

## CHAPTER 522C

### LICENSING OF ADJUSTERS

Referred to in §87.4, 296.7, 331.301, 364.4, 505.28, 505.29, 515.137A, 522F.1, 522F.3, 522F.4, 522F.8, 669.14, 670.7

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#### 522C.1 Purpose.

The purpose of [this chapter](#) is to govern the qualifications and procedures for licensing adjusters in this state, and to specify the duties of and restrictions on public adjusters, including limitation of such licensure to assisting insureds only with first-party claims.

[2007 Acts, ch 137, §24](#); [2025 Acts, ch 28, §31, 52](#)

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 amended

#### 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

### 522C.3 Authority of commissioner.

The commissioner may adopt rules pursuant to [chapter 17A](#) as necessary to administer and enforce [this chapter](#), which may include but are not limited to all of the following:

1. Advertising standards.
2. Continuing education requirements for licensees.
3. Contracts between public adjusters and insureds.
4. Required disclosures by licensees.

5. Examinations for licensure.
6. Exemptions.
7. License bonds, and errors and omissions insurance requirements.
8. License requirements and exclusions.
9. Prohibited practices.
10. Record retention requirements.
11. Reporting requirements.
12. Requirements and limitations on fees charged by public adjusters.
13. Standards for reasonableness of payment.
14. Standards of conduct.
15. Penalties.

[2007 Acts, ch 137, §26](#); [2025 Acts, ch 28, §33, 52](#)

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

#### **522C.4 License required.**

1. A person shall not act as, or represent that the person is, a public adjuster or an independent adjuster in this state unless the person is licensed under [this chapter](#).
2. A license as an adjuster shall not be required of any of the following:
  - a. A staff adjuster; however, staff adjusters shall comply with all other provisions of [this chapter](#) not including [section 522C.7](#).
  - b. An attorney licensed to practice law in the state when acting within their professional capacity as an attorney.
  - c. A person employed only for the purpose of obtaining facts surrounding a loss, or furnishing technical assistance to a licensed adjuster, including but not limited to a photographer, estimator, private investigator, engineer, and handwriting expert.

[2007 Acts, ch 137, §27](#); [2025 Acts, ch 28, §34, 52](#)

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

#### **522C.5 Application for license.**

1. A person applying for an adjuster license shall complete a uniform individual application or a uniform business entity application through the NIPR gateway or as otherwise prescribed by the commissioner.
2. To determine an applicant's eligibility for licensure, the commissioner may require a criminal history check pursuant to [section 522B.5A](#).

[2007 Acts, ch 137, §28](#); [2020 Acts, ch 1016, §8](#); [2025 Acts, ch 28, §35, 52](#)

Referred to in [§522C.15](#)

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

#### **522C.5A Individual applicants — resident adjuster.**

Prior to approving an individual's application for a resident adjuster license, the commissioner shall find that the applicant meets all of the following requirements:

1. This state is the applicant's home state.
2. The applicant has not committed any act that is a ground for denial, suspension, or revocation of a license under [section 522C.13](#).
3. The applicant has the requisite character and competence to be licensed as an adjuster, as may be determined by the commissioner.
4. The applicant is financially responsible pursuant to [section 522C.7](#).
5. The applicant 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 applicant maintains an office in the applicant's home state that is available by reasonable appointment or regular business hours.

7. The applicant is at least eighteen years of age.
8. The applicant successfully passed the adjuster examination pursuant to [section 522C.8](#).
9. The applicant 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.
10. The applicant has obtained any necessary authority from the secretary of state to transact business in this state.

[2025 Acts, ch 28, §36, 52](#)

Referred to in [§522C.7](#), [522C.9](#), [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

### **522C.5B Individual applicants — nonresident adjuster.**

Before approving a nonresident applicant's application for a nonresident adjuster license, the commissioner shall find that the nonresident applicant meets all of the following requirements:

1. The nonresident applicant has not committed any act that is a ground for denial, suspension, or revocation of a license under [section 522C.13](#).
2. The nonresident applicant is licensed as a resident adjuster and in good standing in the nonresident applicant's home state. If the nonresident applicant's resident license in the nonresident applicant's home state terminates for any reason, a license issued to a nonresident applicant under [this section](#) shall become inactive, unless the termination is due to the nonresident applicant being issued a new resident adjuster license in the nonresident applicant's home state and the home state has reciprocity with this state.
3. The nonresident applicant has submitted a request for licensure to the division in a form and manner prescribed by the commissioner.
4. The nonresident applicant has the requisite character and competence to be licensed as an adjuster, as may be determined by the commissioner.
5. The nonresident applicant is financially responsible pursuant to [section 522C.7](#).
6. The nonresident applicant 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](#).
7. The nonresident applicant has obtained any necessary authority from the Iowa secretary of state to transact business in this state.
8. The nonresident applicant for a public adjuster license has filed contracts with 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.
9. The nonresident applicant successfully passed the adjuster examination pursuant to [section 522C.8](#).
10. The nonresident applicant is at least eighteen years of age.
11. The nonresident applicant maintains an office in the nonresident applicant's home state that is available by reasonable appointment or regular business hours.

[2025 Acts, ch 28, §37, 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

### **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

#### **522C.5D Business applicants — nonresident business entity.**

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

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

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

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

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

5. The nonresident business applicant has paid all fees required under [this chapter](#).

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

7. The nonresident business applicant 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 nonresident business applicant has obtained any necessary authority from the Iowa secretary of state to transact business in this state.

[2025 Acts, ch 28, §39, 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

#### **522C.6 Fees — license issuance, renewal, or reinstatement, and examination.**

Fees for a license as an adjuster shall be as follows:

1. Any applicable fee for a criminal history check pursuant to [section 522B.5A](#).

2. The fee for issuance or renewal of an adjuster license is fifty dollars for a consecutive twenty-four-month period.

3. The fee for reinstatement of an adjuster license is fifty dollars.

4. The fee for a reinstatement or reissuance of an adjuster license due to a disciplinary action under [section 522C.15](#) is one hundred dollars.

5. The commissioner may charge a reasonable fee for the compilation and production of adjuster licensing records.

6. The fee for an examination under [section 522C.8](#) may be set by a third-party testing service under contract with the division to administer the examination. The fee must be approved by the division.

7. Fees shall be paid electronically through the NIPR gateway.

[2007 Acts, ch 137, §29; 2013 Acts, ch 124, §29; 2025 Acts, ch 28, §40, 52](#)

Referred to in [§522C.8](#)

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

### **522C.7 Financial responsibility.**

1. Prior to issuance of a license under [section 522C.5A](#), [522C.5B](#), [522C.5C](#), or [522C.5D](#), an applicant shall secure evidence of financial responsibility through a surety bond as prescribed by the commissioner. The surety bond shall be executed and issued by an insurer authorized to issue surety bonds in this state and meet the following requirements:

a. The surety bond shall be a minimum of fifty thousand dollars.

b. The surety bond shall be in favor of the state and specifically authorize recovery by the commissioner on behalf of any person in this state who sustains damages as the result of an adjuster's erroneous act, failure to act, fraud, or unfair or deceptive act or practice under [chapter 507B](#).

c. The surety bond shall not be terminated without prior written notice filed with the division a minimum of thirty calendar days prior to termination.

2. The division may request that an adjuster provide evidence of financial responsibility at any time the division deems relevant.

3. An adjuster shall immediately notify the division if the adjuster's evidence of financial responsibility terminates in violation of [subsection 1](#), paragraph "c", or becomes impaired, and the adjuster's license shall become inactive until the adjuster provides the division with evidence of financial responsibility.

[2025 Acts, ch 28, §41, 52](#)

Referred to in [§522C.4](#), [522C.5A](#), [522C.5B](#), [522C.5C](#), [522C.5D](#), [522C.10](#)

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

### **522C.8 Examination.**

1. a. An individual applying for a license under [this chapter](#) shall pass a written examination, unless exempt pursuant to [section 522C.9](#). The examination shall test the knowledge of the individual concerning the duties and responsibilities of an adjuster and the insurance laws and administrative rules of this state, and shall be conducted as prescribed by the division.

b. An individual who concurrently applies for an adjuster license, and a license as an appraiser under [chapter 522F](#), may choose to take a joint examination conducted as prescribed by the division. The joint examination shall test the knowledge of the individual concerning the duties and responsibilities of an adjuster and of an appraiser, and the insurance laws and administrative rules of this state. An individual who successfully passes a joint examination, and who meets all other requirements for licensure as an adjuster, and as an appraiser under [chapter 522F](#), shall be licensed as both an adjuster and as an appraiser.

2. Each individual applying for examination shall remit the examination fee under [section 522C.6](#). An individual applying for a joint examination under [subsection 1](#), paragraph "b", shall pay one examination fee for the joint examination.

3. An individual who fails to appear for a scheduled examination, or who fails to pass the

examination, may reapply for examination and must remit the required fee to be scheduled for another examination.

4. The results of an examination shall be valid to submit for licensure for ninety calendar days after the date of the examination.

[2025 Acts, ch 28, §42, 52](#)

Referred to in [§522C.5A](#), [522C.5B](#), [522C.6](#), [522C.9](#), [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

#### **522C.9 Examination — exemption.**

1. An individual who applies for a nonresident license under [this chapter](#) and who was previously a licensed adjuster in another state that required an examination that included Iowa-specific statutes and administrative rules shall not be required to apply for examination under [section 522C.8](#).

2. An individual who relocates to this state and who was a licensed adjuster in another state that required an examination that included Iowa-specific statutes and administrative rules shall not be required to apply for examination under [section 522C.8](#) if the individual submits an application for a resident adjuster license under [section 522C.5A](#) within ninety calendar days of establishing legal residency, and all of the following apply:

a. The individual is currently a licensed adjuster in the state from which the applicant relocated.

b. The state from which the applicant relocated issues a certification that the applicant is licensed and in good standing.

c. The producer database records of the state from which the applicant relocated, or records maintained by the NAIC or a NAIC affiliate or subsidiary, indicate that the adjuster is currently licensed or had been licensed, and is in good standing.

[2025 Acts, ch 28, §43, 52](#)

Referred to in [§522C.8](#)

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

#### **522C.10 Public adjuster and insured — contract for services.**

1. a. A public adjuster shall not provide services to an insured until a written contract with the insured has been executed on a form filed with and approved by the commissioner pursuant to [section 522C.5A, subsection 9](#), [section 522C.5B, subsection 8](#), [section 522C.5C, subsection 7](#), or [section 522C.5D, subsection 7](#). The contract must have a heading that indicates the contract is a public adjuster contract and must contain all of the following:

(1) The full name, address, telephone number, and license number of the public adjuster presenting and negotiating the contract and, if applicable, the full name, address, telephone number, and license number of the business entity the public adjuster is associated with.

(2) The insured's full name, street address, insurance company name, and, if known or upon notification, the insurance policy number and claim number.

(3) A description of the insured's loss claim and the address at which the loss is located, if applicable.

(4) A description of services to be provided by the public adjuster on behalf of the insured.

(5) A signature of the public adjuster and of the insured, and the date the public adjuster and the insured each signed the contract.

(6) An attestation that the public adjuster has a surety bond pursuant to [section 522C.7](#).

(7) An explanation of the amount payable to the public adjuster, and how the amount is calculated, which may include any of the following:

(a) If an hourly rate, the contract shall state the hourly rate and how the rate is applied to the hours of service provided by the public adjuster to calculate the amount payable.

(b) If a flat fee, the contract must state the exact amount payable to the public adjuster.

(c) If a percentage of settlement, the contract must state the exact percentage applied to the settlement on the claim.

(d) If any other consideration, the contract must detail how the amount payable is calculated or determined.

(8) A public adjuster may charge a reasonable fee that shall not exceed any of the following:

(a) Fifteen percent of all claim payments approved by the insurer for any noncatastrophic disaster insurance claim settlement.

(b) Ten percent of all claim payments approved by the insurer for any catastrophic disaster insurance claim settlement.

(9) That compensation for any reopened or supplemental claim may not exceed the limitations set forth in the contract.

(10) That the insured has the right to agree to or reject a loss settlement even if the public adjuster objects to the insured's decision.

(11) The initial expenses of the public adjuster that will be reimbursed from the proceeds of the claim payment shall be specified by expense type, with reimbursement estimates set forth in the contract. Any additional expenses for which the public adjuster requests reimbursement shall be disclosed in writing to the insured, and must be approved by the insured prior to reimbursement.

(12) A statement that the public adjuster shall not render services or perform acts that constitute the practice of law.

(13) A statement that the public adjuster shall not act on behalf of or aid any person in negotiation or settlement of a claim related to bodily injury, death, or noneconomic damages.

(14) The process for rescinding the contract, including the date by which rescission of the contract by the public adjuster or the insured must occur. The public adjuster shall provide notice of the insured's rights under [chapter 555A](#), and the insured may rescind the contract as provided in [chapter 555A](#). A contract shall not be construed to prevent an insured from pursuing a civil remedy after the revocation or cancellation period. If the insured rescinds the contract, anything of value given by the insured shall be returned to the insured within fifteen business days following receipt of the cancellation notice by the public adjuster.

b. A contract provision shall not be redacted in a copy of the contract submitted to the commissioner. Such redaction shall constitute a violation of [this chapter](#), and shall be subject to penalties under [sections 522C.13](#) and [522C.14](#).

2. If the insurer, no later than five calendar days after the date on which the insured's loss is reported to the insurer, either pays or commits in writing to pay to the insured the policy limit of the insured's insurance policy, the public adjuster shall:

a. Inform the insured that the total amount of loss claimed by the insured may not be agreed to by the insurer.

b. Only be entitled to reasonable compensation from the insured for services provided on behalf of the insured based on the time spent on the claim, and the expenses incurred by the public adjuster, until the date the insurer pays the claim or provides the insured with a written commitment that the insurer will pay the claim.

3. A public adjuster contract shall not contain a provision that does any of the following:

a. Allows the public adjuster's percentage of a settlement to be collected if money is still due from an insurer, or that allows the public adjuster to collect the entire percentage of a settlement from any single payment issued by an insurer rather than as a percentage of each payment issued by the insurer.

b. Requires or permits the insured to authorize an insurer to issue a check only in the name of the public adjuster.

c. Imposes collection costs or late fees prior to an insurance claim payment by an insurer to an insured.

d. Allows the public adjuster's compensation to be increased based on the fact that a claim is litigated.

e. Precludes either an insured or the public adjuster from pursuing civil remedies.

f. Restricts an insured's right to initiate or maintain direct communication with the insured's attorney or insurer, with the insurer's adjuster or attorney, or any other person regarding settlement of the insured's claim.

g. Grants the public adjuster power of attorney for the insured. However, a public adjuster

may obtain a limited power of attorney for an insured for the sole purpose of depositing claim payments in the insured's name into a fiduciary trust account pursuant to [section 522C.11, subsection 26](#).

*h.* Requires the insured to use a particular business entity or individual for the reconstruction, repair, or restoration of the insured's damaged property.

4. Prior to execution of the contract, the public adjuster shall review the terms of the contract with the insured and provide the insured with a separate disclosure document regarding the claim process that shall include the following:

DISCLOSURE DOCUMENT  
REGARDING THE CLAIM PROCESS

1. PROPERTY INSURANCE POLICIES OBLIGATE THE INSURED TO PRESENT A CLAIM TO THE INSURED'S INSURER FOR CONSIDERATION. THERE ARE THREE TYPES OF ADJUSTERS THAT MAY BE INVOLVED IN THAT PROCESS. THE THREE TYPES ARE AS FOLLOWS:

(A) "STAFF ADJUSTER" IS DEFINED IN IOWA CODE [SECTION 522C.2](#). A STAFF ADJUSTER IS EMPLOYED BY THE INSURER. THEY WILL NOT CHARGE THE INSURED A FEE.

(B) "INDEPENDENT ADJUSTER" IS DEFINED IN IOWA CODE [SECTION 522C.2](#). AN INDEPENDENT ADJUSTER IS CONTRACTED BY THE INSURER TO REPRESENT THE INSURER. THEY WILL NOT CHARGE THE INSURED A FEE.

(C) "PUBLIC ADJUSTER" IS DEFINED IN IOWA CODE [SECTION 522C.2](#). A PUBLIC ADJUSTER IS NOT AN EMPLOYEE OR REPRESENTATIVE OF THE INSURER. THEY ARE HIRED BY THE INSURED TO ASSIST IN THE PREPARATION, PRESENTATION, AND SETTLEMENT OF A CLAIM.

2. THE INSURED IS NOT REQUIRED TO HIRE A PUBLIC ADJUSTER TO HELP THE INSURED MEET THE INSURED'S OBLIGATIONS UNDER THE INSURED'S POLICY, BUT HAS THE RIGHT TO DO SO.

3. THE INSURED HAS THE RIGHT TO INITIATE DIRECT COMMUNICATIONS WITH THE INSURED'S ATTORNEY, THE INSURED'S INSURANCE COMPANY, THE INSURANCE COMPANY'S STAFF ADJUSTER OR INDEPENDENT ADJUSTER, THE INSURANCE COMPANY'S ATTORNEY, OR ANY OTHER PERSON REGARDING THE SETTLEMENT OF THE INSURED'S CLAIM.

4. THE INSURED MAY BE RESPONSIBLE FOR ANY AMOUNT PAYABLE TO A PUBLIC ADJUSTER RELATED TO ANY PORTION OF A CLAIM THAT WAS PREVIOUSLY PAID IN PART, IN FULL, OR SETTLED BY THE INSURER PRIOR TO A CONTRACT BEING ENTERED INTO BETWEEN THE PUBLIC ADJUSTER AND THE INSURED.

5. THE AMOUNT PAYABLE TO A PUBLIC ADJUSTER, WHICH CAN INCLUDE A SALARY, FEE, COMMISSION, OR OTHER CONSIDERATION AS OUTLINED IN THE CONTRACT, IS THE OBLIGATION OF THE INSURED, NOT THE INSURER.

6. THE INSURED MAY FILE A COMPLAINT WITH THE IOWA INSURANCE DIVISION BY CALLING (877) 955-1212 OR VISITING [IID.IOWA.GOV](#).

5. An original copy of a completed contract shall be provided to the public adjuster and to the insured. The commissioner may inspect the original contract in possession of the public adjuster at any time without prior notice. A contract may be executed electronically if done so in compliance with [chapter 554D](#).

6. Within seventy-two hours of executing a contract with an insured under [this section](#), the public adjuster shall provide the insured's insurer a notification letter, which has been signed by the insured, authorizing the public adjuster to represent the insured's interest. The insurer shall verify that the public adjuster is currently licensed with the division.

7. A contract between a public adjuster and an insured executed on a form in violation of [subsection 1](#), paragraph "a", shall not be enforceable in this state.

[2025 Acts, ch 28, §44, 52](#)

Referred to in [§522C.11](#)

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

### **522C.11 Adjusters — standards of conduct.**

1. A public adjuster shall serve with objectivity and complete loyalty to the interest of the insured. A public adjuster shall render to the insured in good faith information, counsel, and service, that in the opinion of the public adjuster will best serve the insured's insurance claim needs and interest. These duties extend to the claims process and include providing timely responses to both the insurer and the insured.

2. For a minimum of seventy-two hours following a catastrophic disaster, to allow time for the commissioner to safely deploy consumer protection resources, a public adjuster shall not, in person or by telephone, directly offer to contract, attempt to offer to contract, or enter into an adjuster contract with an insured unless the offer to contract, the attempt to offer to contract, or entering into a contract is initiated by a consumer. If the commissioner deems the severity of the catastrophic disaster to have placed people under duress, the commissioner shall immediately dispatch the consumer advocate and other personnel to the disaster area to provide consumer guidance. If, after a public hearing, the commissioner determines that, due to the scope and severity of the catastrophic disaster, additional time is necessary to safely deploy additional consumer protection resources, the commissioner may extend the time period that a public adjuster shall not offer to contract, attempt to offer to contract, or enter into a contract for an additional seventy-two hours.

3. A public adjuster shall not solicit between the hours of 8:00 p.m. and 9:00 a.m. Solicitation shall include but is not limited to a door-to-door sale as that term is defined in [section 555A.1](#).

4. A public adjuster, or an independent adjuster, shall not permit an unlicensed employee or representative of the public adjuster or independent adjuster, nor any person associated with a claim, to conduct business for which a license is required under [this chapter](#).

5. An adjuster shall not have a direct or indirect financial interest in any aspect of a claim other than the amount payable pursuant to the written contract with an insured under [section 522C.10](#).

6. An adjuster shall not acquire any interest in salvage of property.

7. An adjuster shall not undertake the adjustment of any claim if the adjuster is not competent and knowledgeable as to the terms and conditions of the insurance coverage, or if the loss or coverage otherwise exceeds the adjuster's current expertise.

8. An adjuster shall maintain all documentation relating to all estimates and coverage determinations for a minimum of five years from the date of completion of a settlement.

9. An adjuster shall not knowingly make any false oral or written material statements regarding any person engaged in the business of insurance, or any other adjuster, to an insured who is a client or potential client.

10. a. An adjuster shall not reasonably act, or fail to act, in any manner that obstructs or prevents an insurer or adjuster from timely conducting an inspection of any part of an insured's property for which there is a claim for loss or damage.

b. If a public adjuster is unavailable after reasonable request by an insurer, resulting in delay of the insurer's timely inspection of the property, the insured shall allow the insurer to have access to the property without the participation or presence of the public adjuster to facilitate the insurer's prompt inspection of the loss or damage.

11. An adjuster shall respond to an inquiry from an insurer or an insured regarding a claim within fifteen business days of the date of the inquiry unless good cause exists for delay.

The adjuster shall reply within fifteen business days to all pertinent communications from the insured, the insurer, or a representative of the insured or the insurer that reasonably suggest that a response is expected.

12. Upon receiving notification of a claim, an insurer shall provide necessary claim forms, instructions, and reasonable assistance within fifteen business days of notification of the claim so that first-party claimants can comply with the policy conditions and the insurer's reasonable requirements.

13. An adjuster shall not act as an appraiser and as an adjuster on the same claim.

14. An adjuster shall not act as an umpire and as an adjuster on the same claim.

15. A public adjuster shall not enter into a contract that accepts a power of attorney or limited power of attorney for an insured.

16. *a.* An independent adjuster shall not act as an independent adjuster and a public adjuster on the same claim.

*b.* A public adjuster shall not act as a public adjuster and an independent adjuster on the same claim.

17. A staff adjuster may be licensed as a public adjuster or as an independent adjuster, but shall be prohibited from providing services as an independent adjuster or a public adjuster while employed as a staff adjuster.

18. A public adjuster shall not agree to, or reject, any loss settlement without the insured's express knowledge and written consent.

19. An adjuster shall not engage in any act or practice that is a conflict of interest. A conflict of interest shall include but is not limited to the following:

*a.* A direct or indirect financial interest with a person responsible for the reconstruction, repair, or restoration of damaged property that is the subject of a claim, or with a person involved in resolving a claim valuation dispute.

*b.* A direct or indirect financial interest, or other valuable consideration regardless of form or amount paid to an adjuster in exchange for referring an insured to an appraiser, umpire, construction company, contractor, salvage company, or attorney.

*c.* Being an owner, employee, agent, investor, or having other financial interest in a business entity responsible for the reconstruction, repair, or restoration of damaged property that is the subject of a claim, or having an immediate family member who is an owner, employee, agent, or investor in a business entity responsible for the reconstruction, repair, or restoration of a damaged property that is the subject of a claim.

*d.* Entering into a written or verbal contract, or formal or informal agreement, with any person that compromises the adjuster's duty of loyalty to the insured.

*e.* Using claim information obtained in the course of a claim investigation for commercial purposes including marketing or advertising for the benefit of the adjuster.

20. A public adjuster shall not file a complaint with the division on behalf of an insured without the insured's knowledge and written consent.

21. An adjuster shall not represent, directly or indirectly, that damage has occurred at a property unless the adjuster has inspected the damaged areas of the property.

22. An adjuster shall produce a detailed written estimate to repair or replace covered damages and provide a copy to both the insured and the insurer in a timely manner.

23. A public adjuster shall not offer to pay an insured's deductible, or claim that the insured's deductible will be waived, as an inducement to use the services of the public adjuster.

24. An adjuster shall respond reasonably promptly to inquiries by the division.

25. A public adjuster shall provide a detailed invoice for completed services to an insured prior to requesting payment for services pursuant to a contract under [section 522C.10](#).

26. Funds received or held by a public adjuster on behalf of an insured toward the settlement of a claim shall be:

*a.* Held in a fiduciary capacity.

*b.* Deposited by the adjuster into one or more separate noninterest-bearing fiduciary trust accounts in a financial institution licensed to do business in this state no later than the close of the fifth business day from the date the public adjuster received the funds, and either

deposited in the insured's name or in the name of the public adjuster as trustee for the insured, to be held and administered as a trust account for the benefit and protection of the insured.

- c. Held separately from personal or nonbusiness funds.
- d. Held separately from other business funds.
- e. Listed specifically and separately, by the insured's name and the amount in trust in the book of accounts and records of the public adjuster. The book of accounts and records must indicate the fiduciary nature of the account and any amounts deposited or withdrawn.
- f. Disbursed within thirty calendar days of receipt of an invoice by the public adjuster from a contractor that completed work, if the public adjuster receives approval of the insured that the work was satisfactorily completed.

27. A public adjuster shall comply with all applicable local ordinances.

28. An adjuster who fails to comply with [this section](#) shall be subject to penalties under [sections 522C.13 and 522C.14](#).

[2025 Acts, ch 28, §45, 52](#)

Referred to in [§522C.10, 522C.14](#)

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

### **522C.12 Adjusters — records.**

1. An adjuster shall have a continuing duty to keep, at the adjuster's place of business, usual and customary records pertaining to transactions undertaken by the adjuster. All such records shall be kept available and open for inspection by the division at any time during regular business hours; however, the division is not entitled to inspect any records prepared in anticipation of litigation or that are subject to any privilege recognized in [chapter 622](#). The records shall be maintained for a minimum of five years from the date of the adjuster transaction.

2. An adjuster who fails to comply with [this section](#) shall be subject to penalties under [sections 522C.13 and 522C.14](#).

[2025 Acts, ch 28, §46, 52](#)

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

### **522C.13 License denial, nonrenewal, suspension, or revocation.**

1. The division may place on probation, suspend, revoke, or refuse to issue or renew an adjuster's license, and may levy a civil penalty as provided in [section 522C.14](#), for one or more of the following causes:

- a. The adjuster provided incorrect, misleading, incomplete, or materially untrue information in a license application.
- b. The adjuster violated an insurance law, regulation, subpoena, or order of the commissioner or of a commissioner of another state.
- c. The adjuster obtained or attempted to obtain a license through misrepresentation or fraud.
- d. The adjuster improperly withheld, misappropriated, or converted money or property received in the course of doing business.
- e. The adjuster was convicted of a felony.
- f. The adjuster admitted to, or was found to have committed, any unfair trade practice or fraud.
- g. The adjuster used fraudulent, coercive, or dishonest practices, or demonstrated incompetence, untrustworthiness, or financial irresponsibility, or was a source of injury or loss in the conduct of business in this state or elsewhere.
- h. The adjuster had any professional license, or its equivalent, denied, suspended, or revoked in this state or any other state, province, district, or territory.
- i. The adjuster forged another's name to any document related to the adjuster's work as an adjuster.
- j. The adjuster improperly used notes or any other reference material to complete an examination for an adjuster license.

*k.* The adjuster knowingly negotiated as an adjuster with an individual or business entity who is not, but is required to be, licensed as an adjuster, appraiser, or umpire.

*l.* The adjuster failed to comply with an administrative or court order imposing a child support obligation.

*m.* The adjuster failed to comply with an administrative or court order related to repayment of loans to the college student aid commission.

*n.* The adjuster failed to pay state income tax or to comply with any administrative or court order directing payment of state income tax.

*o.* The adjuster failed or refused to cooperate in an investigation conducted by the commissioner or the commissioner's designee.

*p.* The adjuster intentionally misrepresented the terms of an actual or proposed contract for services.

2. If the commissioner does not renew an adjuster's license or denies an application for a license, the commissioner shall notify the adjuster or applicant and advise, in writing, of the reason for the nonrenewal of the license or denial of the application for a license. The adjuster or applicant may request a hearing on the nonrenewal or denial by filing a written request for a hearing within thirty calendar days from the date of notice of the nonrenewal or denial. A hearing shall be conducted according to [section 522C.15](#).

3. The license of a business entity may be suspended, revoked, placed on probation, or refused if the commissioner finds, after hearing, that an individual adjuster's violation was known or should have been known by a licensed partner, officer, or manager of the business entity and the violation was not reported to the commissioner and corrective action was not taken.

4. The license of a nonresident adjuster shall be immediately inactive if the nonresident adjuster is placed on probation, suspended, revoked, refused, or denied licensure in any other state. The nonresident adjuster shall have seven calendar days to alert the commissioner that the nonresident adjuster has been placed on probation, suspended, revoked, refused, nonrenewed, or denied licensure in another state. Failure to meet the reporting deadline shall be a violation of [this section](#).

5. In addition to, or in lieu of, denial, probation, suspension, or revocation of a license under [this section](#), an adjuster, after hearing, may be subject to a civil penalty as provided in [section 522C.14](#).

6. The commissioner may enforce [this chapter](#), may conduct an investigation of any suspected violation of [this chapter](#), and may impose any penalty or remedy authorized by [this chapter](#) against any person who is under investigation for, or charged with, a violation of [this chapter](#) even if the person's license has been surrendered or has lapsed by operation of law.

7. *a.* All complaint files, investigation files, investigation reports, and other investigative information in the possession of the commissioner or the commissioner's agents that relates to adjuster discipline shall be privileged and confidential, and shall not be subject to discovery, subpoena, or other means of legal compulsion for release to a person other than the adjuster, and shall not be admissible in evidence in a judicial or administrative proceeding other than a proceeding involving adjuster discipline. A final written decision of the commissioner in a disciplinary proceeding shall be a public record.

*b.* Investigative information in the possession of the commissioner or the commissioner's agents that relates to adjuster discipline may be disclosed, at the commissioner's discretion. The commissioner may share documents, materials, or other information, including confidential and privileged documents and materials subject to [this subsection](#), with other state, federal, and international regulatory agencies, with NAIC, its affiliates or subsidiaries, and with state, federal, and international law enforcement authorities, provided that the recipient agrees to maintain the confidentiality and privileged status of the document, material, or other information.

*c.* If the investigative information in the possession of the commissioner or the commissioner's agents indicates a crime has been committed, the information shall be reported to the proper law enforcement agency.

8. *a.* Pursuant to [section 17A.19, subsection 6](#), upon an appeal by the adjuster, the commissioner shall transmit the entire record of the contested case to the reviewing court.

b. Notwithstanding [section 17A.19, subsection 6](#), if a waiver of privilege has been involuntary and evidence has been received at a disciplinary hearing, the court shall issue an order to withhold the identity of the individual whose privilege was waived.

**2025 Acts, ch 28, §47, 52**

Referred to in [§522B.5A, 522C.5A, 522C.5B, 522C.5C, 522C.5D, 522C.10, 522C.11, 522C.12](#)  
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

**522C.14 Civil and criminal penalties.**

1. a. Upon a determination by the commissioner after a hearing conducted pursuant to [chapter 17A](#) that an adjuster has violated a provision of [this chapter](#), the commissioner shall reduce the findings of the hearing to writing and deliver a copy of the findings to the adjuster.

b. Upon a determination by the commissioner that an adjuster has engaged, is engaging, or is about to engage in any act or practice constituting a violation of [this chapter](#) or a rule adopted or order issued under [this chapter](#), the commissioner may take the following actions:

(1) Issue an order requiring the adjuster to cease and desist from engaging in the conduct resulting in the violation.

(2) Assess a civil penalty against the adjuster of not more than one thousand dollars for each violation of [this chapter](#), not to exceed an aggregate of ten thousand dollars.

(3) If the adjuster knew or reasonably should have known the adjuster was in violation of [this chapter](#), assess a civil penalty of not more than five thousand dollars for each violation of [this chapter](#), not to exceed an aggregate penalty of fifty thousand dollars in any one six-month period.

(4) (a) Issue a summary order, including a brief statement of findings of fact, conclusions of law, and policy reasons for the decision, and directing the adjuster to cease and desist from engaging in the act or practice or to take affirmative action as is necessary in the judgment of the commissioner to comply with the requirements of [this chapter](#).

(b) An adjuster may contest a summary order by filing, within thirty calendar days from the date of the issuance of the summary order, a written request for a contested case proceeding and hearing as provided in [chapter 17A](#) and in accordance with rules adopted by the commissioner. [Section 17A.18A](#) shall be inapplicable to a summary order issued under [this subsection](#). If a hearing is not requested within thirty calendar days from the date of issuance of the summary order, the summary order shall become final by operation of law. A summary order shall remain effective from the date of issuance until the date the order becomes final by operation of law, or is modified or overturned by a presiding officer or court following a request for hearing.

(c) An adjuster violating a summary order issued under [this subsection](#) shall be deemed in contempt of the summary order. The commissioner may petition the district court to enforce the order as certified by the commissioner. The district court shall find the adjuster in contempt of the order if the court finds, after conducting a hearing, that the adjuster is not in compliance with the order. The court may assess a civil penalty against the adjuster and may issue further orders as the court deems appropriate.

c. In addition to any other penalty under [this section](#), if the commissioner finds that a violation of [this chapter](#) was directed, encouraged, condoned, ignored, or ratified by the employer of the adjuster, the commissioner shall assess a penalty to the employer. Penalties under this paragraph may be retained by the commissioner under [section 505.7, subsection 9](#).

2. a. A person acting as an adjuster without proper licensure, or an adjuster who willfully violates any provision of [this chapter](#) or an order issued under [this chapter](#), is guilty of a class “D” felony. If the violation results in a loss of more than ten thousand dollars, the person or adjuster is guilty of a class “C” felony.

b. An adjuster who steals, converts, or misappropriates funds that should be held in trust under [section 522C.11](#), is guilty of a class “D” felony. If the violation results in a loss of more than ten thousand dollars, the adjuster is guilty of a class “C” felony.

c. The commissioner may refer such evidence as is available concerning a violation of [this chapter](#), or of any rule adopted or order issued under [this chapter](#), or of the failure of a person to comply with the licensing requirements of [this chapter](#), to the attorney general

or the proper county attorney who may institute the appropriate criminal proceedings under [this chapter](#).

d. [This chapter](#) does not limit the power of the state to punish any person for conduct that constitutes a crime under any other statute.

3. Any contract regulated by [this chapter](#) that is entered into by an insured with a person who is not a licensed public adjuster in this state shall be void. If a contract is void, the insured is not liable for the payment for any past services rendered, or future services to be rendered, by that person.

[2025 Acts, ch 28, §48, 52](#)

Referred to in [§522C.10](#), [522C.11](#), [522C.12](#), [522C.13](#), [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

### **522C.15 Reinstatement or reissuance of license after disciplinary matters — forfeiture in lieu of compliance.**

1. a. A person licensed as an adjuster under [this chapter](#) whose license has been revoked or suspended by order, or who forfeited a license in connection with a disciplinary matter, may apply to the commissioner for reinstatement or reissuance in accordance with the terms of the order of revocation or suspension, or the order accepting the forfeiture, and submit to a criminal history check under [section 522B.5A](#).

b. Proceedings for reinstatement or reissuance shall be initiated by the applicant who shall file with the commissioner an application for reinstatement or reissuance after disciplinary action. An applicant shall not be eligible for reinstatement or reissuance until the applicant satisfies the requirements under [section 522C.5](#), [522C.5A](#), [522C.5B](#), [522C.5C](#), or [522C.5D](#), as applicable, and the examination requirements under [section 522C.8](#). An applicant may also be required to submit a new or renewal adjuster application under [section 522C.5A](#), [522C.5B](#), [522C.5C](#), or [522C.5D](#), as applicable.

c. An application for reinstatement or reissuance shall allege facts which, if established, are sufficient to enable the commissioner to determine that the basis of revocation, suspension, or forfeiture of the applicant's license no longer exists, and must disclose if the applicant has engaged in any conduct listed as a cause for licensing action that was not included in the order for suspension, revocation, or forfeiture.

d. An application for reinstatement or reissuance shall allege facts which, if established, are sufficient to enable the commissioner to determine that it is in the public interest for the application to be granted. The commissioner may determine that it is not in the public interest if the applicant has engaged in any conduct listed as a cause for licensing action that was not included in the order for suspension, revocation, or forfeiture, or if the applicant does not have the character and fitness to be a licensed adjuster in this state.

e. The burden of proof to establish facts identified in paragraphs "c" and "d" shall be on the applicant.

f. An adjuster may request reinstatement of a suspended license prior to the end of the suspension term.

g. Unless otherwise provided by law, if an order of revocation or suspension did not establish terms on which reinstatement or reissuance may occur, or if the license was forfeited, an initial application for reinstatement or reissuance shall not be made until at least one year from the date of the order of the suspension, revocation, or acceptance of the forfeiture of a license.

2. All proceedings on an application for reinstatement or reissuance, including preliminary and ancillary matters, shall be held in accordance with [chapter 17A](#). The application shall be docketed in the original case in which the original license was suspended, revoked, or forfeited, if the case exists.

3. An order of reinstatement or reissuance shall be based on a written decision which incorporates findings of fact and conclusions of law. An order granting an application for reinstatement or reissuance may impose such terms and conditions as the commissioner or the commissioner's designee deems appropriate, and may include one or more penalties

provided under [section 522C.14](#). The order shall be a public record and may be disseminated in compliance with [chapter 22](#).

4. If an adjuster's ordered suspension period ends prior to the adjuster's license expiration date and the adjuster applies for reinstatement prior to the license expiration date and meets all applicable requirements, the division shall reinstate the license as soon as practicable but no earlier than the end of the suspension period if the division, after a complete review, determines the license should be reinstated.

5. If an adjuster's license is suspended beyond the adjuster's license expiration date, whether due to an ordered suspension time period or failure to apply for reinstatement prior to expiration, the adjuster must apply for reissuance.

6. A submission of voluntary forfeiture of a license shall be made in writing to the commissioner. Forfeiture of a license is effective on the date of submission unless a contested case proceeding is pending on the date of submission. If a contested case proceeding is pending, the forfeiture shall become effective upon conditions as ordered by the commissioner. A forfeiture made during the pendency of a contested case proceeding shall be considered a disciplinary action and shall be published in the same manner as is applicable to any other form of disciplinary order.

7. The commissioner shall not be prohibited from denying an application for reinstatement or reissuance, or from bringing an additional immediate action, if an adjuster has engaged in an additional violation of [chapter 507B](#) or [this chapter](#), or otherwise failed to meet all applicable requirements.

8. [This section](#) shall not apply to reinstatement of an expired license or issuance of a new license that is not in connection with a disciplinary matter.

[2025 Acts, ch 28, §49, 52](#)

Referred to in [§522C.6](#), [522C.13](#), [522C.16](#)

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

### **522C.16 Suspension for failure to pay child support or state debt.**

1. The commissioner shall deny an adjuster's application for license issuance, renewal, reinstatement, or reissuance; suspend a current license; or revoke a currently suspended license, upon receipt of a certificate of noncompliance from the child support recovery unit pursuant to [chapter 252J](#), or upon receipt of a certificate of noncompliance from the centralized collection unit of the department of revenue pursuant to [chapter 272D](#).

2. Upon receipt of a certificate of noncompliance under [subsection 1](#), the commissioner shall issue a notice to the adjuster that the division will, unless the certificate of noncompliance is withdrawn, deny the adjuster's application for license issuance, renewal, reinstatement, or reissuance, suspend the adjuster's current license, or revoke the adjuster's currently suspended license, thirty calendar days after the date the notice is mailed. Notice shall be sent to the adjuster's last known address by restricted certified mail, return receipt requested, or in accordance with the division's rules for service. The notice shall contain all of the following:

a. A statement that the commissioner intends to deny the adjuster's application for license issuance, renewal, reinstatement, or reissuance; suspend the adjuster's current license; or revoke the adjuster's currently suspended license in thirty calendar days unless the certificate of noncompliance is withdrawn.

b. A statement that the adjuster must contact the agency that issued the certificate of noncompliance to request a withdrawal.

c. A statement that the adjuster does not have a right to a hearing before the division, but that the adjuster may file an application for a hearing in district court pursuant to [section 252J.9](#) or [272D.9](#), as applicable, and that the filing of an application by the adjuster will stay the proceedings of the division.

d. A copy of the certificate of noncompliance.

3. An adjuster shall keep the commissioner informed of all actions taken by the district court or the issuing agency in connection with a certificate of noncompliance. Within seven calendar days of filing or issuance, an adjuster shall provide to the commissioner a copy of

all applications filed with the district court pursuant to an application or hearing, all court orders entered in such action, and all withdrawals of a certificate of noncompliance.

4. If an applicant or licensed adjuster timely files an application for hearing in district court and the division is notified of the filing, the commissioner's denial, suspension, or revocation proceedings shall be stayed until the division is notified by the district court, the issuing agency, the licensee, or the applicant of the resolution of the application. Upon receipt of a court order lifting the stay or otherwise directing the commissioner to proceed, the commissioner shall continue with the intended action described in the notice.

5. If the commissioner does not receive a withdrawal of the certificate of noncompliance from the issuing agency, or a notice from a clerk of court, the issuing agency, the licensee, or the applicant that an application for hearing has been filed within thirty calendar days after the notice is issued, the commissioner shall deny the adjuster's application for license issuance, renewal, reinstatement, or reissuance; suspend a current license; or revoke a currently suspended license.

6. Upon receipt of a withdrawal of a certificate of noncompliance from the issuing agency, suspension or revocation proceedings shall halt and the named adjuster shall be notified that the proceedings have halted. If the adjuster's license has already been suspended, the adjuster must apply for reinstatement in accordance with [section 522C.15](#), and the license shall be reinstated if the adjuster is otherwise in compliance with [this chapter](#). If the adjuster's application for licensure was stayed, application processing shall resume. All fees required for license renewal, reinstatement, or reissuance must be paid by the adjuster, and all continuing education requirements shall be satisfied, before the adjuster's license is renewed or reinstated after a license suspension or revocation under [this chapter](#).

7. The commissioner shall notify an adjuster in writing through regular first class mail, or such other means as the commissioner deems appropriate under the circumstances, within ten calendar days of the effective date of the suspension or revocation of the adjuster's license, and shall also notify the adjuster when the adjuster's license is reinstated following the commissioner's receipt of a withdrawal of the certificate of noncompliance.

8. Notwithstanding any provision of law to the contrary, the division may share information with the child support recovery unit or the centralized collection unit of the department of revenue for the sole purpose of identifying adjusters subject to enforcement under [chapter 252J](#) or [272D](#).

**[2025 Acts, ch 28, §50, 52](#)**

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

**522C.17 Severability.**

If any provision of [this chapter](#) or the application thereof to any person or circumstance is held invalid, the invalidity does not affect other provisions or applications of [this chapter](#) which can be given effect without the invalid provision or application, and to this end the provisions of [this chapter](#) are severable.

**[2025 Acts, ch 28, §51, 52](#)**

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