



Curley
Adjustment Bureau

Need An Appraiser?

The experienced adjusters at Curley
Adjustment are the answer to your needs!

www.curleyadjustment.com

(888) 557-3717

contact@curleyadjustment.com

Appraisers and Umpires

Curley Adjustment Bureau has a team of experienced property adjusters that are qualified to act as an appraiser on your behalf. Our adjusters have an average 20 years in assessing and determining damages.

Put our highly trained, professional adjusters to work for you. Our firm has been a respected member of this industry for over 80 years with the founding principle to provide courteous, prompt and effective service for



our clients. You will find our employees highly trained and dedicated to act in an ethical manner with high moral standards.

Curley Adjustment Bureau is the choice if you find yourself in a dispute over damages. Almost all property insurance policies contain a provision specifying "appraisal" as a means of resolving disputes over the amount of loss associated with a covered claim. Appraisal provides an efficient method for an insured and insurance company to resolve a dispute over the amount of a covered loss when both parties agreed about the existence of coverage.

Remember

Curley Adjustment

When you need an appraiser for a disputed claim

(888) 557-3717

contact@curleyadjustment.com

What is the appraisal process?

As mentioned, if the insurance company and the insured do not agree on the amount of a covered loss, either may demand an appraisal.

A typical appraisal clause states:

If we and you disagree on the amount of loss, either may make written demand for an appraisal of the loss. In this event each party will select a competent and impartial appraiser and notify the other of the appraiser selected within 20 days of such demand. The two appraisers will select an umpire. If they cannot agree within 15 days upon such umpire, either may request that selection be made by a judge of a court having jurisdiction. Each appraiser will state the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding as the amount of loss.

The appraisal clause is designed to establish a cost-effective means to allow disputed amounts to be resolved by disinterested parties.

Each party then selects their own appraiser and the appraisers perform their own independent evaluation. From this point, the principals are not involved in the dispute because each appraiser must independently access the loss and reach an agreement as to the amount of damage.



What if the Appraisers don't agree?

If an agreement cannot be made on the value of the property or the amount of the loss, they submit their differences to a neutral and disinterested umpire. Prior to the evaluation, the two appraisers will select an umpire. The umpire is basically an arbitrator. The appraisal process is far more efficient and cost-effective than going directly to litigation. It cannot be understated that the costs in the appraisal process are significantly less than going to court.



RESPONSIBILITIES OF THE UMPIRE

An Umpire has a responsibility not only to the parties but also to the process of appraisal itself, and must observe high standards of conduct so that the integrity and fairness of the process will be preserved. Accordingly, an Umpire should recognize a responsibility to the public, to the parties whose rights will be decided, and to all other participants in the proceeding.

Ultimately, the Umpire will, after careful deliberation, decide all issues submitted. This decision will be binding on both parties to the process. As such, an Umpire should decide all matters justly, exercising independent judgment, and should not permit outside pressure to affect the decision.

AN EFFECTIVE AND PROFESSIONAL UMPIRE WILL ADHERE TO THE FOLLOWING:

- Will render a timely and impartial decision.
- is competent.
- observes high standards of conduct.
- Has integrity.
- Has the ability to render an intelligent decision.
- commands respect.
- recognizes a responsibility to the public.
- guards the integrity and fairness of the appraisal process.
- can promote an efficient and just process.
- is able to maintain the confidentiality of the process.
- is trustworthy.

We are

○ **Impartial**

○ **Professional**

○ **Trustworthy**

○ **Ethical**

○ **Your best choice as an Umpire**