



Many of the following training modules have pre and post activities such as reading, role plays, scenariobased questions, and work on a case study. Participants can take these modules independently, although there may be a disconnect with some of the activities.

### Module 1

## Introduction to the Insurance Industry

This module introduces participants to the insurance industry, and how the claims examiner fits into it. Participants will receive the policy handbook and binders, as well as discuss the overall scope of the course, schedule, and introduce themselves to the other participants.

### Module 2

## Personal Auto Policy (PAP) - Part 1

This module begins a detailed review of the Personal Auto Policy (01 05 Version), including the following sections:

Definitions

Part A – Liability Coverage

Part B – Medical Payments Coverage

Part C – Uninsured Motorist Coverage

### Module 3

## Personal Auto Policy (PAP) - Part 2

This module continues the detailed review of the Personal Auto Policy (01 05 Version), including the following sections:

Part D – Coverage for Damage to Your Auto

Part E - Duties after an Accident or Loss

Part F - General Provisions

## Module 4

### **Proactive Claims Handling**

A key element to an adjuster's success is their ability to be proactive when handling claims. This module addresses both the technical skills needed (fact gathering, the order of handling) as well as the soft skills (communication, empathy, questioning techniques)

## **Module 5**

## **Reviewing Auto Estimates and Settling First Party Claims**

This module discusses what to look for in an auto estimate and the process for settling the insured's claim.

### Module 6

### **Effective Business Writing and Documentation**

Documentation is a critical component in the claims handling process. The claim file stands on its own and the details of your work must be clear and concise

### Module 7



# **Auto Trainee Curriculum**

This module begins a detailed review of the Commercial Auto Coverage form (10 13) Version, including the following sections:

Section I – Covered Autos

Section V - Definitions

### Module 8

## **Business Auto Coverage Form (BACF)- P 2**

This module begins a detailed review of the Commercial Auto Coverage form (10 13) Version, including the following sections:

Section II – Covered Autos Liability Coverage

Section III – Physical Damage Coverage

Section IV - Business Auto Conditions

### Module 9

## **Liability Analysis**

This module explains the elements of liability required to be present for a claim to be valid, as well as issues that impact the level of exposure. Additionally, we review how various states laws impact the extent of negligence.

#### Module 10

## **Bodily Injury – Basics**

This module explains the components of an injury claim, as well as factors that impact the extent of exposure. Participants are also introduced to types of damages claims and proper reserving techniques.

### Module 11

## **Bodily Injury - Evaluation**

This module continues the review of injury claims began in the prior module, including the evaluation of medical bills. The participant will use their assessment of the medical bills to evaluate the injury exposure and develop a rough settlement plan.

### Module 12

# **Settling Third Party Claims (BI- Evaluation a prerequisite)**

This module combines everything the participant has learned in the course and asks the participant to settle the third party's claim. The settlement process includes justifying their evaluation to the client, negotiating a settlement, and completing the necessary paperwork to finalize the claim.