

191—55.5(82GA, HF499) Issuance of resident license.

55.5(1) License of individual. A resident individual acting as a public adjuster is required to obtain a resident public adjuster license. Application shall be made using the uniform individual application. Before approving the application, the division shall find that the applicant:

- a. Either is eligible to designate this state as the individual's home state, or is a nonresident who is not eligible for a license under rule 55.8(82GA, HF499);
- b. Has not committed any act that is a ground for denial, suspension or revocation of a license as set forth in rule 55.17(82GA, HF499);
- c. Is trustworthy, reliable, and of good reputation, evidence of which may be determined by the division;
- d. Is financially responsible to exercise the license and has provided proof of financial responsibility as required in rule 55.10(82GA, HF499);
- e. Has paid the fees set forth in rule 55.20(82GA, HF499);
- f. Maintains an office in the home state of residence with public access by reasonable appointment or regular business hours;
- g. Is at least 18 years of age; and
- h. Has successfully passed the public adjuster examination pursuant to rule 55.6(82GA, HF499).

55.5(2) License of business entity. A business entity acting as a public adjuster is required to obtain a public adjuster license. Application shall be made using the uniform business entity application. Before approving the application, the division shall find that the business entity has:

- a. Paid the fees set forth in rule 55.20(82GA, HF499);
- b. Designated a licensed public adjuster responsible for the business entity's compliance with the insurance laws, rules and regulations of this state; and
- c. Designated a licensed individual public adjuster responsible for the business entity's compliance with the insurance laws, rules, and regulations of this state.

55.5(3) Supplemental documentation. The division may require the applicant for either type of license to supply any documents reasonably necessary to verify the information contained in the application.