

**522F.7 Appraisers — standards of conduct.**

1. An appraiser 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 five business days after being hired by a party to an appraisal and before beginning work as an appraiser, an appraiser shall disclose to all parties to the appraisal any potential conflict of interest.

(2) An appraiser 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 the appraisal process, an appraiser shall disclose the conflict of interest to the parties and shall withdraw from the appraisal process no more than five business days after the conflict of interest arose.

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

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

(2) An appraiser 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 a party to the appraisal.

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

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

(5) An appraiser 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.

(6) A member of an appraiser'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 appraiser to withdraw from the appraisal.

3. An appraiser shall postpone an appraisal for a reasonable amount of time if any party demonstrates reasonable cause for a postponement. The appraiser shall notify all parties if the appraisal process is postponed. An appraiser's failure to timely notify all parties may result in a penalty under [sections 522F.20](#) and [522F.21](#).

4. In the course of an appraisal, an appraiser shall consider all information provided by the parties and any other reasonably available evidence that is material to the appraisal.

5. In the course of an appraisal, an appraiser shall carefully decide all issues submitted for determination of the amount of loss and actual cash value.

6. In the course of an appraisal, an appraiser shall provide all parties a fair and reasonable itemized written appraisal detailing the amount of loss and actual cash value.

7. In the course of an appraisal, an appraiser shall ensure the appraiser's party is reasonably informed of all updates throughout the appraisal process.

8. An appraiser shall not permit outside influence to affect an appraisal.

9. An appraiser shall not allow a person other than the umpire for the appraisal to determine differences between the actual cash value and the amount of loss of each item on the appraisal.

10. a. An appraiser shall not communicate directly or indirectly with any of the following:

(1) An opposing party or representative of the opposing party other than the opposing party's appraiser.

(2) The umpire, unless reasonable notice and opportunity to participate in the communication is provided to an opposing appraiser.

b. Notwithstanding paragraph "a", an appraiser may communicate with an opposing party or an umpire in order to do any of the following:

(1) Identify the party's counsel or experts.

(2) Discuss logistical matters, including the time and place of a meeting or to make

arrangements for the conduct of the appraisal. The appraiser initiating contact with the umpire shall promptly inform an opposing appraiser.

(3) If an opposing appraiser fails to participate in a meeting or conference call after receiving reasonable notice and opportunity to participate, or if all parties agree in writing in advance of a meeting or conference call, an appraiser may discuss a claim with the umpire.

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

12. An appraiser shall not withdraw or abandon an appraisal unless compelled by unforeseen circumstances that would render it impossible or impracticable for the appraiser to continue.

13. During the appraisal process, an appraiser may hire an outside expert to provide subject matter expertise as necessary.

[2025 Acts, ch 28, §62](#)

NEW section