IAC Ch 55, p.1

## 191—55.3(522C) License required to operate as public adjuster.

**55.3(1)** A person shall not operate as or represent that the person is a public adjuster in this state unless the person is licensed by the division in accordance with this chapter.

- **55.3(2)** A person licensed as a public adjuster in accordance with this chapter shall assist only insureds with first-party claims.
- **55.3(3)** Notwithstanding subrule 55.3(1), a license as a public adjuster shall not be required of the following:
- a. An attorney-at-law admitted to practice in this state, when acting in the attorney's professional capacity as an attorney;
- b. A person who negotiates or settles claims arising under a life or health insurance policy or an annuity contract;
- c. A person employed only for the purpose of obtaining facts surrounding a loss or furnishing technical assistance to a licensed public adjuster, including photographers, estimators, private investigators, engineers and handwriting experts;
- d. A licensed health care provider, or an employee of a licensed health care provider, who prepares or files a health claim form on behalf of a patient; or
- *e.* A person who settles subrogation claims between insurers. [ARC 5250C, IAB 11/4/20, effective 12/9/20]