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Re: NAPIA's Position on Appraisal

NAPIA has been dealing with the appraisal issue in many states for over 70 years. NAPIA has also written and published a white paper on the appraisal process and has sponsored courses for CE credits on appraisal, both in ethics and solely regarding the process. It is NAPIA's position that an appraiser appointed by either the insured or the insurer in a first party property claim under the relevant insurance policy must be **competent** and **disinterested**, as is required under most if not all first party property insurance policies. There is no requirement in any state that an appraiser be specifically licensed. A public adjuster may serve as an appraiser, but not on the same claim in which he or she has been engaged under contract with the insured as a public adjuster for that particular loss. Other professionals who may serve as competent and disinterested appraisers may be contractors, attorneys at law, real estate brokers or appraisers, independent adjusters, or others. An appraiser should never work on a contingent or percentage fee basis. NAPIA has never advocated nor does NAPIA advocate now for a need for appraisers to be licensed by any state.