

522F.13 Umpires — standards of conduct.

1. An umpire shall act with due diligence, including but not limited to demonstrating accuracy, fairness, and timeliness throughout an appraisal process.

2. a. (1) No later than three business days after being hired by the parties to an appraisal and before beginning work as an umpire to the appraisal, an umpire shall disclose to all parties to the appraisal any potential conflict of interest. If a conflict of interest exists, the umpire shall withdraw from the appraisal.

(2) An umpire shall not engage in any act or practice that is a conflict of interest during the appraisal.

(3) If a conflict of interest arises after the start of an appraisal process, an umpire shall disclose the conflict of interest to the parties and shall withdraw from the appraisal process.

b. A conflict of interest shall include but is not limited to the following:

(1) An umpire is a party to a lawsuit against any party to an appraisal.

(2) An umpire is a party to, or a member or employee of a law firm that represents a party to, a current lawsuit involving an insurer that is party to the appraisal.

(3) An umpire has a personal open claim involving an insurer that is a party to the appraisal.

(4) An umpire has a personal bias or prejudice against a party.

(5) An umpire has personally investigated, prosecuted, or advocated in connection with the appraisal.

(6) An umpire has acted as counsel to any party to an appraisal within the two years immediately preceding the appraisal.

(7) An umpire has a personal financial interest in the outcome of the appraisal or any other significant interest that could be substantially affected by the outcome of the appraisal.

(8) A member of an umpire's immediate family is any of the following:

(a) A party to the appraisal, or an officer, director, or trustee of a party.

(b) A current employee of an appraiser or an adjuster to the appraisal.

(c) A business entity licensed as an adjuster that adjusted the loss at issue in the appraisal.

(d) Known to have an interest that could be substantially affected by the outcome of the appraisal.

(e) An immediate family member that has a legally sufficient reason that requires the umpire to withdraw from the appraisal.

3. Prior to beginning work as an umpire, an umpire shall enter into a written contract with all parties to the appraisal that requires the parties and the umpire to comply with [this section](#), and provides that each party shall pay costs as required under [section 522F.11](#).

4. An umpire shall not begin work on a claim until the umpire receives each appraiser's differences in actual cash value and amount of loss of each item of the claim, and written approval from the parties for the umpire to begin work.

5. No later than three business days after receiving notice of selection for an appraisal, an umpire shall send notice to the parties and the appraisers that includes all of the following:

a. A statement informing each party if the umpire is insured by an insurer.

b. A statement informing each party of the party's respective right to object to the umpire under [section 522F.12](#).

6. An umpire shall address only issues in an appraisal that the appraisers disagree on.

7. An umpire shall review all information submitted by the appraisers and parties related to the dispute, including but not limited to the itemized appraisals or estimates, supporting documents, photographs, and diagrams. The umpire shall review the differences between what each appraiser submitted and seek agreement by the appraisers regarding the disputed issues.

8. An umpire shall allow each appraiser to a claim a fair opportunity to present evidence and arguments regarding the appraisal.

9. An umpire shall ask questions, or request documents or other evidence, as the umpire deems necessary in the course of an appraisal.

10. An umpire may accept either appraiser's scope, quantity, value, or cost regarding an item in dispute, or develop an independent decision on each item in dispute.

11. An umpire shall decide all matters in an appraisal fairly, and shall exercise independent judgment and integrity.

12. An umpire shall prepare and distribute a written itemized award pursuant to [section 522F.16](#).

13. An umpire shall not visit the claimant's damaged property without consent from all appraisers.

14. An umpire shall not withdraw or abandon an appraisal unless compelled by unforeseen circumstances that would render it impossible or impracticable for the umpire to continue on a claim.

15. An umpire shall not attend or participate in settlement discussions unless requested to do so by all parties.

16. An umpire shall not permit outside influences to affect an appraisal.

17. An umpire shall not delegate the umpire's duty to decide a claim to any other person.

18. Unless reasonable notice and opportunity to participate in a communication is provided to an opposing party and the opposing party's appraiser, an umpire shall not communicate, directly or indirectly, with any party or appraiser regarding a pending appraisal.

19. Unless reasonable notice and opportunity to participate in a communication is provided to all parties, an umpire shall not communicate, directly or indirectly, with any party, a representative of any party, or any other person with a direct or indirect interest in the claim, regarding an issue of fact or law in the appraisal.

20. An umpire shall not act as, or have ever acted as, an adjuster or appraiser on the same claim.

[2025 Acts, ch 28, §68](#)

NEW section