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31A-26-102 Definitions.

As used in this chapter, unless expressly provided otherwise:

- (1) "Company adjuster" means a person employed by an insurer, or an entity under common control or ownership with the insurer, who negotiates or settles claims on behalf of the employer.
- (2) "Designated home state" means the state or territory of the United States or the District of Columbia:
 - (a) in which an insurance adjuster does not maintain the adjuster's principal:
 - (i) place of residence; or
 - (ii) place of business;
 - (b) if the resident state, territory, or District of Columbia of the adjuster does not license adjusters for the line of authority sought, the adjuster has qualified for the license as if the person were a resident in the state, territory, or District of Columbia described in Subsection (2)(a), including an applicable:
 - (i) examination requirement;
 - (ii) fingerprint background check requirement; and
 - (iii) continuing education requirement; and
 - (c) the adjuster has designated the state, territory, or District of Columbia as the designated home state.
- (3) "Home state" means:
 - (a) a state or territory of the United States or the District of Columbia in which an insurance adjuster:
 - (i) maintains the adjuster's principal:
 - (A) place of residence; or
 - (B) place of business; and
 - (ii) is licensed to act as a resident adjuster; or
 - (b) if the resident state, territory, or the District of Columbia described in Subsection (3)(a) does not license adjusters for the line of authority sought, a state, territory, or the District of Columbia:
 - (i) in which the adjuster is licensed;
 - (ii) in which the adjuster is in good standing; and
 - (iii) that the adjuster has designated as the adjuster's designated home state.
- (4) "Independent adjuster" means an insurance adjuster required to be licensed under Section 31A-26-201, who engages in insurance adjusting as a representative of one or more insurers.
- (5) "Insurance adjusting" or "adjusting" means directing or conducting the investigation, negotiation, or settlement of a claim under an insurance policy, on behalf of an insurer, policyholder, or a claimant under an insurance policy.
- (6) "Organization" means a person other than a natural person, and includes a sole proprietorship by which a natural person does business under an assumed name.
- (7) "Portable electronics insurance" is as defined in Section 31A-22-1802.
- (8) "Public adjuster" means a person required to be licensed under Section 31A-26-201, who engages in insurance adjusting as a representative of insureds and claimants under insurance policies.