

**515J.4 Definitions.**

For purposes of [this chapter](#), unless the context otherwise requires:

1. “*Authorized insurer*” means an insurer authorized by the commissioner to write insurance under a certificate of authority issued by the commissioner to transact insurance in this state.

2. “*Commissioner*” means the commissioner of insurance.

3. “*FAIR plan*” means the plan to assure fair access to insurance requirements established pursuant to [section 515F.33](#).

4. “*National flood insurance program*” means the program of flood insurance coverage and floodplain management administered under the National Flood Insurance Act of 1968, as amended, Pub. L. No. 90-48, 42 U.S.C. §4001 et seq., and applicable regulations promulgated in [44 C.F.R.](#)

5. “*Primary residential flood insurance*” means an insurance policy covering losses from flood to residential property, other than commercial property, written in this state by any authorized insurer and that is not written to apply coverage in excess of the coverage provided under another flood insurance policy, including a policy issued by a private insurer or by the national flood insurance program.

[2021 Acts, ch 73, §4](#)