



Windstorm Insurance Network
Ethical Rules for Umpires in Insurance Appraisals
These ethical rules shall be effective as of January 2020.

The Windstorm Insurance Network having committed to upholding the highest ethical standards for professionals in the insurance industry, hereby adopts the following ethical rules for umpires who have completed the Wind Umpire Certification course and who actively engage in the appraisal process as an umpire.

An Umpire shall:

1. Be a neutral party.
2. Have no financial interest in any involved property or in the outcome of the appraisal.
3. Disclose any previous business relationship with any party, appraiser or attorney retained by a party.
4. Promptly disclose any potential conflict of interest before accepting an assignment as an umpire, and notify the parties immediately if a conflict or potential conflict arises during the course of the appraisal proceedings.
5. Not accept any assignment that he or she is not certain he or she is qualified to handle.
6. Confirm any fee arrangement with the parties in writing.
7. Confirm the issues to be addressed in the appraisal in writing with the parties.
8. Agree to inspect the property if requested to do so by either appraiser.
9. Maintain impartiality and neutrality throughout the appraisal process and uphold the integrity of the proceedings.
10. Share all communications with all members of the appraisal panel throughout the appraisal proceedings.
11. Be responsible to proceed diligently to conclude the appraisal proceedings.
12. Retain only unbiased, qualified and impartial experts.
13. Inquire of any retained expert as to any potential conflict of the expert.
14. Evaluate completely all presented facts and/or claims.
15. To the best of his or her ability, follow the law of the jurisdiction of the property.
16. Withdraw from the proceedings if a conflict arises and the conflict is not waived in writing by all parties after notice to the parties of the conflict.
17. Not withhold signature on any appraisal award until payment for services is received.
18. Maintain records in good order during the appraisal process in accordance with any applicable rules or guidelines for preservation once the matter is concluded.
19. Keep true and accurate records of time, expense and fee billings.
20. Keep an updated list of all properties and parties for which he or she served as an umpire for a period of seven (7) years.
21. Maintain and keep current all applicable professional licenses and continuing education requirements.
22. Be truthful and accurate in all marketing or advertising activities.