



HOUSE REPUBLICAN STAFF ANALYSIS

Bill:	House File 2582	House Committee: PASSED 2/16/26 (22-0)
Committee:	Commerce	House Floor:
Floor Manager:	Rep. David Young	Senate Floor:
Date:	March 2, 2026	Governor:
Staff:	Natalie Ginty (281-7479)	

Public Adjusters

- This bill is language proposed by the Department of Insurance and Financial Services, though, not a department bill. The bill relates to implementation of last year's legislation that created additional requirements for public adjusters. The bill provides fraud oversight of public adjusters, provides for exemptions related to insurance companies, and updates financial responsibility requirements.

Section by Section Analysis

Section 1 (Iowa Code 507E.8)

Adds the ability for Insurance Division law enforcement to make arrests for violations of the licensing of adjusters code chapter and licensing and regulation of appraisers and umpires code chapter.

Section 2 (Iowa Code 522C.4)

States that licensed insurance agents are not required to be licensed as public adjusters.

Section 3 (Iowa Code 522C.7)

Strikes the specific requirement that a surety bond be \$50,000, written termination notice timelines, financial responsibility, and instead provides the Insurance Division the authority to determine evidence of financial responsibility.

Section 4 – Emergency Rules

Provides emergency rulemaking for section 3 of the bill.

Section 5 – Immediate Effective Date