

522F.14 Appraisal process.

1. [This section](#) provides for the appraisal process if all of the following apply:

a. The claimant's insurance policy is delivered, issued for delivery, or renewed in this state.

b. The property that is the subject of the claimant's claim is located in this state, or the dispute is subject to jurisdiction in this state.

c. A claimant gave proper notice to the claimant's insurer of a loss claim, and the claimant and insurer dispute the actual cash value of the scope of loss, or the amount of loss the insurer will pay, for the claimant's claim under the claimant's policy. The claimant and the insurer must both provide the other party with a scope of loss of a covered peril, including a list stating separately the actual cash value and the amount of claimed loss for each item.

d. The claimant or insurer demands in writing an appraisal.

2. Within twenty calendar days following either the claimant's or insurer's receipt of the other party's written demand for an appraisal, the claimant and the insurer shall each select an appraiser from the appraiser list. Upon selection, the appraiser shall attest in writing to the selecting party that the appraiser is competent and disinterested with regards to the appraisal in question.

3. a. Within fifteen calendar days of the selection of appraisers pursuant to [subsection 2](#), both appraisers shall agree on an umpire from the umpire list.

b. A party or an appraiser may object to the agreed-upon umpire for good cause pursuant to [section 522F.12](#) no later than five business days after the umpire has been selected. A replacement umpire from the umpire list shall then be agreed upon by both appraisers.

c. If both appraisers fail to agree on an umpire, either the claimant or insurer shall immediately provide written notice to the division, in the form and manner prescribed by the division, and the division shall randomly select an umpire from the umpire list and notify the parties.

d. If either appraiser requests that an umpire be selected by a judge in the state in which the property that is the subject of the claim is located, a judge shall give deference to the randomly selected umpire from the umpire list by the division unless either the claimant or the insurer provides good cause for the judge to make an alternative selection from the umpire list.

4. Within forty-five calendar days from the date the umpire is selected, both appraisers shall appraise the loss, stating separately the actual cash value and the amount of loss for each item. Each appraiser shall submit separately the appraiser's actual cash value and amount of loss of each item, along with any supporting information, to the umpire. Each appraiser shall also submit written authorization for the umpire to commence the umpire's work.

5. No later than forty-five calendar days after receipt of the actual cash value and amount of loss under [subsection 4](#), the umpire shall prepare and provide to the parties and each appraiser a written itemized award showing the actual cash value and amount of loss. The written itemized award shall include but is not limited to all of the following:

a. Contact information for each appraiser and the umpire.

b. The insured's policy number and the insured's claim number.

c. The date of the insured's loss.

d. The type of covered peril that caused the loss.

e. The date the umpire commenced work.

f. The legal name of the insurer.

g. The physical address of the property on which the insured made a claim.

h. The date of the umpire's written itemized award.

i. (1) A description and itemization of the final written itemized award by coverage type, including but not limited to:

(a) Coverage A — dwelling.

(b) Coverage B — other structures.

(c) Coverage C — personal property.

(2) The description and itemization by coverage type shall include contested items that have been resolved, sublimits, and other disputed items. Items, including but not limited to

items with sublimits, shall be separately noted to avoid ambiguity in the final written itemized award.

j. The signature of the umpire and at least one appraiser.

6. Prior to the umpire issuing the written itemized award, the parties may agree to conclude the appraisal process when the parties reach a final settlement.

[2025 Acts, ch 28, §69](#)

Referred to in [§522F.12](#)

NEW section