Audience Handout Package

The Expert Role in the Property Claim Appraisal Process 5/28/2026



DATE

5/21/2026

GENERAL INFO

866-706-7327
info@petefowler.com
www.petefowler.com

Pete Fowler CONSTRUCTION Services, Inc.

Project #25-1183

Pete Fowler CONSTRUCTION Services, Inc.

Audience Handout Package

Date:	05/21/2026
To:	
From:	Pete Fowler Construction Services, Inc.
Project:	The Expert Role in the Property Claim Appraisal Process 5/28/2026 (PFCS 25-1183)
Regarding:	Audience Handout Package

Meet the Panel

Chris Feasel

PARTNER - RESNICK & LOUIS, PC

Christopher J. Feasel is a Partner in the Phoenix office of Resnick & Louis, P.C. Chris has over 20 years of litigation experience representing clients in both California and Arizona. Chris began his legal career as a prosecutor in the San Mateo County (CA) District Attorney's office, where he spent nearly 10 years adjudicating a wide variety of cases, from DUI to Identity Theft and Attempted Murder. After leaving the District Attorney's office, he opened his own law practice specializing in Criminal Defense, before joining State Farm Insurance as Claims Litigation Counsel. During this time, Chris also acted as a Judge Pro Tempore in Contra Costa County (CA), presiding over traffic and small claims cases. After moving to Arizona, he worked for insurance defense firms and the Arizona Attorney General's Office before joining Resnick and Louis.

Chris has a wide array of civil litigation experience, including, but certainly not limited to, Insurance Coverage, Construction Defect, Design Professionals, A&E, Insurance Defense, Medical Malpractice, Public Entity Defense, Transportation Defense, SIU, Premises Liability, Professional Liability, Dram Shop, Commercial Litigation, Products Liability, Automobile Liability, Bodily Injury Defense, SIU, Wrongful Death Defense, General Liability, First Party Property and Coverage, Bad Faith, and State and Federal Constitutional Claim Defense. His years of experience allow him to quickly and accurately assess a case and create an optimal litigation plan, as evidenced in his over 70 first-chair jury trials and numerous defense verdicts.

Heather Frisch

Construction Counsel with Seyfarth Shaw, LLP

Marc Viau

EXPERT - PETE FOWLER CONSTRUCTION

Marc is a Certified Building Inspector and Fire Code Inspector, and has hands-on experience in doing the work to repair buildings that have been damaged by earthquakes, fires, flooding, and other catastrophic events. He uses this broad and deep industry knowledge to make expert assessments of construction damage, which includes defect investigations, insurance claims, construction site accidents, and all types of property and injury claims. Marc has been called upon to render sworn testimony hundreds of times and has offered opinions for all parties involved in construction including property owners & managers, governmental organizations, developers & contractors, product manufacturers & suppliers, insurers and lawyers. He works on projects as widely varying as single-family residences, multi-family projects, mixed use developments, commercial, institutional, industrial, low-rise, mid-rise and high-rise construction, both in the private and public sectors and with for-profit as well as non-profit organizations. He is a seasoned expert on assessing damage, estimating costs, determining fault, and allocating responsibility

Presentations & Backup Materials

1. Lesson Plan
2. PowerPoint Slides

The Expert Role in the Property Claim Appraisal Process



OFFICES

CALIFORNIA

(949) 240-9971

29122 Rancho Viejo Rd, #114
San Juan Capistrano, CA 92675

NEVADA

(725) 333-2365

2470 St Rose Pkwy, Ste 104
Las Vegas, NV 89074

FLORIDA

(407) 517-0650

174 Semoran Commerce Pl, #A-109
Apopka, FL 32703

TEXAS

(469) 677-8710

Pete Fowler
CONSTRUCTION
Services, Inc.

Pete Fowler CONSTRUCTION Services, Inc.

The Expert Role in the Property Claim Appraisal Process

INTRODUCTION

Property insurance policies almost always contain an "Appraisal Clause," a mechanism designed to resolve disputes regarding the amount of a loss without resorting to costly litigation. While intended to be a faster and less formal alternative dispute resolution (ADR) method, the process requires strict adherence to ethical standards to ensure the final award is binding and enforceable. The Insurance Appraisal and Umpire Association (IAUA) has established specific certifications and codes of ethics that transform this process from a casual negotiation into a rigorous professional proceeding.

The role of the expert is critical, whether serving as a Certified Property Insurance Appraiser (CPIA), a Certified Property Appraiser and Umpire (CPAU), or a consultant. This program navigates the technical and procedural landscape of appraisal, with a special focus on IAUA teachings regarding "ex parte" communications, the handling of causation issues, and the use of the Universal Appraisal Award Form to secure a final resolution.

PROGRAM OUTLINE

1. Introduction
2. The Appraisal Clause & Framework
3. Roles, Ethics & IAUA Certifications
4. Technical Analysis & Scoping the Loss
5. Cost Estimating & Valuation
6. The Umpire Hearing & The Universal Award
7. Conclusion

LEARNING OBJECTIVES

- Define the specific scope of Appraisal versus Litigation, including the "Causation Quagmire" (Coverage vs. Amount of Loss).
- Identify the value of IAUA Certifications (CPAU/CPIA/CPIU) and the ethical mandate for "Competent and Disinterested" panelists.
- Discuss the strict prohibition on "Ex Parte" communications with Umpires and the protocols for transparent negotiation.
- Examine the "Universal Appraisal Award Form" and how to itemize findings to prevent judicial vacating of awards.

PROGRAM CONTENTS

1. Introduction – 5 Minutes
    A. Who We Are
    B. Presenter Information
    C. Program Outline
    D. Introduction
    E. Learning Objectives
2. The Appraisal Clause & Framework -15 Minutes
    A. What is Appraisal?
    B. Dispute over "Amount of Loss" vs. Coverage
    C. Appraisals as part of Arbitration vs. Litigation
    D. Strategic Considerations: When to Invoke
3. Roles, Ethics & IAUA Certifications - 5 Minutes
    A. The Value of Certified Neutrals (CPAU/CPIA/CPIU)
    B. The IAUA Code of Ethics: Fair and Honest Conduct
4. Technical Analysis & Scoping the Loss - 10 Minutes
    A. The Importance of the Joint Site Inspection
    B. Separating Damage from Defect (Pre-Existing Conditions)
    C. Scope of Repair vs. Replacement
    D. Code Upgrades and Ordinance & Law
    E. Organizing the Data: The "Issues/Locations" Matrix
5. Cost Estimating & Valuation - 10 Minutes
    A. Defining RCV vs. ACV
    B. Methodology: Unit Cost vs. Detailed Breakdown
    C. The Software Trap: Xactimate vs. Market Reality
    D. Overhead and Profit (O&P) Arguments
    E. Depreciation: Calculation and Application
    F. "Apples to Apples" Comparison Spreadsheets
6. The Umpire Hearing & The Universal Award - 10 Minutes
    A. Negotiation Strategy: The Transparent "Three-Way" call
    B. Drafting the Bulletproof Award: The Universal Form
7. Conclusion – 5 Minutes
    A. Continuing Education
    B. Backup Materials
    C. Feedback

BACKUP MATERIALS

1. IAUA Code of Ethics for Appraisers and Umpires
2. Civil Litigation Basics for Construction Professionals by Pete Fowler
3. Solving Building Problems by Pete Fowler
4. Pete Fowler's Position on Estimating Software by Pete Fowler


THURSDAY, MAY 28th, 2026 @ 10:00AM PT
Pete Fowler
CONSTRUCTION
Consultants
The Expert Role in the Property Claim Appraisal Process
With Chris Feasel, Heather Frisch, and Marc Viau

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ABOUT US

Building Experts.

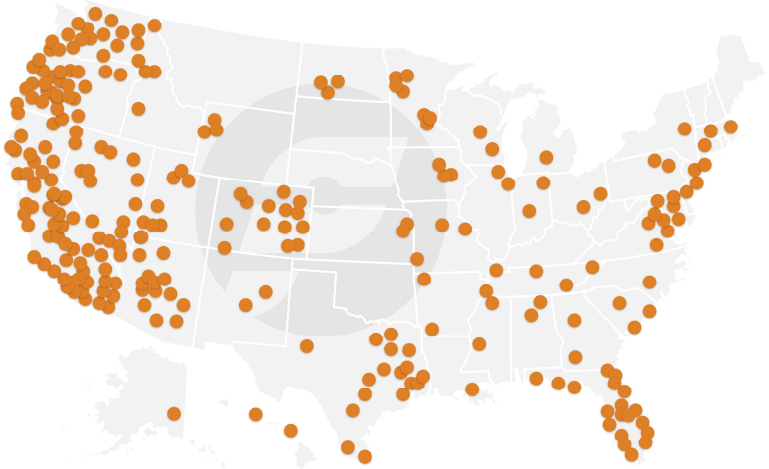
Helping Smart People
Make Smart Decisions

- Construction Defects
- Property Claims
- Personal Injury Claims
- Contract Claims
- Estimating, Quality & Construction Management
- Fire Claims

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Project Map

Pete Fowler CONSTRUCTION Consultants



Our Clients

1. Lawyers
2. Insurers
3. Builders, Developers & Construction Contractors
4. Product Manufacturers & Suppliers
5. Government
6. Financial Institutions Including Lenders
7. Property Owners & Managers

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Meet our Presenters



Chris Feasel

Partner
Resnick & Louis, PC



Heather Frisch

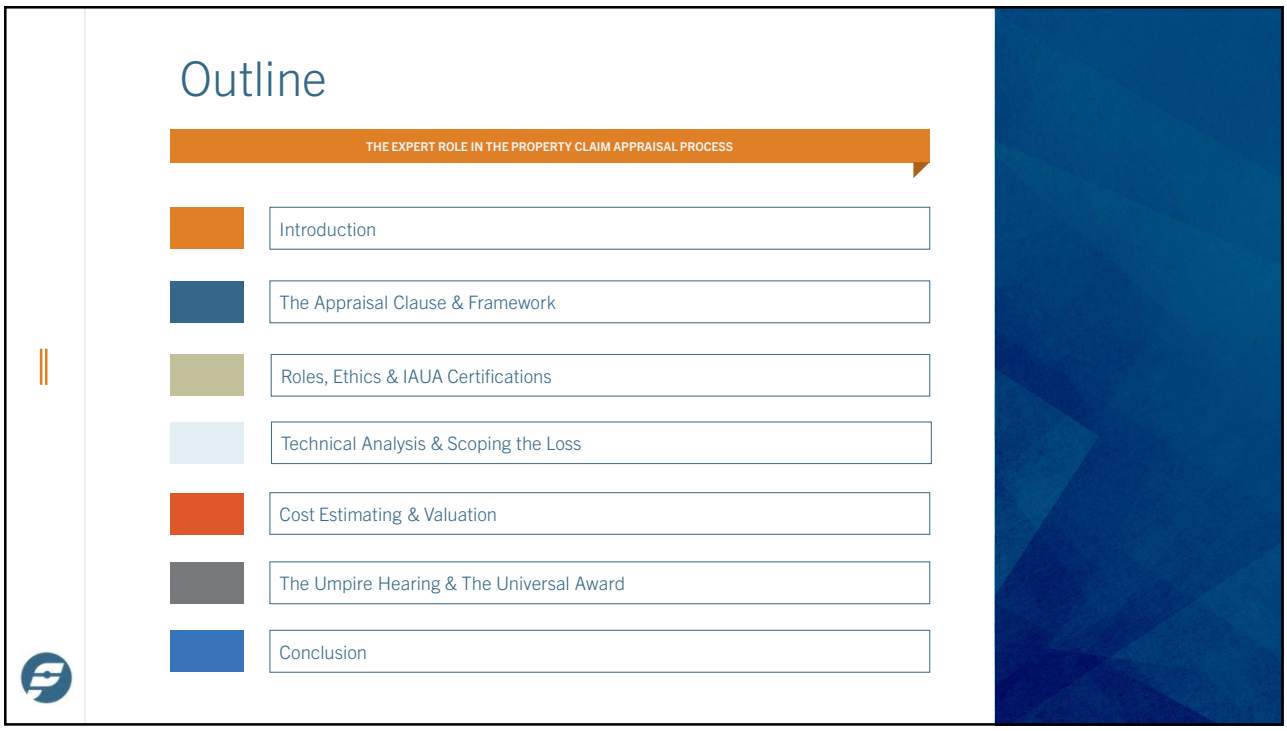
Construction Counsel
Seyfarth Shaw, LLP



Marc Viau

Expert
Pete Fowler Construction Consultants

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Outline
THE EXPERT ROLE IN THE PROPERTY CLAIM APPRAISAL PROCESS
Introduction
The Appraisal Clause & Framework
Roles, Ethics & IAUA Certifications
Technical Analysis & Scoping the Loss
Cost Estimating & Valuation
The Umpire Hearing & The Universal Award
Conclusion

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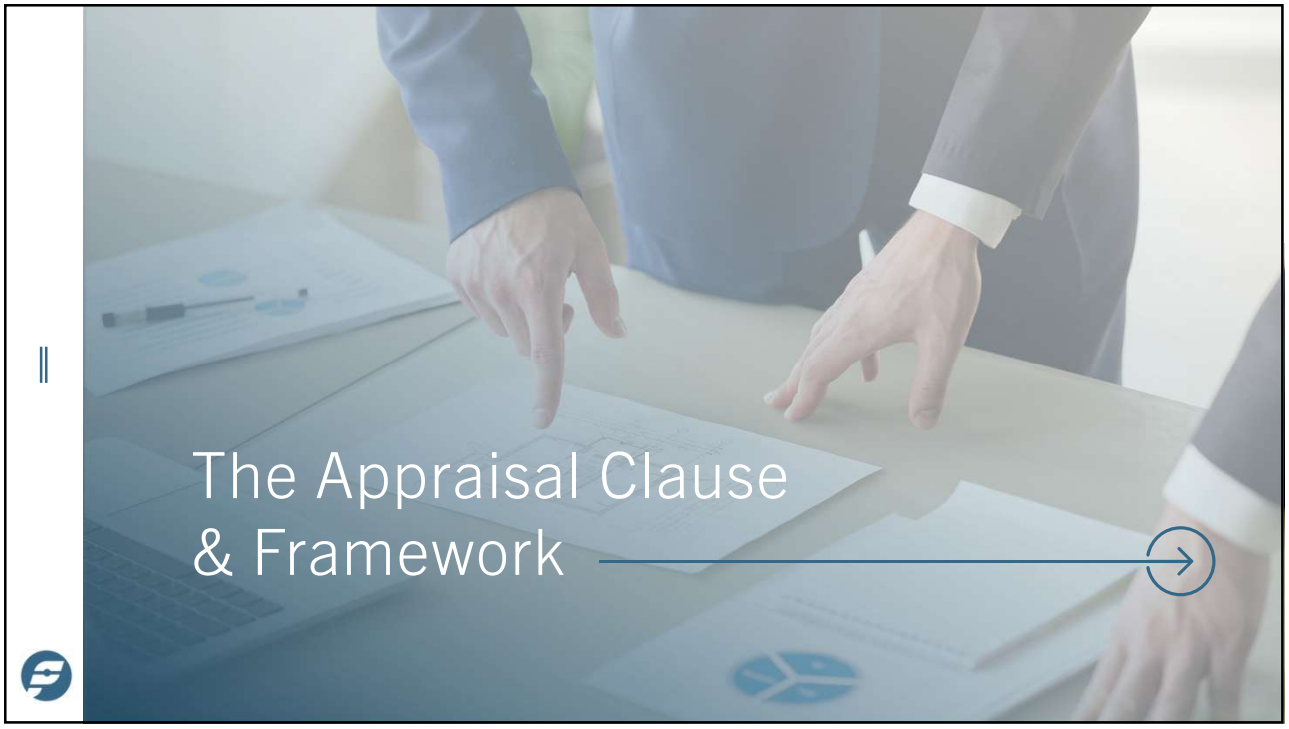


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Learning Objectives

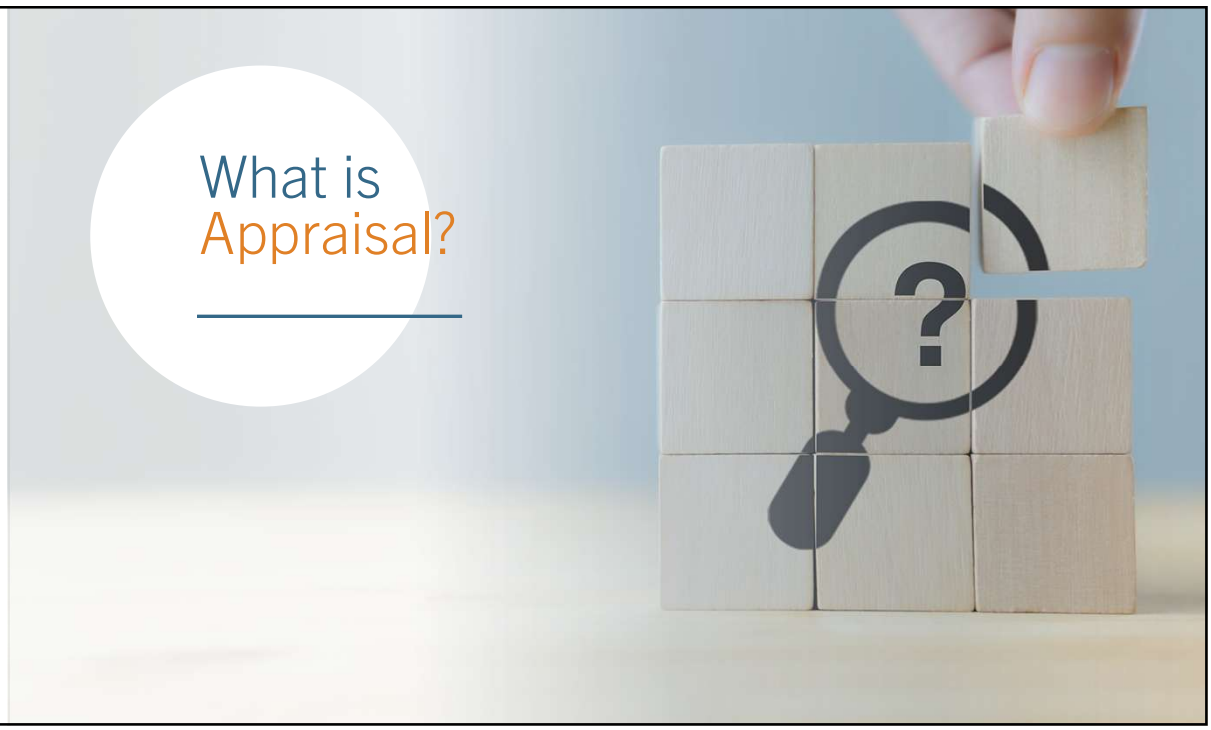
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What is Appraisal?



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Appraisals as Part of Arbitration vs. Litigation





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Strategic Considerations: When to Invoke

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The Value of Certified Neutrals (CPAU/CPIA/CPIU)



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The IAUA Code of Ethics:
Fair and Honest Conduct



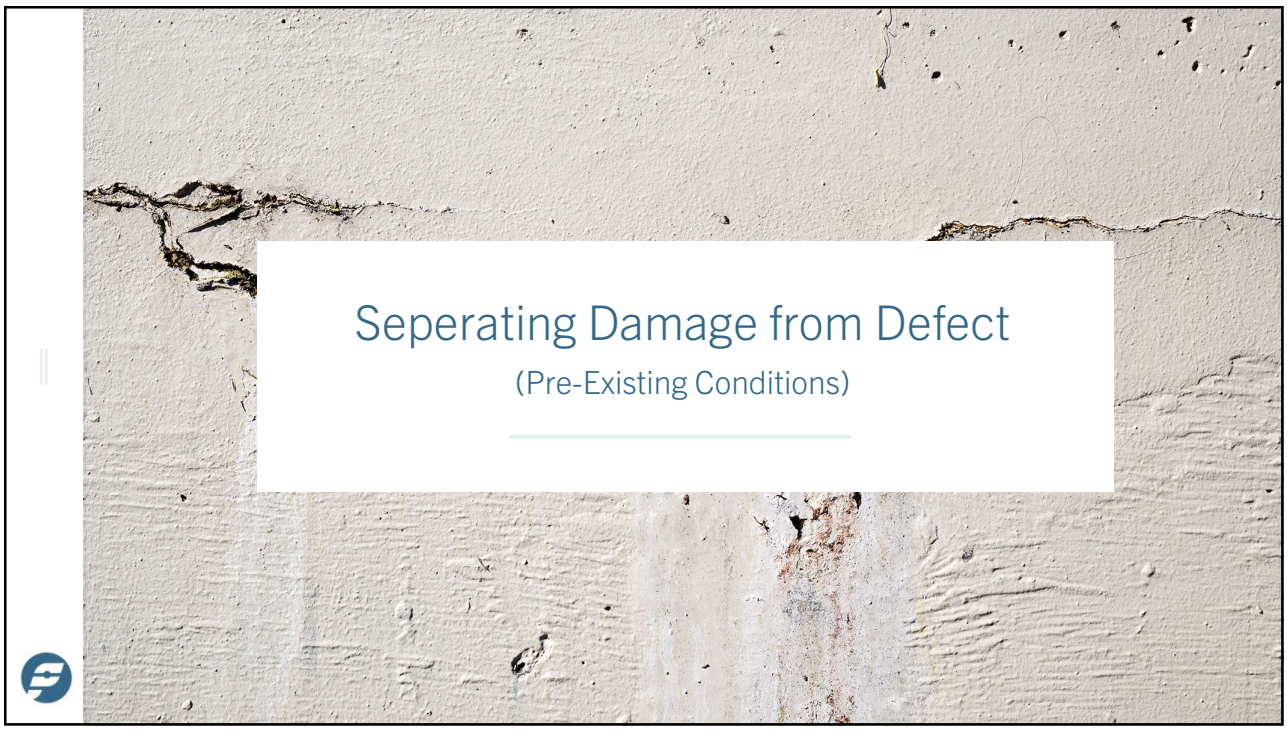
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Technical Analysis &
Scoping the Loss
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100.00
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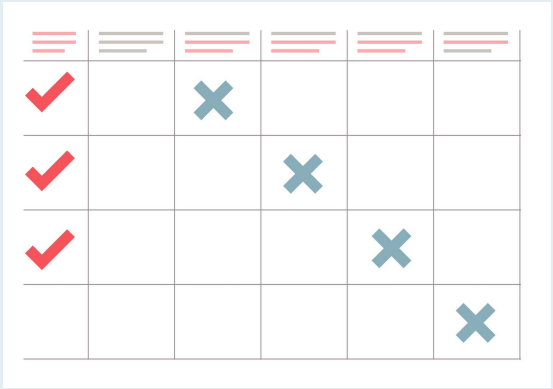


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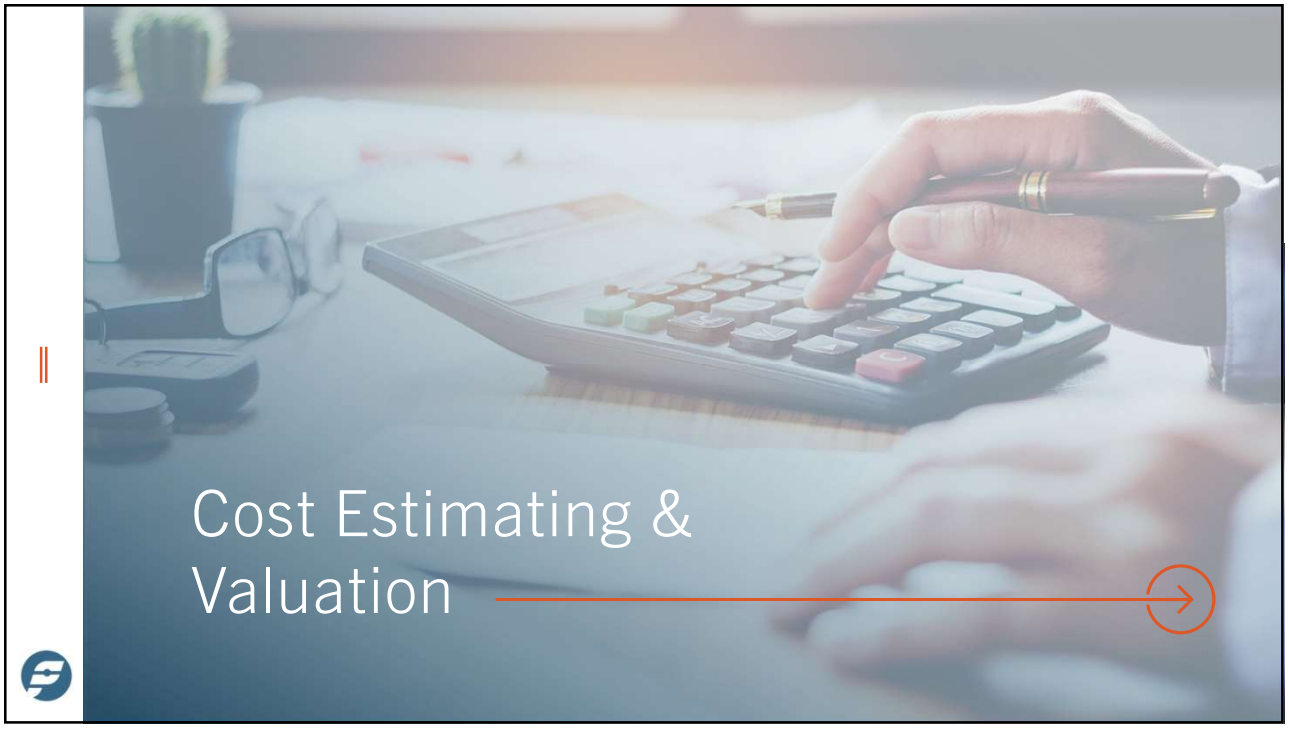


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The “Issues / Locations” Matrix



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Defining RCV vs. ACV



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Methodology:
Unit Cost vs. Detailed Breakdown



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The Software Trap:

Xactimate vs. Market Reality



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Depreciation: Calculation and Application

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Apples to Apples:
Comparison Spreadsheets



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Drafting The Bulletproof Award:
The Universal Form

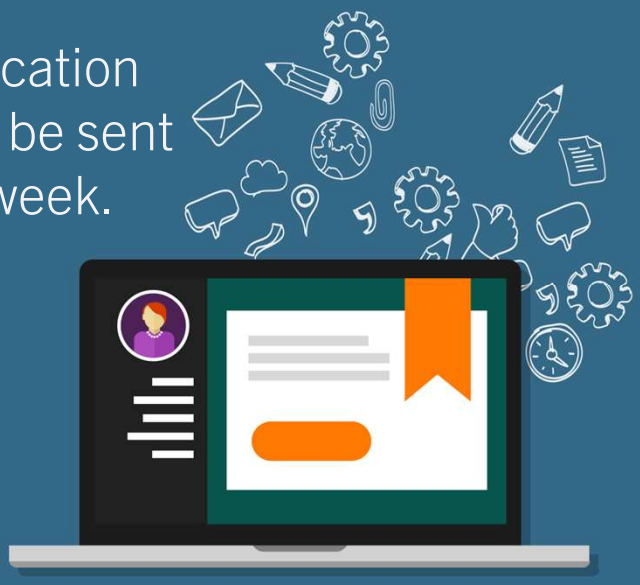


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Continuing Education Certificates will be sent out within one week.



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THURSDAY, JUNE 25th, 2026 @ 10:00AM PT

Pete Fowler CONSTRUCTION Consultants

Expert Witness Ethics

With Don Gifford, Garrett Mott, and Walter Nelson

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