

OIC Rules Coordinator

From: John Craughan <jcraughan@comcast.net>
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To: OIC Rules Coordinator
Subject: Registering and Identifying Umpires

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Dear Sir,

I am a credentialed appraiser of personal property specifically working with equipment used in construction, mining, forestry, agriculture and specialty industrial use. I have been a licensed independent and public adjuster in the past. I have also testified in hearings with the insurance commissioners' office and before the legislative committee hearings on defining insurance adjusters and appraisers.

The title of the law states auto appraisals but it is my experience that the scope of the law is far too narrow. The appraisal clause is in all of the insurance contracts that I have seen and covers all aspects of property and casualty insurance. It has been my experience that third party disinterested and qualified umpires are necessary for all types of property that can include not only equipment but art and artwork, gems and jewelry, antiques and collectible pieces of property. In the past I have had to resort to using arbitrators and attorneys in order to ensure fairness to my clients. This is both very expensive and brings up the issues of specific knowledge about the properties in the claim.

This also brings up the question of qualifications for being an umpire. Do they have to have any specific training in appraisal or certain types of background interests in the property that is the subject of the dispute. I would at a minimum suggest membership in a professional society and achievement of some type of credential that indicates competence in appraisal processes and product knowledge. Examples of such societies are the Equipment Appraisers of North America (EANA), American Society of Appraisers (ASA) and International Society of Appraisers (ISA) to name just three. There are many more I'm sure.

Thank you for the opportunity to submit comments concerning this topic. I look forward to following this in the future.

Respectfully,

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