

LELAND COONTZ

INSURANCE APPRAISER & APPRAISAL UMPIRE

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California Public Adjuster License #2B53445

Insurance appraisal — the amount-of-loss dispute process under property insurance policies. Not real estate appraisal.

PROFILE

Twenty years of property insurance claims experience on both sides of the industry: nine years adjusting claims on behalf of carriers, including Mercury Insurance, followed by ten years representing policyholders as a California licensed public adjuster. Regularly retained as an appraiser and selected as umpire in insurance appraisals. Available for appraisal and umpire appointments throughout California and in most other states.

APPRAISAL & UMPIRE EXPERIENCE

- Party-appointed appraiser in more than 30 insurance appraisals since 2017, residential and commercial, in disputes ranging from single trades to seven figures.
- Selected as umpire by agreement of opposing appraisers and by Superior Court appointment; accepted by both carrier-side and policyholder-side appraisers.
- Appraisal panels opposite State Farm, Farmers, AAA (Interinsurance Exchange), Liberty Mutual, Safeco, Travelers, USAA, Nationwide, Allstate, and others.
- Dwelling, contents, additional living expense, and business income appraisals under Insurance Code section 2071 and equivalent appraisal clauses.
- Appraisal hearing, courtroom, deposition, and examination under oath testimony experience.
- Also retained as a litigation consultant and expert witness on property claims handling and appraisal practice.

A BACKGROUND ON BOTH SIDES OF THE INDUSTRY

Nine years inside carrier claims organizations and ten years representing insureds: familiarity with both playbooks, and no career-long allegiance to either.

REGULATORY CREDENTIALS

- Served on the California Department of Insurance committee that revised the state adjuster licensing examination, including fair claims handling content.

LOSS EXPERIENCE

- Fire, smoke, water, theft, vandalism, earthquake, flood, and hurricane losses; contents; additional living expense; business income.
- Hundreds of residential and commercial claims, many over \$1,000,000.
- Major California disasters (2007 Malibu fires, Santa Barbara Tea Fire, Witch Creek Fire, Glendale smoke claims) and national catastrophes (Katrina, Rita, Ike, Sandy, Irma, Harvey, Michael); Christchurch, New Zealand earthquake including a \$10,000,000+ commercial loss.
- Xactimate certified estimator.

LICENSES, CERTIFICATIONS & LANGUAGES

- California Public Adjuster License #2B53445; former Texas Independent Adjuster License #1426905; former NFIP (FEMA) Flood Certified Adjuster #06060127.
- California Earthquake Certified (SEED); California Fair Claims Practice Certified; Xactimate certified; IICRC certified; State Farm certified.
- English; German (fluent); Spanish (conversational).