

## **Getting Prepared for Claims Adjusting**

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### **I. Insurance Basics**

- A. Insurance Policy Overview
  - 1. Overview
    - a) What is insurance
    - b) Types of insurance
    - c) Additional types of insurance
    - d) Industry roles
    - e) Understanding the terminology
  - 2. Understanding Insurance Policies
    - a) Types of homeowner's insurance
    - b) Other common policies
    - c) Determining risk and underwriting
    - d) Key Personnel
    - e) Statisticians and Actuaries
    - f) Policyholder Processor and Inspector
    - g) The homeowner policy
- B. Claim Handling
  - 1. Understanding Claims
    - a) What is a claim
    - b) Fire claim case study
    - c) The loss notice
  - 2. Claim Processing
    - a) Claims adjusters
    - b) Reviewing the claim file
    - c) Claims approval
    - d) The File Examiner
    - e) Insurance fraud
    - f) Special investigation unit
    - g) Case study resolution

### **II. The Homeowners Policy**

- A. Common homeowner and renter policies
  - 1. Policy types
    - a) H01
    - b) H02
    - c) H03
    - d) H04
    - e) H06
    - f) DP1, DP2, and DP3
- B. Policy overview
  - 1. Reviewing terms and definitions
  - 2. Policy layout
- C. Policy components
  - 1. Definitions
    - a) Peril
    - b) Contents
    - c) Endorsements
    - d) All risk
    - e) Actual Cash Value (ACV)
    - f) Replacement Cost Value (RCV)
  - 2. Coverages
    - a) Coverage A – Dwelling
    - b) Coverage B – Other structures
    - c) Coverage C- Personal Property

- d) Coverage D – Loss of Use
- 3. Dwelling and Other Structures
  - a) Understanding all risk
  - b) Coverage A – Dwelling
  - c) Coverage B – Other Structures
  - d) Exclusions
  - e) Perils Insured Against
  - f) Perils not covered
  - g) *Test your knowledge*
- 4. Personal Property
  - a) What is personal property
  - b) Using a property contents list
  - c) Named Perils
  - d) Personal Property Limits
  - e) Test your knowledge
- 5. Loss of Use – Coverage D
  - a) Additional Living Expenses (ALE)
  - b) Fair Rental Value (FRV)
- 6. Conditions
- D. Reviewing Endorsements
  - 1. Personal property replacement cost
  - 2. Unit owners Coverage A – Special coverage H06
  - 3. Windstorm exterior paint or water proofing
  - 4. Existing damage exclusion
  - 5. Other common endorsements

### **III. Residential Construction - Key Components**

- A. The roofing system
  - 1. Reviewing roof parts and materials
  - 2. Reviewing roof types
  - 3. Materials used
  - 4. Other components to look for
- B. Exterior construction
  - 1. Windows
  - 2. Doors
  - 3. Shutters and awnings
  - 4. Finishes
- C. Exterior structures
  - 1. Pools
  - 2. Patios
  - 3. Sheds and gazebos
  - 4. Miscellaneous structures
- D. Interior construction
  - 1. Standard rooms
    - a) Flooring
    - b) Walls and ceilings
    - c) Finish carpentry
    - d) Finish electrical
    - e) Rough construction
  - 2. Non-standard rooms
    - a) Unique shapes
    - b) Specialized appliances and fixtures
- E. Using an expert
  - 1. Engineers
  - 2. Electricians
  - 3. Carpenters
  - 4. Roofers

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## **The Catastrophe Adjusting Process**

### **V. Getting Organized**

- A. The storm
  - 1. Being prepared
  - 2. Receiving claims
- B. Getting organized
  - 1. Logging claims
  - 2. Prioritizing claims
  - 3. Planning a schedule
  - 4. Contacting the home owners
- C. Creating a schedule
  - 1. The cycle
  - 2. Confirming appointments
- D. Hints a tips

## **VI. Claim File Components**

- A. The Role of the Adjuster
  - 1. The adjuster
  - 2. The role of the adjuster
- B. Elements of the Claim Handling Process
  - 1. The Loss Notice
    - a) Overview
    - b) Understanding the layout
    - c) Loss Notice examples
    - d) Administrative information in the loss notice
    - e) Validating the loss Information
    - f) Understanding coverages in the loss notice
    - g) Understanding endorsements in the loss notice
  - 2. The activity log
    - a) Why it's important
    - b) Details needed
    - c) Options for keeping a log files
- C. Components of the Claim File
  - 1. Building a claim file
  - 2. Claim file components
  - 3. Common documents
    - a) Reservation of rights letter
    - b) Non-waiver agreement
    - c) Coverages and duties letter
    - d) Consent form
  - 4. Scoping and adjusting documentation
    - a) Scope notes
    - b) Roof schematics and diagrams
    - c) Receipts for services
    - d) Photos and videos
  - 5. The estimate
    - a) What is it
    - b) Computer packages available
  - 6. Summary and narrative reports
  - 7. File review
- D. Reviewing the Claim Process
  - 1. Initiating the claim
  - 2. The loss notice
  - 3. Assigning claims
  - 4. The adjusting process
  - 5. File review
  - 6. Submitting claim

## **VII. Property Adjusting 101 (Scoping and Inspecting )**

- A. Overview of property adjusting
  - 1. Understanding the Job
    - a) Determine the cause of loss
    - b) Indemnify the insured

- c) Recommend remediation
    - d) Apply fair, consistent, and impartial judgment
  2. The general approach for adjusting a claim
    - a) Having a consistent pattern
    - b) Reviewing the damages
    - c) Scoping the loss on large claims
    - d) A limited claims approach
  3. Create a game plan that fits your style
    - a) What did you tell the policy holder to do before you arrived?
    - b) Did they do it?
    - c) Did they provide you with a list of the damages?
    - d) How would you prefer to do your walk-through of the dwelling?
  4. Scoping and inspecting actions
    - a) Measuring
    - b) Evaluating damage
    - c) Recording your findings
    - d) Taking photographs
  5. A logical approach
    - a) Who
    - b) What
    - c) When
    - d) Where
    - e) Why
  6. Getting ready to scope
    - a) Receive the claim
    - b) Log the claim
    - c) Review the loss notice
  7. Contacting the insured
    - a) Verify their address and personal information
    - b) Explain the process
    - c) Give them instructions
  8. Meeting the insured
  9. **KNOWLEDGE CHECK**
- B. Preparing yourself to scope and inspect
  1. The importance of photographs
  2. Tips for taking photos
    - a) Overview shot
    - b) Elevations
    - c) Roof damage
    - d) Rooms from two angles
    - e) Overview and close up shots of damage
    - f) Valuable items that are undamaged
  3. Measuring terms
    - a) Square feet
    - b) Linear feet
    - c) Square yard
    - d) Square of roofing
    - e) Bundle
  4. Diagramming the loss
    - a) Floor plans
    - b) Roof diagrams
  5. Calculating the area
    - a) Rectangle
    - b) Triangle
    - c) Trapezoid
    - d) Parallelogram
    - e) Circle
    - f) Checking your work
  6. **EXERCISE**
  7. Reviewing roof types
  8. **KNOWLEDGE CHECK**
- C. Beginning the inspection with the exterior
  1. Assumptions and checks
  2. The roof

- a) Scoping begins with diagramming the roof
  - b) Measuring the roof
  - c) Squaring off the roof
  - d) Roof damage and additional items
  - e) Helpful hints
  - f) **KNOWLEDGE CHECK**
  3. The exterior
    - g) Exterior walls
    - h) Other exterior components
    - i) Mechanical items
    - j) Measuring and recording windows and windows
    - k) Wear and tear on the exterior
    - l) Fencing
    - m) Exterior enclosures
    - n) Doors
    - o) **KNOWLEDGE CHECK**
  4. Final checklist of the exterior
- D. Inspection with the interior and personal property
1. The interior dwelling and personal property
  2. Standard Rooms
    - a) A typical layout
    - b) A top-down approach
      - (1) Taking photos
      - (2) Measuring
      - (3) Damaged areas
      - (4) Do and don'ts
    - c) Key items
      - (1) Doors
      - (2) Trim
      - (3) Closets
    - d) Additional items and personal property
    - e) **KNOWLEDGE CHECK**
  3. Non-standard rooms
    - a) Kitchens and bathrooms
    - b) Sticking with the plan
      - (1) Irregular shapes
      - (2) A top-down approach
    - c) Kitchen flooring
      - (1) Tile
      - (2) Installation types
      - (3) Custom designs
    - d) Kitchen counters
      - (1) Measuring
      - (2) Size
      - (3) Type
      - (4) Islands
      - (5) Back splashes
      - (6) Built-in appliances
      - (7) Electrical outlets
      - (8) Plumbing
    - e) Kitchen appliances
    - f) Islands and cabinets
      - (1) Measuring
      - (2) Photo slideshow
    - g) **KNOWLEDGE CHECK**
    - h) Bathrooms
      - (1) Unique items
      - (2) Fixtures
      - (3) Photo slideshow
    - i) Bathroom checklist
    - j) **KNOWLEDGE CHECK**
    - k) Final checklist of the interior
  4. Custom items and personal property
  5. The next step
  6. *Practice EXERCISE*

### **VIII. Reporting and Finalizing the Claim**

- A. Reporting on the claim
  - 1. Report writing
  - 2. Hints and tips for writing
  - 3. The narrative report – what's important
    - a) Summarizes loss
    - b) Identify cause
    - c) Justifies payment
  - 4. Guidelines for what to include
- B. Logging the claim
- C. Finalizing the claim
  - 1. File reviewers
    - a) What does the examiner look for?
    - b) Hints and tips to avoid kick-back
  - 2. Packaging up the claim file
  - 3. Final processing
  - 4. Payment to the insured

**Continuing Education Information**

**\*\* NOT AVAILABLE \*\***

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<b>Course Authority</b>	CE 3-24c - Adjuster Optional
<b>Provider Name</b>	MindCross Training
<b>Provider ID</b>	<b>366010</b>
<b>Course Name</b>	Developing Skills and Techniques for Catastrophe Adjusting
<b>Course ID</b>	<b>TBD</b>
<b>Credit hours</b>	<b>TBD</b>
<b>Approved</b>	TBD (Date)
<b>Study Method</b>	Online/self-study
<b>Course Level</b>	Intermediate