

McKnight, Remy (OIC)

From: Sivertstol <sivertstol@gmail.com>
Sent: Sunday, September 28, 2025 10:25 AM
To: OIC Rules Coordinator
Cc: info@ccofwa.com
Subject: R 2025-04 Automobile Insurance Appraisal Umpire registration

External Email

Hello,

My name is Tor Sivertstol and I am writing in response to a request for comments on the above referenced issue. I am making suggestions on core competencies required to perform as an RTA Umpire under WA state law.

My background:

20 years in the auto insurance industry holding the following positions: Staff appraiser, Direct Repair Program Specialist, Field Auto Appraisal Specialist, West Region Auto Property damage manager for one of the largest insurance carriers in the US. For the last 10 years I have been one of the West Region Managers for one of the largest European auto manufacturers; overseeing and managing one of the largest OEM Certified collision center networks. I specialize in making sure OEM procedures are adhered to during the collision repair process as well as ensuring that proper industry repair standards are followed.

What follows are my suggestions for core competencies required to be considered for a position as a RTA Umpire. On top of my suggestions, the number one thing an umpire needs to do is to **be fair to the car**, nothing else.

Core Competencies

1) Valuation & Estimating Expertise

- Fluency with CCC ONE, Mitchell, and Audatex/Solera (profiles, P-pages, labor ops, overlap, refinish, blend rules, etc.). These are the core collision estimating systems currently in use in the United States.
- OEM vs aftermarket/recycled/remanufactured part pricing, price-match dynamics, and supply-chain realities.
- Total loss math: ACV methods, condition adjustments, options/equipment decoding, comps vetting, prior damage, betterment, and salvage return.
- Diminished value methodologies (where applicable).
- Repair vs. replace decision logic, supplement recognition.

2) Collision Repair Knowledge

- Modern unibody/structural concepts; measuring systems; sectioning vs. replacement; corrosion protection; welds/adhesives/rivets.
- ADAS/Cal-lab needs (scans, calibrations, aiming, targets, road tests, proper calibration environment).
- Paint/refinish processes (material allowances, tint/mix, denib/buff, feather/prime/block).
- OEM repair information navigation (e.g., procedure lookup, torque specs, seam-sealer/adhesive specs).

- Must have access to OEM Repair procedures by maintaining a subscription to <https://www.alldata.com>

3) Evidence & Case Management

- Review of photos, teardown docs, scans, invoices, parts quotes, rental logs, and shop notes.
- Site/vehicle inspections when needed, consistent notes, measurements, and photo sets.
- Ability to reconcile dueling estimates into a line-by-line matrix (agreement, variance, rationale).
- Maintaining a clean record: chain of custody, version control, and retention.

4) Training Requirements

- Minimum of seven (7) years of prior experience as a staff/independent appraiser, estimator, or collision center manager. Strongly suggest the inclusion of repair planning (blueprinting) experience.
- Current/non-expired I-CAR certifications, I-Car Repairability Technical Support usage. ASE collision/refinish credentials (Minimum of ASEB6). Additional similar technical certifications.
- Courses in appraisal/umpire practice, dispute resolution/mediation basics, or expert report writing.

Sincerely,
Tor Sivertstol
Sivertstol@gmail.com
831/252-2107