

**191—55.2(522C) Definitions.** In addition to the definitions in Iowa Code section 522C.2 and rule 191—1.1(502,505), the following definitions apply, unless the context otherwise requires:

“*Catastrophic disaster*,” according to the Federal Response Plan, means an event that results in large numbers of deaths and injuries; causes extensive damage or destruction of facilities that provide and sustain human needs; produces an overwhelming demand on state and local response resources and mechanisms; causes a severe long-term effect on general economic activity; and severely affects state, local and private sector capabilities to begin and sustain response activities. A catastrophic disaster shall be declared by the President of the United States or the governor of the state or district in which the disaster occurred.

“*First-party claim*” means the same as defined in Iowa Code section 522C.2.

“*Home state*” means the District of Columbia and any state or territory of the United States in which the public adjuster’s principal place of residence or principal place of business is located. If neither the state in which the public adjuster maintains the principal place of residence nor the state in which the public adjuster maintains the principal place of business has a substantially similar law governing public adjusters, the public adjuster may declare another state in which it becomes licensed and acts as a public adjuster to be the “home state.”

“*Insured*” means a person covered under the insurance policy against which the claim is made.

“*NAIC*” means the National Association of Insurance Commissioners.

“*National Insurance Producer Registry*” or “*NIPR*” means the nonprofit affiliate of the National Association of Insurance Commissioners (NAIC). The NIPR’s website is [www.NIPR.com](http://www.NIPR.com).

“*NIPR Gateway*” means the communication network developed and operated by the National Insurance Producer Registry that links state insurance regulators with the entities they regulate to facilitate the electronic exchange of, among other things, public adjuster information regarding license applications, license renewals, appointments and terminations.

“*Producer database*” means the national database of insurance producers maintained by the NAIC.

“*Public adjuster*” means the same as defined in Iowa Code section 522C.2.

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