

CHECKLIST FOR APPRAISAL:

1. **Reach out to the carrier handler and the original adjuster if available:** Introduce yourself and ask them to share any pertinent information with you concerning the dispute.
2. **Capture all pertinent documentation from the carrier:** Upon receipt of the assignment, review all documents. If any of the following are not included in the initial assignment, email the handler and request them prior to engaging with the other appraiser.
3. **Establish contact with the insured's appraiser:** Introduce yourself, request to exchange all documentation, and ask to exchange umpire nominees. Do not schedule inspection until umpire nominee is agreed upon.
4. **Umpire Nomination:** Research and prepare a list (3 minimum) of qualified, disinterested umpire candidates and forward them to the insured's appraiser for consideration.
5. **Umpire Vetting:** If the Insured's appraiser already provided you a list of nominees to vet, then call on each of them and interview them accordingly to determine if they are unbiased and qualified.
6. **Agree on Umpire:** After researching and vetting the umpire nominees, if you and the insured's appraiser agree on a nominee, prepare and execute a *Declaration of Appraiser form* (DOA).
7. **Disagree on Umpire:** If you and the insured's appraiser cannot agree on an umpire within 20 days (not uncommon), inform the carrier of the impasse and advise them to arrange to petition the court of record to appoint an umpire. In some cases, we may walk a petition into the court. (Contact mgt. if carrier inquires.)
8. **Schedule Inspection:** After the DOA has been executed or the court has appointed an umpire, schedule your inspection with the insured's appraiser.
9. **Joint Inspection:** Inspect the loss with the insured's appraiser. Do not inspect something in which coverage has been denied via partial denial.
10. **Create Your Estimate:** Create you estimate independent of carrier guidelines.
11. **Share Estimates:** Share your estimate with the insured's appraiser and try to reach an agreement on any pricing discrepancies and establish the "amount" of loss. If you disagree (not uncommon), invite the umpire to assist. If you agree, prepare and execute your Appraisal Award.
12. **Prepare Appraisal Award:** Once both appraisers have agreed on the "amount" of loss, prepare and execute an Appraisal Award letter. Once signed, the "amount" is binding and the appraisal process will conclude.
13. ****Invite Umpire**:** If you reach an impasse on the "amount" of the loss, invite the umpire to assist.
 - Prepare a position statement.
 - Prepare and organize your supporting docs and evidence and present to umpire.
 - Schedule another joint inspection with the umpire and insured's appraiser as needed.

14. **Prepare Appraisal Summary Analysis/Report:** A simple narrative that supports your decisions.
15. **Forward Docs to Carrier:** The appraiser (not mgt.) will forward the appraisal award, estimate, report and all supportive documents to carrier.
16. **Update Activity Log and Close File:** Keep your activity log current throughout the process. Alert your manager when ready to invoice, and they will arrange for invoicing. Invoice every 30 days as needed.