

DO YOU KNOW ABOUT

RIGHT TO APPRAISAL

ONE



What is RTA?

- When you are a first-party insured, Right to Appraisal (RTA) is included in your policy agreement with your insurance carrier. While this may vary by carrier, in Illinois, it allows you to dispute repair costs or the Actual Cash Value in the event of total loss. Specifically, if your vehicle is being repaired and your auto body shop of choice has a repair order exceeding what your insurance carrier is willing to pay, you can invoke RTA to ensure a fair settlement.

TWO



How Does it Work?

1. Request an Appraisal: If you disagree with your insurance company's estimate to repair OR your settlement offer in the event of a total loss, you can formally request the appraisal process.
2. Each Party Hires an Appraiser
 - a. You hire a professional appraiser to evaluate the repair costs (hint: we got a guy)
 - b. Your insurance company hires their own appraiser.
3. Neutral Umpire Resolves Disputes: If the appraisers cannot agree, a neutral umpire reviews both findings and makes a binding decision.
4. Final Settlement: The amount determined by the umpire becomes the official value your insurance must pay.

THREE



Why is this Important?

- Right to Appraisal makes sure you get fair payment and that your vehicle is repaired correctly. It uses professionals to give accurate repair cost estimates and helps protect your vehicle's value by ensuring repairs meet the right standards.

FOUR



Key Points to Remember:

- What it resolves: RTA resolves repair cost or total loss disputes without affecting fault or coverage. Check your policy or ask your agent to confirm this option.
- Costs: You pay for your appraiser, and the insurance company pays for theirs. The cost of the umpire is typically shared.
- Your Rights Matter: RTA ensures your car is repaired to the highest standard, even with cost disputes.
- This does add TIME.