

## Insurance Appraisal Simplified



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Source: <https://uphelp.org/claim-guidance-publications/insurance-appraisal-simplified/> Date: May 14, 2021

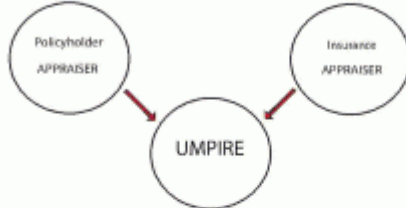
# Insurance Appraisal Simplified

**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

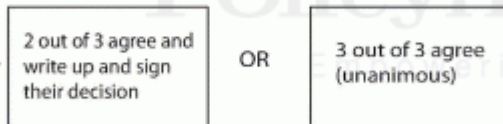
**STEP 3** → The two appraisers try to reach agreement on some or all items in dispute

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

**STEP 5** →

Deliberations/Voting

**STEP 6** →



**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