

OIC Rules Coordinator

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External Email

The Umpire and Appraisal Process

Not only does the umpire process require immediate attention, but the appraisal process is equally critical.

My name is Ron Perretta. I have been a licensed Pennsylvania appraiser, shop owner, and consumer advocate for over 45 years. In that time, I have repeatedly witnessed the appraisal process being deliberately delayed. Too often, insurers resist appointing an appraiser unless it is someone who operates independently yet aligns with the insurer's interests. Meanwhile, the consumer's vehicle sits disassembled at the repair facility chosen by the consumer—often a shop the insurer disapproves of precisely because that shop insists on doing what is right for the customer.

Currently, there are no uniform guidelines or standards that appraisals must follow to ensure vehicles are returned to their pre-loss condition. This must change. A requirement should exist for appraisals to be based on OEM documentation and procedures.

Once a consumer exercises their right to invoke the appraisal clause, the insurer should be completely removed from the process. Any interference or undue influence by an insurer's appraiser should result in an automatic ruling in favor of the consumer.

Additionally, time is of the essence when a vehicle is undergoing repairs. The appraisal process must include clear time limits, with consequences such as disqualification of the insurer's appraisal if delays occur. Consumers should not be penalized for unnecessary stalling while their vehicles remain unusable.

Ron Perretta