

# Appraisal Institute Offers Insurance Insights for Property Owners Post-Disaster

CHICAGO, IL, UNITED STATES, January 21, 2025 /EINPresswire.com/ -- In the wake of recent natural disasters, including the devastating wildfires in Los Angeles and hurricanes across the southeastern United States, the Appraisal Institute urges property owners and businesses to seek expert advice before accepting direct cash buyouts from insurance companies to settle claims. Understanding the complexities of insurance settlements requires a clear assessment of property value, especially during such challenging times.



Insurance companies often offer cash settlements to expedite claims after disasters. While these offers may seem straightforward, they may not fully reflect the real value of the property or its recovery potential. The Appraisal Institute emphasizes the importance of working with highly trained and objective real estate appraisers, including SRA-designated professionals for residential properties and MAI-designated professionals for businesses and commercial properties.

In a statement, Paula Konikoff, JD, MAI, AI-GRS, President of the Appraisal Institute, underscored the value of consulting designated appraisers:

“Natural disasters create significant challenges for both property owners and businesses, particularly when it comes to navigating insurance settlements. Consulting with SRA- or MAI-designated appraisers provides access to highly qualified professionals who can deliver unbiased, accurate valuations to help owners make informed decisions. These insights are critical to ensuring that settlements align with the true value of the property, protecting financial interests during recovery and rebuilding.”

There is a great deal of information about real estate in the marketplace, including automated valuations and broker price opinions. Designated real estate appraisers are specifically trained to support value opinions with thorough research and analysis and to defend those opinions with

credibility, independence and the highest professional ethics.

The Appraisal Institute encourages both residential and commercial property owners to act thoughtfully and seek professional advice. Partnering with a designated appraiser helps ensure that insurance offers are properly evaluated, supporting property owners in making well-informed decisions during this critical time.

To Find an Appraiser and locate an SRA- or MAI-designated appraiser, visit [www.appraisalinstitute.org](http://www.appraisalinstitute.org).

### About the Appraisal Institute

The Appraisal Institute is the leading professional association of real estate appraisers. The Appraisal Institute's Code of Professional Ethics and Standards of Professional Practice comprise requirements for ethical and competent practice, and advance equal opportunity and nondiscrimination in our profession. Our work includes an array of professional education and advocacy programs, and stewardship of the highest-level professional credentials in residential and commercial real estate appraisal.

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