

**522C.5C Business entity applicants — resident public adjuster or independent adjuster.**

Prior to approving a business entity's application for a license for a resident public adjuster or resident independent adjuster, the commissioner shall find that the business entity meets all of the following requirements:

1. The business entity has designated an individual adjuster licensed in this state to be responsible for the business entity's compliance with the insurance laws and administrative rules of this state.

2. The business entity has not committed any act that is a ground for denial, suspension, or revocation of a license under [section 522C.13](#).

3. The business entity has the requisite character and competence to be licensed as an adjuster, as may be determined by the commissioner.

4. The business entity is financially responsible pursuant to [section 522C.7](#).

5. The business entity has paid all fees required under [this chapter](#). An applicant who concurrently applies for both an adjuster license, and a license as an appraiser under [chapter 522F](#), shall only be required to pay the fee required under [this chapter](#) or the fee required under [chapter 522F](#).

6. The business entity maintains an office in the business entity's home state that is available by reasonable appointment or regular business hours.

7. The business entity applying for a public adjuster license has submitted contracts and any subsequent contract modification to the commissioner for review and approval prior to use. A contract that has been filed is deemed to be approved unless disapproved or additional information is requested by the commissioner within thirty calendar days of receipt of the filing by the commissioner.

8. The business entity has obtained any necessary authority from the Iowa secretary of state to transact business in this state.

[2025 Acts, ch 28, §38, 52](#)

Referred to in [§522C.7](#), [522C.10](#), [522C.15](#)

Section 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

NEW section