

**522F.3 Appraiser's license — eligibility.**

1. A person shall not act as, or represent that the person is, an appraiser in this state unless the person is licensed under [this chapter](#). A person that acts as an appraiser in this state solely for a crop hail or multiperil crop insurance claim shall not be subject to [this chapter](#).

2. A person applying for an appraiser license shall submit an application on a uniform individual application or a uniform business entity application in the form and manner prescribed by the commissioner.

3. To be eligible for licensure under [this chapter](#), a person shall meet all of the following criteria:

a. Have experience or training in building construction, repair, or estimating property damage.

b. Unless waived by the commissioner based on the person's other professional qualifications, have a minimum of three years' experience as any of the following:

(1) A professional engineer licensed under [chapter 542B](#) or similarly licensed in another state.

(2) An architect licensed under [chapter 544A](#) or similarly licensed in another state.

(3) An adjuster licensed under [chapter 522C](#) or similarly licensed in another state.

(4) A residential contractor as defined in [section 103A.71](#).

(5) A contractor registered under [chapter 91C](#) or similarly registered in another state.

c. (1) Pass a written examination as prescribed by the division. The examination shall test the knowledge of a person concerning the appraisal process, the duties and responsibilities of an appraiser, and the insurance laws and rules of this state. Examination results shall be valid for ninety calendar days from the date of examination.

(2) An individual who concurrently applies for an appraiser license, and a license as an adjuster under [chapter 522C](#), 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 appraiser, and as an adjuster under [chapter 522C](#), shall be licensed as both an adjuster and as an appraiser.

d. Have the requisite character and competence, as determined by the division.

4. To determine an applicant's eligibility for licensure, the commissioner may require a criminal history check pursuant to [section 522B.5A](#).

**2025 Acts, ch 28, §58**

Referred to in [§522F.4](#), [522F.22](#)

NEW section