



9800 Fredericksburg Road
San Antonio, TX 78288

[Redacted]

January [Redacted], 2015

Reference: Appraiser Selection Dispute

Dear Mrs. [Redacted],

I am writing regarding the claim referenced below.

Policyholder: [Redacted]
Reference #: [Redacted]
Date of loss: [Redacted]
Location of loss: Atlanta, Georgia

The USPAP is an appraisal standard originally developed for Property appraisals and appraisers. It is taken out of context when applying it to auto related claims. Because USPAP is not auto related we are unaware of the USPAP appraisal report you are requesting. However we have included our DIV evaluation methodology in this reply as requested.

As we have discussed with your representative, the Appraisal process as outlined in the insuring agreement reads as follows:

If USAA and you do not agree on the amount of loss, either may demand an appraisal. In this event, each party will select a competent appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will pay its chosen appraiser and share the expenses of the umpire equally. Neither we nor you waive any rights under this policy by agreeing to an appraisal.

No, the appraiser is not receiving additional compensation for handling the DIV appraisal. Our appraiser is a licensed adjuster and appraiser in the state of Georgia and I-CAR certified. There is no reference to impartial in the appraisal section; the reference is for each party to select a competent appraiser.

Our appraiser represents the membership and is paid by the membership, your appraiser is representing you and is paid by you, both the membership and you are responsible for equally paying an umpire if one is needed; our financial burden in the process is equal. Our appraiser and your appraiser cannot reach an agreement the next step in the appraisal process is to submit a report to an agreed upon umpire. Our appraiser has asked that your appraiser to choose an umpire from a list designated by the Georgia Office of Dispute Resolution that is filed neutral with the state. Your appraiser has declined to move forward with this selection, at which time we are at an impasse.

You may submit correspondence or questions to me. My contact information is:

[Redacted]