rulemaking at 16 A.A.R. 388, effective February 8, 2010 for 180 days (Supp. 10-1). Section expired under A.R.S. § 41-1026(D), effective August 6, 2010 (Supp. 12-1).

R20-1-304. Emergency Expired

Historical Note
New Section made by emergency rulemaking at 7 A.A.R. 3836, effective August 10, 2001 for 180 days (Supp. 01-3). Section expired February 5, 2002 (Supp. 03-3). New Section made by emergency rulemaking at 16 A.A.R. 388, effective February 8, 2010 for 180 days (Supp. 10-1). Section expired under A.R.S. § 41-1026(D), effective August 6, 2010 (Supp. 12-1).

R20-1-305. Emergency Expired

Historical Note
New Section made by emergency rulemaking at 7 A.A.R. 3836, effective August 10, 2001 for 180 days (Supp. 01-3). Section expired February 5, 2002 (Supp. 03-3). New Section made by emergency rulemaking at 16 A.A.R. 388, effective February 8, 2010 for 180 days (Supp. 10-1). Section expired under A.R.S. § 41-1026(D), effective August 6, 2010 (Supp. 12-1).

R20-1-306. Emergency Expired

Historical Note
New Section made by emergency rulemaking at 7 A.A.R. 3836, effective August 10, 2001 for 180 days (Supp. 01-3). Section expired February 5, 2002 (Supp. 03-3). New Section made by emergency rulemaking at 16 A.A.R. 388, effective February 8, 2010 for 180 days (Supp. 10-1). Section expired under A.R.S. § 41-1026(D), effective August 6, 2010 (Supp. 12-1).

R20-1-307. Emergency Expired

Historical Note
New Section made by emergency rulemaking at 7 A.A.R. 3836, effective August 10, 2001 for 180 days (Supp. 01-3). Section expired February 5, 2002 (Supp. 03-3). New Section made by emergency rulemaking at 16 A.A.R. 388, effective February 8, 2010 for 180 days (Supp. 10-1). Section expired under A.R.S. § 41-1026(D), effective August 6, 2010 (Supp. 12-1).

R20-1-308. Emergency Expired

Historical Note
New Section made by emergency rulemaking at 7 A.A.R. 3836, effective August 10, 2001 for 180 days (Supp. 01-3). Section expired February 5, 2002 (Supp. 03-3). New Section made by emergency rulemaking at 16 A.A.R. 388, effective February 8, 2010 for 180 days (Supp. 10-1). Section expired under A.R.S. § 41-1026(D), effective August 6, 2010 (Supp. 12-1).

R20-1-309. Emergency Expired

Historical Note
New Section made by emergency rulemaking at 7 A.A.R. 3836, effective August 10, 2001 for 180 days (Supp. 01-3). Section expired February 5, 2002 (Supp. 03-3). New Section made by emergency rulemaking at 16 A.A.R. 388, effective February 8, 2010 for 180 days (Supp. 10-1). Section expired under A.R.S. § 41-1026(D), effective August 6, 2010 (Supp. 12-1).

R20-1-310. Emergency Expired

Historical Note
New Section made by emergency rulemaking at 16 A.A.R. 388, effective February 8, 2010 for 180 days (Supp. 10-1). Section expired under A.R.S. § 41-1026(D), effective August 6, 2010 (Supp. 12-1).

ARTICLE 4. EXPIRED

R20-1-401. Expired

Historical Note
New Section made by final rulemaking at 7 A.A.R. 1771, effective April 6, 2001 (Supp. 01-2). Section expired under A.R.S. § 41-1056(E) at 12 A.A.R. 880, effective February 28, 2006 (Supp. 06-1).

R20-1-402. Expired

Historical Note
New Section made by final rulemaking at 7 A.A.R. 1771, effective April 6, 2001 (Supp. 01-2). Section expired under A.R.S. § 41-1056(E) at 12 A.A.R. 880, effective February 28, 2006 (Supp. 06-1).

R20-1-403. Expired

Historical Note
New Section made by final rulemaking at 7 A.A.R. 1771, effective April 6, 2001 (Supp. 01-2). Section expired under A.R.S. § 41-1056(E) at 12 A.A.R. 880, effective February 28, 2006 (Supp. 06-1).

R20-1-404. Expired

Historical Note
New Section made by final rulemaking at 7 A.A.R. 1771, effective April 6, 2001 (Supp. 01-2). Section expired under A.R.S. § 41-1056(E) at 12 A.A.R. 880, effective February 28, 2006 (Supp. 06-1).

R20-1-405. Expired

Historical Note
New Section made by final rulemaking at 7 A.A.R. 1771, effective April 6, 2001 (Supp. 01-2). Section expired under A.R.S. § 41-1056(E) at 12 A.A.R. 880, effective February 28, 2006 (Supp. 06-1).

R20-1-406. Expired

Historical Note
New Section made by final rulemaking at 7 A.A.R. 1771, effective April 6, 2001 (Supp. 01-2). Section expired under A.R.S. § 41-1056(E) at 12 A.A.R. 880, effective February 28, 2006 (Supp. 06-1).

ARTICLE 5. RECODIFIED

Article 5, consisting of Sections R20-1-501 through R20-1-
ARTICLE 6. RESERVED

ARTICLE 7. EXPIRED

R20-1-701. Expired

Historical Note

R20-1-702. Expired

Historical Note

R20-1-703. Expired

Historical Note

R20-1-704. Expired

Historical Note

R20-1-705. Expired

Historical Note

R20-1-706. Expired

Historical Note

R20-1-707. Expired

Historical Note

R20-1-708. Expired

Historical Note

R20-1-709. Expired

Historical Note

R20-1-710. Expired

Historical Note

R20-1-711. Expired

Historical Note

R20-1-712. Expired

Historical Note

ARTICLE 8. EXPIRED

R20-1-801. Expired

Historical Note

R20-1-802. Expired

Historical Note

R20-1-803. Expired

Historical Note

R20-1-804. Expired

Historical Note

R20-1-805. Expired

Historical Note

R20-1-806. Expired

Historical Note
R20-1-807. Expired

Historical Note

R20-1-808. Expired

Historical Note

R20-1-809. Expired

Historical Note

R20-1-810. Expired

Historical Note

R20-1-811. Expired

Historical Note