

[Insurance Appraisal Simplified](#)

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Source: <https://uphelp.org/claim-guidance-publications/insurance-appraisal-simplified/> Date: December 4, 2024

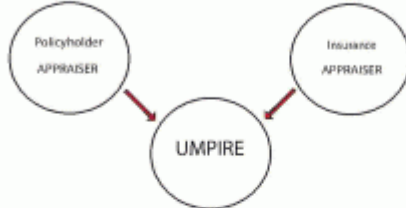
Insurance Appraisal Simplified

STEP 1 → A dispute arises over the VALUE and/or EXTENT of an insured loss

★ Coverage disputes generally cannot be resolved through appraisal

STEP 2 → Each side (insurer and insured) picks an appraiser, the appraisers pick the umpire/neutral

★ If parties can't agree on an umpire, court will appoint



★ Rules vary state by state on appraiser qualifications, selection, hearing process and costs

STEP 3 → The two appraisers try to reach agreement on some or all items in dispute

STEP 4 → As to remaining issues, the appraisers and umpire review documents, photos, evidence

STEP 5 → Deliberations/Voting

STEP 6 → 2 out of 3 agree and write up and sign their decision OR 3 out of 3 agree (unanimous)

STEP 7 → DECISION/"AWARD"

★ Appraisal findings are generally called an "award"

STEP 8 → Deliver Decision/Award to carrier and insured to trigger payment or enforcement of the award

★ Unconfirmed= Force/effect of a contract
Confirmed by a court = Enforceable judgment