

### 522C.2 Definitions.

As used in [this chapter](#), unless the context otherwise requires:

1. “*Adjuster*” means a public adjuster, an independent adjuster, or a licensed staff adjuster. A person that acts as an adjuster solely for a crop hail insurance or a multiperil crop insurance claim shall not be subject to [this chapter](#).

2. “*Amount of loss*” means the monetary amount determined to be necessary to properly repair or replace damage related to the scope of loss for a covered peril, and is limited to all applicable coverages for covered items associated with the claim.

3. “*Business entity*” means a corporation, association, partnership, limited liability company, limited liability partnership, or any other legal entity.

4. a. “*Catastrophic disaster*” means an event that results in all of the following:

(1) A large number of deaths or injuries.

(2) Extensive damage or destruction of facilities that provide and sustain human needs.

(3) An overwhelming demand on state and local response resources and mechanisms.

(4) A severe long-term effect on general economic activity.

(5) A severe effect on state, local, and private sector capabilities to commence and sustain disaster response activities.

b. “*Catastrophic disaster*” includes a major disaster declaration by the president of the United States or a state of disaster emergency proclamation by the governor.

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

6. “*Consumer advocate*” means a consumer advocate appointed pursuant to [section 505.8, subsection 6](#), paragraph “b”, subparagraph (1).

7. “*Disciplinary matter*” means but is not limited to a person who is the subject of an investigation, complaint, or pending administrative action in this state or any other state.

8. “*Financial interest*” means but is not limited to a fee, commission, or other valuable consideration.

9. “*First-party claim*” means a claim filed by a named insured under an insurance policy against which the claim is made.

10. “*Home state*” means the District of Columbia, or any state or territory of the United States in which an adjuster maintains the adjuster’s principal place of residence or principal place of business.

11. “*Independent adjuster*” means a person who does all of the following:

a. Contracts, either directly or through a firm or third-party administrator, for compensation with insurers or self-insurers, and is treated by the insurer or self-insurer as an independent contractor and not as an employee as that term is described in [26 C.F.R. §31.3121\(d\)\(1\)](#).

b. Investigates, negotiates, or settles property, casualty, or workers’ compensation claims for insurers or for self-insurers.

12. “*Insured*” means a person covered under an insurance policy against which a claim is made.

13. “*Insurer*” means the same as defined in [section 507A.3](#).

14. “*NAIC*” means the national association of insurance commissioners.

15. “*NIPR gateway*” means the communication network developed and operated by the national insurance producer registry that links state insurance regulators with regulated entities to facilitate the electronic exchange of adjuster information, including but not limited to license applications, license renewals, appointments, and terminations.

16. “*Person*” means an individual or a business entity.

17. “*Producer database*” means the national database of insurance producers maintained by the NAIC.

18. “*Public adjuster*” means a person who, for compensation or other thing of value, does any of the following:

a. Acts for or aids an insured in negotiating or affecting the settlement of a first-party claim for loss or damage to real or personal property of an insured.

b. Advertises for employment as a public adjuster of first-party insurance claims or

otherwise solicits business or represents to the public that the person is a public adjuster of first-party insurance claims for loss or damage to real or personal property of an insured.

c. Directly or indirectly solicits business investigating or adjusting losses, or advising an insured about first-party claims for loss or damage to real or personal property of the insured.

19. “*Reinstatement*” means the reinstatement of a suspended license which was suspended in connection with a disciplinary matter, and that has not expired or been terminated during the suspension period.

20. “*Reissuance*” means the issuance of a new license following the revocation of a license, the suspension and subsequent termination of a license, or the forfeiture of a license in connection with a disciplinary matter.

21. “*Staff adjuster*” means a person who is directly employed by an insurer or self-insurer to investigate, negotiate, or settle property, casualty, or workers’ compensation claims.

22. “*Uniform business entity application*” means the most recent version of NAIC’s uniform application for business entity license and registration.

23. “*Uniform individual application*” means the most recent version of NAIC’s uniform application for individual adjuster or apprentice license and registration.

[2007 Acts, ch 137, §25](#); [2025 Acts, ch 28, §32, 52](#)

Referred to in [§522C.10](#)

2025 amendment applies beginning July 22, 2025, to a person currently doing business in this state as an independent adjuster or a staff adjuster as of January 1, 2025; 2025 Acts, ch 28, §52

Section stricken and rewritten