

CHAPTER 522F

LICENSING AND REGULATION OF APPRAISERS AND UMPIRES

Referred to in §87.4, 296.7, 331.301, 364.4, 505.28, 505.29, 522C.5A, 522C.5B, 522C.5C, 522C.8, 669.14, 670.7

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SUBCHAPTER I

GENERAL PROVISIONS

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

### **522F.2 Rules.**

The commissioner may adopt rules pursuant to [chapter 17A](#) to administer [this chapter](#).

[2025 Acts, ch 28, §57](#)

NEW section

## SUBCHAPTER II

### APPRAISERS

#### **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

#### **522F.4 Appraisers — licensure, license renewal, and fees.**

1. A person who meets the requirements under [section 522F.3](#), unless otherwise denied licensure pursuant to [section 522F.20](#), shall be issued an appraiser license that is valid for two years from the date of issue.

2. The fee for a criminal history check shall be the same as any applicable fee for a criminal history check pursuant to [section 522B.5A](#).

3. The fee for an initial appraiser license, or renewal of an appraiser license, shall be fifty dollars for a two-year license. An applicant who concurrently applies for both an appraiser license, and a license as an adjuster under [chapter 522C](#), shall only be required to pay the fee required under [this chapter](#) or the fee required under [chapter 522C](#).

4. The fee for reinstatement of an expired appraiser license shall be one hundred dollars.

5. The fee for a reinstatement or reissuance of an appraiser license suspended or revoked due to a disciplinary action shall be one hundred dollars.

6. An appraiser's license shall contain the licensee's name, business address, appraisal license number, the date of issuance, the expiration date, and any other information the division deems necessary.

7. An appraiser licensed under [this chapter](#) shall be required to complete continuing education requirements, as prescribed by the division, to be eligible for license renewal or reinstatement.

8. An appraiser licensed under [this chapter](#) shall inform the division, in the manner and form specified by the division, of a change of legal name or business address within thirty calendar days of the change. Failure to timely inform the division may result in a penalty as specified in [section 522F.20](#).

9. The division shall publish an appraiser list on the division's internet site in a manner readily available to the public. The appraiser list shall include all of the following information for each licensed appraiser:

a. The business telephone number, business mailing address, business email address, and the county and state of residence of the appraiser as provided to the division by the appraiser for licensure.

b. The appraiser's area of training or expertise.

c. The date of the appraiser's initial licensure and the date the license expires.

10. Prior to approving a business entity's application for a license as an appraiser, the commissioner shall find that the business entity has designated an individual appraiser

licensed in this state to be responsible for the business entity's compliance with the insurance laws and rules of this state.

[2025 Acts, ch 28, §59](#); [2025 Acts, ch 159, §17](#)

Referred to in [§522F.1](#), [522F.5](#)

NEW section

#### **522F.5 Appraiser license reinstatement — not related to disciplinary action.**

1. An appraiser may apply for reinstatement of an expired license up to one year after the license expiration date by submitting a request through the NIPR gateway, paying a reinstatement fee and a license renewal fee, and submitting evidence to the division that the appraiser met the continuing education requirements under [section 522F.4](#). An appraiser who fails to apply for license reinstatement within one year of the date of expiration of the appraiser's license must apply for a new license.

2. An appraiser who surrendered a license, not in connection with a disciplinary matter, and stated an intent to exit the appraiser business may file a request with the division to reactivate the appraiser license. The request must be received by the division within ninety calendar days of the date the appraiser's license was placed on inactive status. The request shall be granted if the former appraiser is otherwise eligible to receive an appraiser license. If the appraiser's request to reactivate the license is not received within ninety calendar days of the date the appraiser's license was placed on inactive status, the appraiser must apply for a new license.

3. An appraiser whose license is suspended, revoked, or forfeited in connection with a disciplinary matter, or forfeited in lieu of compliance, shall not be eligible for reinstatement under [this section](#) and must follow the procedures in [section 522F.22](#).

[2025 Acts, ch 28, §60](#)

Referred to in [§522F.22](#)

NEW section

#### **522F.6 Appraisers — payment.**

1. Each party to an appraisal shall be responsible for the following:

- a. The party's own appraiser's fees and expenses.
- b. An equal share of all reasonable and necessary fees and expenses incurred by an umpire, if necessary.
- c. An equal share of all reasonable and necessary costs incurred in the course of conducting the appraisal.

2. An appraiser shall not charge any party on a basis dependent on the outcome of the written itemized award, or charge in a manner that relies on a barter arrangement, gift, favor, or in-kind exchange.

3. An appraiser shall not charge, and is not entitled to, a fee, compensation, deposit, or other type of consideration if the appraiser abandons the appraisal prior to the umpire issuing a written itemized award.

[2025 Acts, ch 28, §61](#)

Referred to in [§522F.11](#)

NEW section

#### **522F.7 Appraisers — standards of conduct.**

1. An appraiser shall act with due diligence, including but not limited to demonstrating accuracy, fairness, and timeliness throughout an appraisal process.

2. a. (1) No later than five business days after being hired by a party to an appraisal and before beginning work as an appraiser, an appraiser shall disclose to all parties to the appraisal any potential conflict of interest.

(2) An appraiser shall not engage in any act or practice that is a conflict of interest during the appraisal.

(3) If a conflict of interest arises after the start of the appraisal process, an appraiser shall disclose the conflict of interest to the parties and shall withdraw from the appraisal process no more than five business days after the conflict of interest arose.

b. A conflict of interest shall include but is not limited to all of the following:

- (1) An appraiser is a party to a lawsuit against any party to an appraisal.

(2) An appraiser is a party to, or a member or employee of a law firm that represents a party to, a current lawsuit involving an insurer that is a party to the appraisal.

(3) An appraiser has personally investigated, prosecuted, or advocated in connection with the appraisal.

(4) An appraiser has acted as counsel to any party to an appraisal within the two years immediately preceding the appraisal.

(5) An appraiser has a personal financial interest in the outcome of the appraisal or any other significant interest that could be substantially affected by the outcome of the appraisal.

(6) A member of an appraiser's immediate family is any of the following:

(a) A party to the appraisal, or an officer, director, or trustee of a party.

(b) A current employee of an appraiser or an adjuster to the appraisal.

(c) A business entity licensed as an adjuster that adjusted the loss at issue in the appraisal.

(d) Known to have an interest that could be substantially affected by the outcome of the appraisal.

(e) An immediate family member that has a legally sufficient reason that requires the appraiser to withdraw from the appraisal.

3. An appraiser shall postpone an appraisal for a reasonable amount of time if any party demonstrates reasonable cause for a postponement. The appraiser shall notify all parties if the appraisal process is postponed. An appraiser's failure to timely notify all parties may result in a penalty under [sections 522F.20 and 522F.21](#).

4. In the course of an appraisal, an appraiser shall consider all information provided by the parties and any other reasonably available evidence that is material to the appraisal.

5. In the course of an appraisal, an appraiser shall carefully decide all issues submitted for determination of the amount of loss and actual cash value.

6. In the course of an appraisal, an appraiser shall provide all parties a fair and reasonable itemized written appraisal detailing the amount of loss and actual cash value.

7. In the course of an appraisal, an appraiser shall ensure the appraiser's party is reasonably informed of all updates throughout the appraisal process.

8. An appraiser shall not permit outside influence to affect an appraisal.

9. An appraiser shall not allow a person other than the umpire for the appraisal to determine differences between the actual cash value and the amount of loss of each item on the appraisal.

10. a. An appraiser shall not communicate directly or indirectly with any of the following:

(1) An opposing party or representative of the opposing party other than the opposing party's appraiser.

(2) The umpire, unless reasonable notice and opportunity to participate in the communication is provided to an opposing appraiser.

b. Notwithstanding paragraph "a", an appraiser may communicate with an opposing party or an umpire in order to do any of the following:

(1) Identify the party's counsel or experts.

(2) Discuss logistical matters, including the time and place of a meeting or to make arrangements for the conduct of the appraisal. The appraiser initiating contact with the umpire shall promptly inform an opposing appraiser.

(3) If an opposing appraiser fails to participate in a meeting or conference call after receiving reasonable notice and opportunity to participate, or if all parties agree in writing in advance of a meeting or conference call, an appraiser may discuss a claim with the umpire.

11. An appraiser shall not act as, or have ever acted as, an adjuster or umpire on the same claim.

12. An appraiser shall not withdraw or abandon an appraisal unless compelled by unforeseen circumstances that would render it impossible or impracticable for the appraiser to continue.

13. During the appraisal process, an appraiser may hire an outside expert to provide subject matter expertise as necessary.

[2025 Acts, ch 28, §62](#)

NEW section

SUBCHAPTER III  
UMPIRES

**522F.8 Umpire license — eligibility.**

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

2. An individual applying for an umpire license shall submit an application on a uniform individual application in the form and manner prescribed by the commissioner.

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

a. Unless waived by the commissioner based on the individual'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) An appraiser licensed under [this chapter](#) or similarly licensed in another state.

(5) An attorney licensed in this state, or another state, with experience in first-party property damage litigation.

(6) An insurance regulator.

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

c. 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, §63](#)

Referred to in [§522F.9](#), [522F.22](#)

NEW section

**522F.9 Umpires — licensure, license renewal, and fees.**

1. An individual who meets the requirements of [section 522F.8](#), unless otherwise denied licensure pursuant to [section 522F.20](#), shall be issued an umpire license that is valid for two years from the date of issue.

2. The fee for a criminal history check shall be the same as any applicable fee for a criminal history check pursuant to [section 522B.5A](#).

3. The fee for an initial umpire license, or renewal of an umpire license, shall be fifty dollars for a two-year license.

4. The fee for reinstatement of an expired umpire license shall be one hundred dollars.

5. The fee for a reinstatement or reissuance of an umpire license suspended or revoked due to a disciplinary action shall be one hundred dollars.

6. An umpire's license shall contain the licensee's name, business address, umpire license number, the date of issuance, the expiration date, and any other information the division deems necessary.

7. An umpire licensed under [this chapter](#) shall be required to complete continuing education requirements, as prescribed by the division to be eligible for license renewal or reinstatement.

8. An umpire licensed under [this chapter](#) shall inform the division, in the manner and form specified by the division, of a change of legal name or business address within thirty calendar days of the change. Failure to timely inform the division may result in a penalty as specified in [sections 522F.20](#) and [522F.21](#).

9. The division shall publish an umpire list on the division's internet site in a manner that

is readily available to the public. The umpire list shall include all of the following information for each licensed umpire:

a. The business telephone number, business mailing address, business email address, and the county and state of residence of the umpire as provided to the division by the umpire for licensure.

b. The umpire's area of training and expertise.

c. The date of the umpire's initial licensure and the date the license expires.

[2025 Acts, ch 28, §64](#); [2025 Acts, ch 159, §18](#)

Referred to in [§522F.1, 522F.10](#)

NEW section

#### **522F.10 Umpire license reinstatement — not related to disciplinary action.**

1. An umpire may apply for reinstatement of an expired license up to one year after the license expiration date by submitting a request through the NIPR gateway, paying a reinstatement fee, and submitting evidence to the division that the umpire met the continuing education requirements under [section 522F.9](#). An umpire who fails to apply for license reinstatement within one year of the date of expiration of the umpire's license must apply for a new license.

2. An umpire who surrendered a license, not in connection with a disciplinary matter, and stated an intent to exit the umpire business, may file a request with the division to reactivate the umpire license. The request must be received by the division within ninety calendar days of the date the umpire's license was placed on inactive status. The request shall be granted if the former umpire is otherwise eligible to receive an umpire license. If the umpire's request to reactivate the umpire's license is not received within ninety calendar days of the date the license was placed on inactive status, the umpire must apply for a new license.

3. An umpire whose license is suspended, revoked, or forfeited in connection with a disciplinary matter, or forfeited in lieu of compliance, shall not be eligible for reinstatement under [this section](#) and must follow the procedures in [section 522F.22](#).

[2025 Acts, ch 28, §65](#)

Referred to in [§522F.22](#)

NEW section

#### **522F.11 Umpires — payment.**

1. In addition to the costs each party is responsible for under [section 522F.6](#), each party to an appraisal that requires an umpire shall be responsible for an equal share of all reasonable and necessary fees and expenses incurred by the umpire.

2. If the parties settle before the appraisers direct the umpire to begin work, the umpire shall not charge a fee.

3. An umpire shall not charge any party on a basis dependent on the outcome of the written itemized award, or charge in a manner that relies on a barter arrangement, gift, favor, or in-kind exchange.

4. Prior to the conclusion of an appraisal process via final settlement, or issuance of a written itemized award by an umpire, an umpire shall not require, demand, or accept any fee, retainer, compensation, deposit, or other type of consideration, unless the loss is being handled by the umpire on a time-plus-expense basis.

5. An umpire shall not charge, and is not entitled to, a fee, compensation, deposit, or other type of consideration if the umpire abandons the appraisal prior to the umpire issuing a written itemized award.

[2025 Acts, ch 28, §66](#)

Referred to in [§522F.13](#)

NEW section

#### **522F.12 Umpires — objections.**

A party or appraiser that objects for good cause to a selected umpire within the time limit specified in [section 522F.14, subsection 3](#), paragraph "b", shall send the objection to all parties involved in the appraisal and, if applicable, to the judge who appointed the umpire from the umpire list under [section 522F.14, subsection 3](#), paragraph "d". A copy of the objection shall

be sent to the division electronically in the form and manner prescribed by the commissioner. The objection shall include all of the following information:

1. The names of all parties involved in the dispute.
2. The name of the person submitting the objection.
3. The insurer's claim number.
4. The name of the umpire that the party or appraiser objects to.
5. An explanation of the good cause basis for the objection.

[2025 Acts, ch 28, §67](#)

Referred to in [§522F.13](#), [522F.14](#)

NEW section

### **522F.13 Umpires — standards of conduct.**

1. An umpire shall act with due diligence, including but not limited to demonstrating accuracy, fairness, and timeliness throughout an appraisal process.

2. a. (1) No later than three business days after being hired by the parties to an appraisal and before beginning work as an umpire to the appraisal, an umpire shall disclose to all parties to the appraisal any potential conflict of interest. If a conflict of interest exists, the umpire shall withdraw from the appraisal.

(2) An umpire shall not engage in any act or practice that is a conflict of interest during the appraisal.

(3) If a conflict of interest arises after the start of an appraisal process, an umpire shall disclose the conflict of interest to the parties and shall withdraw from the appraisal process.

b. A conflict of interest shall include but is not limited to the following:

(1) An umpire is a party to a lawsuit against any party to an appraisal.

(2) An umpire is a party to, or a member or employee of a law firm that represents a party to, a current lawsuit involving an insurer that is party to the appraisal.

(3) An umpire has a personal open claim involving an insurer that is a party to the appraisal.

(4) An umpire has a personal bias or prejudice against a party.

(5) An umpire has personally investigated, prosecuted, or advocated in connection with the appraisal.

(6) An umpire has acted as counsel to any party to an appraisal within the two years immediately preceding the appraisal.

(7) An umpire has a personal financial interest in the outcome of the appraisal or any other significant interest that could be substantially affected by the outcome of the appraisal.

(8) A member of an umpire's immediate family is any of the following:

(a) A party to the appraisal, or an officer, director, or trustee of a party.

(b) A current employee of an appraiser or an adjuster to the appraisal.

(c) A business entity licensed as an adjuster that adjusted the loss at issue in the appraisal.

(d) Known to have an interest that could be substantially affected by the outcome of the appraisal.

(e) An immediate family member that has a legally sufficient reason that requires the umpire to withdraw from the appraisal.

3. Prior to beginning work as an umpire, an umpire shall enter into a written contract with all parties to the appraisal that requires the parties and the umpire to comply with [this section](#), and provides that each party shall pay costs as required under [section 522F.11](#).

4. An umpire shall not begin work on a claim until the umpire receives each appraiser's differences in actual cash value and amount of loss of each item of the claim, and written approval from the parties for the umpire to begin work.

5. No later than three business days after receiving notice of selection for an appraisal, an umpire shall send notice to the parties and the appraisers that includes all of the following:

a. A statement informing each party if the umpire is insured by an insurer.

b. A statement informing each party of the party's respective right to object to the umpire under [section 522F.12](#).

6. An umpire shall address only issues in an appraisal that the appraisers disagree on.

7. An umpire shall review all information submitted by the appraisers and parties related

to the dispute, including but not limited to the itemized appraisals or estimates, supporting documents, photographs, and diagrams. The umpire shall review the differences between what each appraiser submitted and seek agreement by the appraisers regarding the disputed issues.

8. An umpire shall allow each appraiser to a claim a fair opportunity to present evidence and arguments regarding the appraisal.

9. An umpire shall ask questions, or request documents or other evidence, as the umpire deems necessary in the course of an appraisal.

10. An umpire may accept either appraiser's scope, quantity, value, or cost regarding an item in dispute, or develop an independent decision on each item in dispute.

11. An umpire shall decide all matters in an appraisal fairly, and shall exercise independent judgment and integrity.

12. An umpire shall prepare and distribute a written itemized award pursuant to [section 522F.16](#).

13. An umpire shall not visit the claimant's damaged property without consent from all appraisers.

14. An umpire shall not withdraw or abandon an appraisal unless compelled by unforeseen circumstances that would render it impossible or impracticable for the umpire to continue on a claim.

15. An umpire shall not attend or participate in settlement discussions unless requested to do so by all parties.

16. An umpire shall not permit outside influences to affect an appraisal.

17. An umpire shall not delegate the umpire's duty to decide a claim to any other person.

18. Unless reasonable notice and opportunity to participate in a communication is provided to an opposing party and the opposing party's appraiser, an umpire shall not communicate, directly or indirectly, with any party or appraiser regarding a pending appraisal.

19. Unless reasonable notice and opportunity to participate in a communication is provided to all parties, an umpire shall not communicate, directly or indirectly, with any party, a representative of any party, or any other person with a direct or indirect interest in the claim, regarding an issue of fact or law in the appraisal.

20. An umpire shall not act as, or have ever acted as, an adjuster or appraiser on the same claim.

[2025 Acts, ch 28, §68](#)

NEW section

## SUBCHAPTER IV

### APPRAISALS

#### **522F.14 Appraisal process.**

1. [This section](#) provides for the appraisal process if all of the following apply:

a. The claimant's insurance policy is delivered, issued for delivery, or renewed in this state.

b. The property that is the subject of the claimant's claim is located in this state, or the dispute is subject to jurisdiction in this state.

c. A claimant gave proper notice to the claimant's insurer of a loss claim, and the claimant and insurer dispute the actual cash value of the scope of loss, or the amount of loss the insurer will pay, for the claimant's claim under the claimant's policy. The claimant and the insurer must both provide the other party with a scope of loss of a covered peril, including a list stating separately the actual cash value and the amount of claimed loss for each item.

d. The claimant or insurer demands in writing an appraisal.

2. Within twenty calendar days following either the claimant's or insurer's receipt of the other party's written demand for an appraisal, the claimant and the insurer shall each select an appraiser from the appraiser list. Upon selection, the appraiser shall attest in writing to the

selecting party that the appraiser is competent and disinterested with regards to the appraisal in question.

3. *a.* Within fifteen calendar days of the selection of appraisers pursuant to [subsection 2](#), both appraisers shall agree on an umpire from the umpire list.

*b.* A party or an appraiser may object to the agreed-upon umpire for good cause pursuant to [section 522F.12](#) no later than five business days after the umpire has been selected. A replacement umpire from the umpire list shall then be agreed upon by both appraisers.

*c.* If both appraisers fail to agree on an umpire, either the claimant or insurer shall immediately provide written notice to the division, in the form and manner prescribed by the division, and the division shall randomly select an umpire from the umpire list and notify the parties.

*d.* If either appraiser requests that an umpire be selected by a judge in the state in which the property that is the subject of the claim is located, a judge shall give deference to the randomly selected umpire from the umpire list by the division unless either the claimant or the insurer provides good cause for the judge to make an alternative selection from the umpire list.

4. Within forty-five calendar days from the date the umpire is selected, both appraisers shall appraise the loss, stating separately the actual cash value and the amount of loss for each item. Each appraiser shall submit separately the appraiser's actual cash value and amount of loss of each item, along with any supporting information, to the umpire. Each appraiser shall also submit written authorization for the umpire to commence the umpire's work.

5. No later than forty-five calendar days after receipt of the actual cash value and amount of loss under [subsection 4](#), the umpire shall prepare and provide to the parties and each appraiser a written itemized award showing the actual cash value and amount of loss. The written itemized award shall include but is not limited to all of the following:

- a.* Contact information for each appraiser and the umpire.
- b.* The insured's policy number and the insured's claim number.
- c.* The date of the insured's loss.
- d.* The type of covered peril that caused the loss.
- e.* The date the umpire commenced work.
- f.* The legal name of the insurer.
- g.* The physical address of the property on which the insured made a claim.
- h.* The date of the umpire's written itemized award.
- i.* (1) A description and itemization of the final written itemized award by coverage type, including but not limited to:

- (a) Coverage A — dwelling.
- (b) Coverage B — other structures.
- (c) Coverage C — personal property.

(2) The description and itemization by coverage type shall include contested items that have been resolved, sublimits, and other disputed items. Items, including but not limited to items with sublimits, shall be separately noted to avoid ambiguity in the final written itemized award.

- j.* The signature of the umpire and at least one appraiser.

6. Prior to the umpire issuing the written itemized award, the parties may agree to conclude the appraisal process when the parties reach a final settlement.

[2025 Acts, ch 28, §69](#)

Referred to in [§522F.12](#)

NEW section

#### **522F.15 Appraisal clause.**

All property insurance policies delivered, issued for delivery, continued, or renewed in this state on or after January 1, 2026, shall contain an appraisal clause that complies with [this chapter](#).

[2025 Acts, ch 28, §70](#)

NEW section

**522F.16 Appraisal award.**

1. An appraiser and umpire shall act with due diligence in achieving an appraisal award.
2. An insurer's payment of an appraisal award to an insured shall be subject to the limits of coverage, and other terms and conditions of the insured's policy, including reductions for deductibles and prior payments. The insurer shall provide the insured with an itemized and detailed written explanation of the payment of the settlement, including an explanation of any item that is specifically denied under the terms of the policy. Unless otherwise agreed upon by the parties in writing, an appraisal award shall be binding and paid by the insurer within sixty calendar days of the written itemized award being submitted to the insurer.
3. An insurer's motion to vacate an appraisal award for good cause shall be filed within thirty calendar days from the date the insurer receives the written itemized award in the court of record.

[2025 Acts, ch 28, §71](#)

Referred to in [§522F.13](#)

NEW section

## SUBCHAPTER V DUTIES OF LICENSEES

**522F.17 Reporting of actions.**

1. An appraiser or umpire shall report to the commissioner any administrative action taken against the appraiser or umpire in another jurisdiction or by another administrative agency in this state within thirty calendar days of the final disposition of the matter. This report shall include a copy of the order, consent to the order, and other relevant legal documents.
2. Within thirty calendar days of the initial pretrial hearing date, an appraiser or umpire shall report to the commissioner any criminal prosecution of the appraiser or umpire taken in any jurisdiction. The report shall include a copy of the initial complaint filed, the order resulting from the hearing, and any other relevant legal documents.
3. An appraiser or umpire who willfully fails to comply with [this section](#) is subject to penalty under [section 522F.20](#).

[2025 Acts, ch 28, §72](#)

NEW section

**522F.18 Records — appraisers and umpires.**

1. An appraiser or umpire shall have a continuing duty and obligation to keep, at the appraiser's or umpire's place of business, usual and customary records pertaining to appraisals undertaken by the appraiser or umpire. All such records shall be kept available for inspection by the commissioner or the commissioner's agent during regular business hours. The commissioner or the commissioner's agent shall not be entitled to inspect any records prepared in anticipation of litigation or that are subject to any privilege recognized in [chapter 622](#). Such records shall be maintained for a minimum of three years following the date of final claim resolution.
2. An appraiser or umpire who willfully fails to comply with [this section](#) is subject to penalty under [section 522F.20](#).

[2025 Acts, ch 28, §73](#)

NEW section

## SUBCHAPTER VI HEARINGS AND PENALTIES

**522F.19 Hearings — service of process, attendance of witnesses, and production of documents.**

1. Whenever the commissioner believes that a person has been engaged, or is engaging,

in a violation of [this chapter](#) or a rule adopted or an order issued under [this chapter](#), and that a proceeding by the commissioner would be in the public interest, the commissioner shall issue and serve upon the person a statement of the charges and a notice of a hearing on the charges to be held at the time and place set in the notice, which shall not be less than ten business days after the date of service of such notice.

2. At the time and place of such hearing, the person shall have an opportunity to be heard and to show cause why an order should not be made by the commissioner requiring the person to cease and desist from the violation of the chapter, rule, or order. Upon a showing of good cause, the commissioner shall permit any person, by counsel or in person, to intervene, appear, and be heard at such hearing.

3. A hearing under [this section](#) shall not be required to observe formal rules of pleading or evidence.

4. The commissioner, at a hearing under [this section](#), may administer oaths, examine and cross-examine witnesses, receive oral and documentary evidence, and may subpoena witnesses, compel their attendance, and require the production of books, papers, records, correspondence, or other documents which the commissioner deems relevant. The commissioner may, and upon the request of any party shall, cause to be made a stenographic record of the evidence and proceedings of a hearing under [this section](#). If no stenographic record is made and if a judicial review is sought, the commissioner shall prepare a statement of the evidence and proceeding for use on review. If a person refuses to comply with a subpoena issued under [this section](#), or to testify to a matter for which the person may lawfully be interrogated, the district court of Polk county or the district court of the county where the person resides, on application of the commissioner, may issue an order requiring such person to comply with such subpoena or to testify. Failure of a person to obey such order of the court may be punished by the court as contempt.

5. Statements of charges, notices, orders, subpoenas, and other processes of the commissioner under [this chapter](#) may be served by anyone authorized by the commissioner, either in the manner provided by law for service of process in civil actions, or by mailing a copy by restricted certified mail to the person affected by the statement, notice, order, subpoena, or other process at the person's residence or principal office or place of business. The verified return by the person serving the statement, notice, order, subpoena, or other process, setting forth the manner of such service, shall be proof of service, and the return receipt for the statement, notice, order, subpoena, or other process, mailed by restricted certified mail, shall be proof of the service.

[2025 Acts, ch 28, §74](#)

Referred to in [§522F.20](#)

NEW section

#### **522F.20 License denial, nonrenewal, or revocation — penalties.**

1. The division may place on probation, suspend, revoke, or refuse to issue or renew an appraiser's license or an umpire's license, and may levy a civil penalty against an appraiser or umpire as provided in [section 522F.21](#), for one or more of the following causes:

a. The appraiser or umpire provided incorrect, misleading, incomplete, or materially untrue information in a license application.

b. The appraiser or umpire violated an insurance law, regulation, subpoena, or order of the commissioner or of a commissioner of another state.

c. The appraiser or umpire obtained or attempted to obtain a license through misrepresentation or fraud.

d. The appraiser or umpire improperly withheld, misappropriated, or converted money or property received from an insured in the course of doing business.

e. The appraiser or umpire was convicted of a felony.

f. The appraiser or umpire committed, or was found to have committed, any unfair trade practice or fraud.

g. The appraiser or umpire used fraudulent, coercive, or dishonest practices, or demonstrated incompetence, untrustworthiness, or financial irresponsibility in the conduct of business.

h. The appraiser or umpire had any professional license, or its equivalent, denied, suspended, or revoked in this state or any other state, province, district, or territory.

i. The appraiser or umpire forged another's name to any document related to an appraisal.

j. The appraiser or umpire improperly used notes or any other reference material to complete an examination for an appraisal license or umpire license.

k. The appraiser knowingly negotiated as an appraiser with an individual who is not, but is required to be, licensed as an appraiser during an appraisal.

l. The umpire knowingly acted as an umpire during the conduct of an appraisal with an individual who is not, but is required to be, licensed as an appraiser during an appraisal.

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

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

o. The appraiser or umpire failed to comply with an administrative or court order imposing a child support obligation.

p. The appraiser or umpire failed or refused to cooperate in an investigation conducted by the commissioner or the commissioner's designee.

q. The appraiser or umpire used an appraiser license or umpire license for the principal purpose of procuring, receiving, or forwarding appraisals, or placing or affecting such appraisals, directly or indirectly, on or in connection with the property of the licensee or the property of a relative, employer, or employee of the licensee, or upon or in connection with property for which the licensee or a relative, employer, or employee of the licensee is an agent, custodian, vendor, bailee, trustee, or payee.

2. If the commissioner does not renew a license or denies an application for a license, the commissioner shall notify the applicant, appraiser, or umpire in writing of the reason for the nonrenewal of the license or denial of the application for a license. The applicant, appraiser, or umpire may request a hearing on the nonrenewal or denial. The applicant, appraiser, or umpire shall have thirty calendar days from the date of receipt of the notice to file a written request for a hearing. A hearing shall be conducted according to [section 522F.19](#).

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

4. In addition to, or in lieu of, denial, probation, suspension, or revocation of a license under [this section](#), an appraiser or umpire, after hearing, may be subject to a civil penalty as provided in [section 522F.21](#).

5. 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.

6. 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 appraiser or umpire 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 appraiser or umpire, and shall not be admissible in evidence in a judicial or administrative proceeding other than the proceeding involving the appraiser or umpire 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 agent that relates to appraiser or umpire discipline may be disclosed at the discretion of the commissioner. The commissioner may share documents, materials, or information under [this subsection](#) with other state, federal, and international regulatory agencies, with NAIC and 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.

7. a. Pursuant to [section 17A.19, subsection 6](#), upon an appeal by the appraiser or umpire, 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, §75**

Referred to in [§522B.5A](#), [522F.4](#), [522F.7](#), [522F.9](#), [522F.17](#), [522F.18](#)  
NEW section

**522F.21 Civil and criminal penalties.**

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

b. Upon a determination by the commissioner that a person 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 person to cease and desist from engaging in the conduct resulting in the violation.

(2) Assess a civil penalty against the person of not more than one thousand dollars for each violation not to exceed an aggregate of ten thousand dollars.

(3) If the person knew or reasonably should have known the person 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 person 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) A person 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) A person 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 person in contempt of the order if the court finds, after conducting a hearing, that the person is not in compliance with the order. The court may assess a civil penalty against the person 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 appraiser or umpire, the commissioner shall assess a penalty to the employer. Penalties under this paragraph may be retained by the commissioner under the fund described in [section 505.7, subsection 9](#).

2. a. A person acting as an appraiser or an umpire without proper licensure, or an appraiser or an umpire 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 appraiser or an umpire is guilty of a class "C" felony.

b. 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 district attorney who may institute the appropriate criminal proceedings under [this chapter](#).

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

2025 Acts, ch 28, §76

Referred to in §522F.7, 522F.9, 522F.20

NEW section

### **522F.22 Reinstatement or reissuance of license after disciplinary matters — forfeiture in lieu of compliance.**

1. a. A person licensed under [this chapter](#) as an appraiser or umpire 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. (1) 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.

(2) An appraiser shall not be eligible for reinstatement or reissuance until the appraiser satisfies the requirements under [section 522F.3](#) and pays any required fees. An appraiser may be required to submit a new or renewal appraiser application under [section 522F.5](#).

(3) An umpire shall not be eligible for reinstatement or reissuance until the umpire satisfies the requirements under [section 522F.8](#) and pays any required fees. An umpire may be required to submit a new or renewal umpire application under [section 522F.10](#).

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 appraiser or umpire in this state.

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

f. A person licensed as an appraiser or an umpire 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 upon 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 upon the 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, which may include one or more penalties provided under [this chapter](#). The order shall be a public record and may be disseminated in compliance with [chapter 22](#).

4. If an appraiser's or umpire's ordered suspension period ends prior to the appraiser's or umpire's license expiration date and the appraiser or umpire 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 appraiser's or umpire's license is suspended beyond the appraiser's or umpire's license expiration date, whether due to an ordered suspension time period or failure to apply for reinstatement prior to expiration, the appraiser or umpire 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 upon 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 required by order of 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 bringing an additional immediate action, if an appraiser or umpire 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, §77](#)

Referred to in [§522F.5](#), [522F.10](#), [522F.23](#)

NEW section

#### **522F.23 Suspension for failure to pay child support or state debt.**

1. The commissioner shall deny an appraiser's or umpire'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 appraiser or umpire that the division will, unless the certificate of noncompliance is withdrawn, deny the appraiser's or umpire's application for license issuance, renewal, reinstatement, or reissuance, suspend the appraiser's or umpire's current license, or revoke the appraiser's or umpire's currently suspended license, thirty calendar days after the date the notice is mailed. Notice shall be sent to the appraiser's or umpire'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 appraiser's or umpire's application for license issuance, renewal, reinstatement, or reissuance; suspend the appraiser's or umpire's current license; or revoke the appraiser's or umpire's currently suspended license in thirty calendar days unless the certificate of noncompliance is withdrawn.

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

c. A statement that the appraiser or umpire does not have a right to a hearing before the division, but that the appraiser or umpire 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 appraiser or umpire will stay the proceedings of the division.

d. A copy of the certificate of noncompliance.

3. An appraiser or umpire shall keep the commissioner informed of all actions taken by the district court or the issuing agency in connection with a certificate of noncompliance. An appraiser or umpire shall provide to the commissioner, within seven calendar days of filing or issuance, 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, appraiser, or umpire 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 appraiser, the umpire, 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 applicant's, appraiser's, or umpire'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 appraiser or umpire shall be notified that the proceedings have halted. If the appraiser's or umpire's license has already been suspended, the appraiser or umpire must apply for reinstatement in accordance with [section 522F.22](#), and the license shall be reinstated if the appraiser or umpire is otherwise in compliance with [this chapter](#). If the appraiser's or umpire's application for licensure was stayed, application processing shall resume. All fees required for license renewal, reinstatement, or reissuance must be paid by an appraiser or umpire, and all continuing education requirements shall be satisfied, before the appraiser's or umpire's license is renewed or reinstated after a license suspension or revocation under [this chapter](#).

7. The commissioner shall notify an appraiser or umpire 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 appraiser's or umpire's license, and shall also notify the appraiser or umpire when the appraiser's or umpire'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 appraisers or umpires subject to enforcement under [chapter 252J](#) or [272D](#).

[2025 Acts, ch 28, §78](#)

NEW section

## SUBCHAPTER VII

### MISCELLANEOUS PROVISIONS

#### **522F.24 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, §79](#)

NEW section