



Insurance Arbitration Preparation Checklist

1. Understand the Arbitration Process:

- Familiarize yourself with the arbitration clause in your insurance policy.
- Know the rules and procedures of the arbitration (e.g., governing body, applicable laws).

2. Gather Relevant Documentation:

- Insurance policy documents, including coverage details and endorsements.
- All correspondence related to the claim (letters, emails, etc.).
- Claim history and previous claims documentation.
- Evidence of loss or damage (photos, repair estimates, etc.).
- Any independent assessments or appraisals.

3. Compile Evidence:

- Create a detailed list of all damages or losses, including descriptions and values.
- Assemble supporting documents (e.g., receipts, invoices, contracts) that substantiate your claim.

4. Select and Prepare Your Representation:

- Decide whether you will represent yourself or hire an attorney or advocate.
- If hiring representation, choose someone experienced in insurance arbitration.

5. Develop a Written Statement:

- Prepare a summary that clearly outlines the nature of the dispute, your position, and desired outcomes.
- Organize supporting evidence in a logical order for presentation.



6. Identify Key Witnesses:

- Consider if you need any witnesses (e.g., experts, contractors) to support your claim.
- Prepare them on the information they need to provide and their role in the process.

7. Understand the Other Party's Position:

- Review the insurance company's stance and any defenses they may raise.
- Identify potential points of disagreement and areas for compromise.

8. Prepare for Presentation:

- Practice your presentation and be ready to articulate your position clearly and concisely.
- Anticipate questions that the arbitrator or opposing party may ask.

9. Confirm Logistics:

- Verify the date, time, and location of the arbitration hearing (or virtual meeting logistics).
- Ensure all parties involved are informed and prepared for the session.

10. Plan for Post-Arbitration:

- Understand the next steps following arbitration, including how the decision will be communicated and any potential actions after the award.
- Prepare for the possibility of appealing the decision, if applicable.

Additional Tips

- Remain professional and courteous throughout the arbitration process.
- Focus on presenting factual evidence rather than emotional arguments.
- Be open to negotiation and compromise if it leads to a fair outcome.