



INSURANCE APPRAISAL SERVICES

Neutrality and Procedural Competence Statement

Matthew Zomerlei is an insurance appraiser and umpire specializing in procedural compliance and defensible appraisal processes. This statement outlines the standards applied to all appraisal assignments.

Purpose of This Statement

This document describes how appraisal assignments are conducted to preserve neutrality, procedural integrity, and defensibility under the appraisal clause of the insurance policy. It is intended to clarify role boundaries and process standards, not to advocate for any party or outcome.

Role Definition

The role of an appraiser is limited and defined by the appraisal provision of the insurance policy.

The appraiser's responsibility is to independently determine the amount of loss for covered damage, consistent with the authority granted by the policy. The appraiser does not interpret coverage, assess insurer conduct, advise policyholders on strategy, or attempt to influence outcomes outside the appraisal process.

Neutrality is a condition of the role, not a position taken during the process.

Independence

Each appraisal assignment is approached as an independent evaluation. Independence includes, but is not limited to:

- Conducting an independent assessment prior to substantive discussion with the opposing appraiser
- Avoiding alignment with either party's objectives or negotiating posture
- Declining to engage in ex parte communications that could compromise neutrality
- Disclosing any potential conflicts of interest prior to accepting the assignment



Independence is preserved throughout the process, including during communications, documentation, and interaction with the umpire if one is appointed.

Procedural Competence

Competence in appraisal extends beyond the ability to scope damage or prepare estimates. Procedural competence includes:

- Understanding the authority and limits imposed by the appraisal clause
- Following the sequence contemplated by the policy
- Preserving appraiser independence prior to any attempt at resolution
- Clearly documenting positions and differences in writing
- Ensuring the umpire's involvement is triggered only after a bona fide impasse
- Creating a record that reflects compliance with the policy structure

An appraisal may appear thorough while still creating procedural vulnerabilities if the process is not handled correctly.

Documentation Standards

Positions, differences, and supporting materials are documented in writing. Verbal discussions are not relied upon as substitutes for documented positions. Written documentation serves to:

- Clarify scope positions
- Identify specific areas of disagreement
- Preserve the integrity of the record
- Support defensibility if the award is later reviewed or challenged

Documentation is treated as part of the appraisal work, not an administrative afterthought.

Umpire Involvement

The umpire is not a third appraiser. Umpire involvement occurs only after:

- Independent evaluations are completed
- Positions are exchanged
- A genuine impasse exists on defined issues



The umpire's role is limited to resolving remaining differences within the authority granted by the policy. The appraiser does not delegate valuation responsibility or independence to the umpire.

Appointments are accepted only after independent appraiser positions have been exchanged and a bona fide impasse has been documented. No involvement prior to jurisdiction being triggered under the appraisal clause is acceptable.

Boundaries and Scope Limitations

The appraiser does not provide opinions on:

- Coverage interpretation
- Insurer conduct or claims handling
- Fraud determinations
- Settlement strategy or negotiation leverage
- What a party should pay or accept

Declining to opine outside the appraisal role is not avoidance. It is a necessary condition of neutrality.

Defensibility

Appraisal awards are reviewed contractually, not operationally. Defensibility is established through adherence to the policy structure, proper sequencing, independence, and a clear written record. It cannot be retroactively added after the process concludes.

The objective is not merely to reach a number, but to conduct a process that can withstand scrutiny if reviewed by counsel, a court, or a regulator.

Neutrality protects the role.

Procedural competence protects the outcome.

Both are required for appraisal to function as intended under the policy.