

**522F.1 Definitions.**

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

1. “*Adjuster*” means a person licensed pursuant to [chapter 522C](#).
2. “*Amount of loss*” means the monetary amount determined to be necessary to properly repair or replace damage related to the scope of a loss for a covered peril, and is limited to all applicable coverages for covered items associated with the claim.
3. “*Appraiser*” means a person licensed as an appraiser pursuant to [section 522F.4](#).
4. “*Appraiser list*” means a list, maintained by the division, of all appraisers licensed by the division.
5. “*Claimant*” means a person who makes a first-party claim under a policy of property and casualty insurance.
6. “*Commissioner*” means the commissioner of insurance.
7. “*Disciplinary matter*” means an individual is the subject of an investigation, complaint, pending administrative action, or other such action in any state.
8. “*First-party claim*” means a claim filed by a named insured under an insurance policy against which a claim is made.
9. “*Good cause*” means a legally sufficient reason including but not limited to any of the following:
  - a. A conflict of interest.
  - b. A lack of independence or an inability to competently or promptly carry out the duties required under [this chapter](#).
  - c. Any other reason that would reasonably be expected to impair an appraisal.
10. “*Immediate family*” means an individual’s parent, sibling, child, grandchild, spouse, spouses of the individual’s children, or parents of the individual’s spouse.
11. “*Insured*” means a person covered under an insurance policy against which a claim is made.
12. “*Insurer*” means a person engaged in the business of insurance and regulated under [chapter 507A, 508, 512B, 515, 518, 518A, or 520](#).
13. “*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.
14. “*Party*” means an insurer or a claimant, including an employee, contractor, and other representative of an insurer or claimant.
15. “*Person*” means an individual or a business entity.
16. “*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.
17. “*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.
18. “*Umpire*” means a person licensed as an umpire pursuant to [section 522F.9](#).
19. “*Umpire list*” means a list, maintained by the division, of all umpires licensed by the division.

[2025 Acts, ch 28, §56](#)

NEW section