

**191—55.2(82GA, HF499) Definitions.** As used in this chapter, unless the context otherwise requires:

“*Business entity*” means a corporation, association, partnership, limited liability company, limited liability partnership, or any other legal entity.

“*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.

“*Commissioner*” means the Iowa insurance commissioner.

“*Division*” means the Iowa insurance division.

“*Fingerprints*” means an electronic impression of the lines on a human finger taken for the purposes of identification.

“*First-party claim*” means a claim filed by a person insured under the insurance policy against which the claim is made.

“*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.”

“*Individual*” means a natural person.

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

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

“*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. The National Insurance Producer Registry is a nonprofit affiliate of the NAIC. The NIPR’s Web site is [www.licenseregistry.com](http://www.licenseregistry.com).

“*Person*” means an individual or a business entity.

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

“*Public adjuster*” means any person who, for compensation or any other thing of value, acts on behalf of an insured by doing any of the following:

1. Acting for or aiding an insured in negotiating for or in effecting the settlement of a first-party claim for loss or damage to real or personal property of the insured.

2. Advertising for employment as a public adjuster of first-party claims or otherwise soliciting business or representing to the public that the person is a public adjuster of first-party claims for loss or damage to real or personal property of an insured.

3. Directly or indirectly soliciting the business of investigating or adjusting losses, or of advising an insured about first-party claims for loss or damage to real or personal property of the insured.

“*Uniform business entity application*” means the current version of the NAIC’s uniform business entity application for resident and nonresident business entities.

“*Uniform individual application*” means the current version of the NAIC’s uniform individual application for resident and nonresident individuals.