

Curriculum Design Document Adjuster

Alberta Insurance Council

November 2007

Alberta Insurance Council

Curriculum Design Document for General Insurance Adjusters

License Levels

The Alberta Insurance Council is proposing three levels of general insurance adjuster license.

Level 1 Adjuster: In an average Canadian adjusting firm, this person would work under supervision investigating and negotiate non-complex first party claims (e.g. telephone claims, small burglary, etc.). Other duties would be to work in a support role for Level 2 and Level 3 adjusters in the office (including site attendance, measure and photograph loss scenes, schedule of loss forms, etc.). This person would be supervised by a Level 2 or Level 3 adjuster.

Level 2 Adjuster: In an average Canadian adjusting firm, this person would investigate and negotiate intermediate to complex personal lines claims. In addition to personal lines claims, this person would be involved in handling non-complex to intermediate style commercial/specialty claims. The Level 2 adjuster could work without supervision but cannot act in the capacity of managing or operating an adjusting firm.

Level 3 Adjuster: In an average Canadian adjusting firm, this person would have a broad technical insurance knowledge including experience in handling complex personal lines and/or complex commercial/specialty lines and may act in the capacity of a manager or operator of an adjusting firm.

Skills Levels

Throughout the Curriculum Design Document there will be referrals to skill levels as either Basic, Intermediate or Advanced. To ensure consistency with established learning principles, “Blooms Taxonomy of Educational Objectives” was referenced in developing definitions for each skill as follows:

Alberta Insurance Council

Curriculum Design Document for General Insurance Adjusters

Bloom's Levels 1 and 2 - Basic Skills

A basic skill level in a particular area would require the adjuster to have **Knowledge and Comprehension** of that particular area.

Definition of Knowledge: The adjuster recalls or recognized information, ideas, and principles in the approximate form in which they were learned.

Definition of Comprehension: The adjuster understands, translates, or interprets (explains or summarizes) information based on prior learning.

Bloom Levels 3 and 4 - Intermediate Skills

An intermediate skill level in a particular area would require the adjuster to be able to **Apply and Analyze** the knowledge and comprehension of that particular area.

Definition of Application: The adjuster selects transfers, and uses data and principles to complete a problem or task with a minimum of direction.

Definition of Analysis: The adjuster distinguishes, classifies, and relates the assumptions, hypotheses, evidence, or structure of a statement or question.

Bloom Levels 5 and 6 - Advanced Skills

A adjuster with an advanced skill level in a particular area must be able to **Synthesize and Evaluate** the knowledge and comprehension of that particular area.

Definition of Synthesis: The adjuster originates, integrates, and combines ideas into a product, plan or proposal that is new to him or her.

Definition of Evaluation: The adjuster appraises, assesses, or critiques on a basis of specific standards or criteria.

General Insurance – National Skills Profiles (Reformatted)

Technical

Level I		Level II and Level III
Basic	Intermediate	Advanced
<p>Property Insurance</p> <p>Commercial Property</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy structure • Building Coverage • Stock Coverage • Equipment Coverage • Business Interruption • Casualty coverages • Crime • Boiler & Machinery • Specialized Forms (Contractors, Garage) <p>Other Commercial Coverages</p> <ul style="list-style-type: none"> • Surety • Marine & Aviation <p>(continued below)</p>	<p>Property Insurance</p> <p>Personal Property</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Tenant Insurance • Homeowners Insurance • Condominium Insurance • Farm Insurance • Seasonal Insurance • Endorsements • Other (rented, Mobile Home) <p>Liability Insurance</p> <p>Personal Lines</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Standard Coverages (Sections E,F & G) <p>(continued below)</p>	<p>Property Insurance</p> <p>Personal Property</p> <ul style="list-style-type: none"> • Fundamental Principles • Tenant Insurance • Homeowners Insurance • Condominium Insurance • Farm Insurance • Seasonal Insurance • Endorsements • Other (rented, Mobile Home) <p>Commercial Property</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy structure • Building Coverage • Stock Coverage • Equipment Coverage • Business Interruption • Casualty coverages • Crime • Boiler & Machinery • Specialized Forms (Contractors, Garage) <p>(continued below)</p>

General Insurance – National Skills Profiles (Reformatted)

Technical (continued)

Level I		Level II and Level III
Basic	Intermediate	Advanced
<p>Liability Insurance</p> <p>Commercial Lines</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Standard Coverages (Commercial General, Tenants’ Legal, Umbrella, Garage, Professional) <p>Automobile Insurance</p> <p>Commercial Automobile</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Standard Coverages (Garage & Fleet) • Endorsements 	<p>Automobile Insurance</p> <p>Personal automobile</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Standard Coverages (Sections A,B & C) • Endorsements <p>Travel Insurance</p> <p>Accident & Sickness</p>	<p>Liability Insurance</p> <p>Personal Lines</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Standard Coverages (Sections E,F &G) <p>Automobile Insurance</p> <p>Personal Automobile</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Standard Coverages (Sections A,B & C) • Endorsements <p>Commercial Automobile</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Standard Coverages (Garage & Fleet) • Endorsements <p>Travel Insurance</p> <p>Accident & Sickness</p>

General Insurance – National Skills Profiles (Reformatted)

Client Sales & Service

Level I	Level II		Level III
Intermediate	Intermediate	Advanced	Advanced
<ul style="list-style-type: none"> • Information Gathering in accordance with Office Practices/Guidelines • Risk Evaluation • Networking • Needs Evaluation • Communication • Prospecting • Negotiating • Rate Manual Usage • Conflict Resolution • Claims Process Management • Insurance Policy Maintenance • Binding Authority • Knowledge of Limitations 	<ul style="list-style-type: none"> • Sales Management 	<ul style="list-style-type: none"> • Networking • Public Relations • Conflict Resolution • Claims Process Management • Quotation Assessment • Insurance Policy Maintenance • Insurer/Client Relationship Development • Binding Authority • Knowledge of Limitations 	<ul style="list-style-type: none"> • Sales Management • Selection of Insurers • Insurer Contract Analysis • Brokerage Promotion

General Insurance – National Skills Profiles (Reformatted)

Ethics & Professionalism

Level I		Level II	Level III
Intermediate	Advanced	Advanced	Advanced
<ul style="list-style-type: none"> • Regulatory Legislation & By-laws • Different Industry Trade Associations • Career Development • Continuing Education Requirements • Errors & Omissions 	<ul style="list-style-type: none"> • Professional Conduct • Confidentiality (Privacy Act) 	<ul style="list-style-type: none"> • Career Development • Errors & Omissions 	<ul style="list-style-type: none"> • Regulatory Legislation & By-laws • Different Industry Trade Associations

General Insurance – National Skills Profiles (Reformatted)

Human Resources

Level I	Level II	Level III
Intermediate	Intermediate	Advanced
<ul style="list-style-type: none"> • Terms of Employment 	<ul style="list-style-type: none"> • Training • Orientation • Evaluation • Motivation • Mentoring • Leadership • Professional Development Management 	<ul style="list-style-type: none"> • Employment Legislation • Recruiting • Hiring • Selection • Training • Orientation • Evaluation • Termination • Benefits/Compensation • Motivation • Mentoring • Planning • Leadership • Professional Development Management

General Insurance – National Skills Profiles (Reformatted)

Industry Knowledge & Skills (Levels II & III on next page)

Level I		
Basic	Intermediate	Advanced
<ul style="list-style-type: none">• Role of Insurance in Society• Benefits of Insurance to Society• Role of Insurer• Role of Underwriter• Role of Adjuster• Role of Regulatory Body• Industry Associations• Market Trends• Concept of Reinsurance• Concept of Facility	<ul style="list-style-type: none">• Licensing Levels• Role of Brokers/Agents	<ul style="list-style-type: none">• Fiduciary Responsibility

General Insurance – National Skills Profiles (Reformatted)

Industry Knowledge Skill (Level I on previous page)

Level II		Level III
Intermediate	Advanced	Advanced
<ul style="list-style-type: none"> • Role of Insurance in Society • Benefits of Insurance to Society • Role of Insurer • Role of Underwriter • Role of Adjuster • Role of Regulatory Body • Industry Associations • Market Trends • Concept of Reinsurance • Concept of Facility 	<ul style="list-style-type: none"> • Relationship Building 	<ul style="list-style-type: none"> • Role of Insurance in Society • Benefits of Insurance to Society • Role of Insurer • Role of Underwriter • Role of Adjuster • Role of Regulatory Body • Industry Associations • Market Trends • Concept of Reinsurance • Concept of Facility • Understanding Issues Involved in Purchasing & Selling a Brokerage

General Insurance – National Skills Profiles (Reformatted)

Risk Management Skills

Level I	Levels II & III
Intermediate	Advanced
<ul style="list-style-type: none">• Identify Exposures• Identify Alternatives• Select Techniques• Implement• Monitor & Modify	<ul style="list-style-type: none">• Identify Exposures• Identify Alternatives• Select Techniques• Implement• Monitor & Modify

General Insurance – National Skills Profiles (Reformatted)

Office Skills (Levels II & III on next page)

Level I		
Basic	Intermediate	Advanced
<ul style="list-style-type: none"> • Non-Verbal Communication • Automation • Mathematical • Ability to Negotiate • Filing • Financial Handling 	<ul style="list-style-type: none"> • Literacy • Analytical • Organizational • Time Management • Prioritization 	<ul style="list-style-type: none"> • People Skills • Team Player • Telephone • Listening • Verbal Communication • Written Communication

Level II		Level III
Intermediate	Advanced	Advanced
<ul style="list-style-type: none"> • Non-Verbal Communication • Filing 	<ul style="list-style-type: none"> • Literacy • Analytical • Mathematical • Ability to Negotiate • Financial Management 	<ul style="list-style-type: none"> • Automation Systems Management • Organizational • Time Management • Prioritization • File Management • Delegation • Team Building

General Insurance – National Skills Profiles (Reformatted)

Adjuster Firm Management

Level III
Advanced
<ul style="list-style-type: none">• Strategic Planning• Financial Management• Operations Management• Perpetuation & Succession Planning• Broker Management System Operations• Marketing Management

Technical skills: Adjuster

Level 1, Module 1

ID number and ability objective: 51. Property Insurance

Define the principles and use of property insurance.

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>51. Property Insurance</p> <p>51.1 Commercial Property</p> <p>51.1.1 Fundamental Principles - ability to identify a commercial exposure; define types of insured e.g. sole proprietorship, corporation, partnership; demonstrate comprehension of the structure of co-insurance clauses.</p> <p>51.1.2 Policy Structure - ability to understand the Perils and Broad Form policies; ability to understand what co-insurance is and how it works</p> <p>51.1.3 Building Coverage – ability to identify what types of property would be covered under building coverage</p> <p>51.1.4 Stock Coverage - ability to identify what types of property would be covered under stock coverage</p> <p>51.1.5 Equipment Coverage - ability to identify what types of property would be covered under equipment coverage</p>	<p>51. Property Insurance</p> <p>51.3 Personal Property</p> <p>51.3.1 Fundamental Principles – ability to define and demonstrate what types of coverages are included as personal property – e.g. tenant’s, homeowner’s, mobile home, condominium, seasonal, pleasure craft, travel trailers; demonstrate ability to accurately complete a Boeckh calculator; demonstrate ability to understand and explain the purpose/intent of statutory and additional conditions; claim denial process demonstrate ability and define the following:</p> <ul style="list-style-type: none"> • why a coverage would be identified as commercial or personal • define a commercial exposure • define exclusions • define the difference between standard vs comprehensive; demonstrate an understanding of insurance terminology - actual cash value to replacement cost; define and demonstrate understanding of who can be an “insured” under a policy; demonstrate knowledge and ability to explain and access coverage and understand subrogation, and estoppel plus the importance of accurate collection of information to adjust a claim 	

Technical skills: Adjuster

Level 1, Module 1

ID number and ability objective: 51. Property Insurance

Define the principles and use of property insurance.

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>51. Property Insurance</p> <p>51.1 Commercial Property</p> <p>51.1.6 Business Interruption – ability to identify what business interruption insurance is and how it could assist a business that suffers a loss while being rebuilt or restored</p> <p>51.1.7 Casualty Coverages – ability to identify what casualty insurance is e.g. bodily and personal injury</p> <p>51.1.8 Crime – ability to identify the 2 criminal acts that are usually covered under a commercial property insurance policy and to recognize the need for other coverages to be insured e.g. burglary, safe, robbery, theft, etc.</p> <p>51.1.9 Boiler & Machinery – ability to identify these exclusions that appear in commercial property insurance policies and know that additional insurance coverage must be made to insure against losses caused by boiler & machinery</p>	<p>51. Property Insurance</p> <p>51.3 Personal Property</p> <p>51.3.2 Policy Structure – ability to demonstrate and apply knowledge of the components of the personal property policy, e.g. common definitions, deductible clause, Coverages A – dwelling building, B - detached private structures, C – personal property including on & off premises, special limits, extension of coverage, D - additional living expense and fair rental value, Basis of claim payment, E – personal liability to include compensatory damages, supplementary payments, notice, requirements of insured, F – voluntary medical payments, G – voluntary property damage, exclusions</p> <p>51.3.3 Tenant Insurance - demonstrate knowledge and the ability to describe and compare tenant insurance policies including perils insured and coverages e.g. all risks, legal liability, contents, improvements and betterments, comprehensive personal liability; demonstrate knowledge and the use of all tenant insurance forms</p>	

Technical skills: Adjuster

Level 1, Module 1

ID number and ability objective: 51. Property Insurance

Define the principles and use of property insurance.

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>51. Property Insurance 51.1 Commercial Property 51.1.10 Specialized Forms (Contractors, Garage) -ability to identify the need for and when and who is responsible for purchasing contractors insurance</p> <p>51 Property Insurance 51.2 Other Commercial Coverages 51.2.1 Surety- identify what surety insurance is and when it could be required e.g. types of licenses, bonded warehouses, executors of estates, etc. 51.2.2 Marine & Aviation – ability to identify what is covered under these types of policies, e.g. aviation covers aircraft and the liability associated with the operations of aircraft; and marine covers the vessel and cargo</p>	<p>51. Property Insurance 51.3 Personal Property 51.3.4 Homeowners Insurance – demonstrate knowledge and the ability to describe and compare homeowners’ policies including the named perils form, basic form, broad form and comprehensive form, define and demonstrate knowledge of what types of risks are covered under a basic, broad and comprehensive form; demonstrate and apply knowledge with respect to inflation protection, guaranteed replacement cost, guaranteed replacement cost vs ACV, guaranteed replacement costs vs replacement cost, single limit endorsement, demonstrate knowledge and the ability to describe and compare requirement to notify for alterations and renovations, exclusions (re: water losses, vacancy, under construction, by-laws) fire department charges, floaters; demonstrate and apply knowledge of common definitions and types of construction; demonstrate knowledge and the ability to describe and compare the use of all home owner insurance forms</p>	

Technical skills: Adjuster Level 1, Module 1

ID number and ability objective: 51. Property Insurance

Define the principles and use of property insurance.

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>51. Property Insurance</p> <p>51.3 Personal Property</p> <p>51.3.5 Condominium Insurance – demonstrate knowledge and the ability to describe and compare condominium coverages including what is insured by the condominium corporation and what needs to be insured by the unit holder, what endorsements may be added to the policy e.g. U1 unit improvements and betterments, U3 contingency, U2 loss assessment common areas; define bare land vs standard condo, demonstrate knowledge of loss assessment and unit additional protection</p> <p>51.3.6 Farm Insurance– demonstrate knowledge and the ability to describe and compare farm insurance</p> <p>51.3.7 Seasonal Insurance – demonstrate knowledge and the ability to describe and compare seasonal and secondary residence coverages e.g. fire, extended coverages and electricity, one or more of burglary, vandalism or malicious acts, and glass for building and/or contents</p> <p>51.3.8 Endorsements – demonstrate knowledge and the ability to describe and compare endorsements (floaters) e.g. personal articles, fine arts, TV & antennae, tool, guaranteed replacement cost, sewer back-up, flood, earthquake, etc.</p> <p>51.3.9 Other (rented, mobile home) demonstrate knowledge and the ability to describe and compare mobile home (A, B, C & D) and rented premises coverages and how it differs from basic homeowner’s policy e.g. exclusions for loss or damage occurring while moving the building and how attached buildings are covered</p>	

Technical skills: Adjuster

Level 1, Module 1

ID number and ability objective: 52. Liability Insurance

Define the principles of liability insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>52. Liability Insurance 52.1 Commercial Lines 52.1.1 Fundamental Principles - ability to identify a liability risk; 52.1.2 Policy Structure – ability to identify the 2 types of commercial general liability policies e.g. Commercial General Liability Policy (Occurrence Form) and Commercial General Liability Policy (Claims Made Form). 52.1.3 Standard coverages – ability to identify common coverage options under a commercial liability policy e.g. commercial general, tenants’ legal, umbrella, garage, professional,</p>	<p>52. Liability Insurance 52.2 Personal Lines 52.2.1 Fundamental Principles - demonstrate knowledge and the ability to describe and compare coverages that are included for personal lines liability insurance; demonstrate knowledge and ability to describe and compare appropriate common liability concepts e.g. criminal law, common law, statute law, civil code, civil law e.g. contract law, tort law including elements of a tort, types of tort and negligence, basic legal precedents, statutory and other conditions 52.2.2 Policy structure - demonstrate knowledge and the ability to describe and compare the components/structure of the personal liability policy e.g. (Sections E, F, G & H of Homeowner’s policies). 52.2.3 Standard coverages – demonstrate knowledge and the ability to describe and compare the standard coverages of a personal liability policy e.g. legal liability, voluntary medical payments, voluntary payment for damage to property, voluntary compensation for residence employees (Sections E, F & G of Homeowners’ policies).</p>	

Technical skills: Adjuster Level 1, Module 1

ID number and ability objective: 53. Automobile Insurance

Define the principles of automobile insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>53. Automobile Insurance 53.1 Commercial Automobile 53.1.1 Fundamental principles - understand the various commercial automobile forms 53.1.2 Policy Structure demonstrate the ability to identify sections of a garage or fleet policy from the declaration page, understand the components of the commercial automobile policies (Standard Automobile Policy) SPF #1, (Standard Garage Policy) SPF #4 & (Non-owned automobile Policy) SPF #6 53.1.3 Standard Coverages (Garage & Fleet) - define what the requirements are to be able to insure a risk as a fleet policy (SPF #1); define the requirements for a risk to qualify for a garage policy (SPF #4), SPF #6 Non-Owned Auto, 53.1.4 Endorsements – demonstrate the ability to identify a commercial auto exposure; demonstrate a basic understanding to determine if a vehicle is under a fleet policy; demonstrate an understanding of commercial endorsements; demonstrate a basic understanding to determine if a vehicle is under a garage policy</p>	<p>53. Automobile Insurance 53.2 Personal Automobile 53.2.1 Fundamental principles - demonstrate knowledge and the ability to describe and compare SPF#1 (Standard Auto Policy); demonstrate knowledge and the ability to describe and compare the importance of accurate collection of information to adjust a claim; demonstrate knowledge and ability to apply this knowledge for binding authority, underwriting decisions and the use of ratings and recognize inter-jurisdictional situations 53.2.2 Policy Structure - demonstrate knowledge and the ability to describe and compare the components of the personal automobile policy Sections A, B, C & D); demonstrate and apply knowledge with respect to insured vs driver, auto reform/grid, rented or leased automobiles, etc.</p>	

Technical skills: Adjuster

Level 1, Module 1

ID number and ability objective: 53. Automobile Insurance

Define the principles of automobile insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>53. Automobile Insurance</p> <p>53.2 Personal Automobile</p> <p>53.2.3 Standard Coverages - (Sections A,B, C & D) demonstrate knowledge and the ability to describe and compare the coverage under a standard automobile policy e.g. Section A Third Party Liability, Section B Accident Benefits, Section C Loss of or Damage to Insured Automobile, settlement agreement, Section D Uninsured Automobile</p> <p>53.2.4 Endorsements - demonstrate knowledge and the ability to describe and compare the purpose and intent of the various policy endorsements e.g. SPF#2 Driver's Automobile Policy, SPF#4 Garage Policy Form, SPF #6 Non-Owned Auto, SEF# 9 Recreational Vehicle Endorsement, SEF# 20 Loss of Use Endorsement, SEF#27 Legal Liability for Damage to Non-Owned Automobile Endorsement, SEF# 36 Commercial Automobile Used Exclusively for Pleasure Purposes, SEF# 43(r) Limited Waiver of Depreciation Endorsement, SEF# 44 Family Prot. Endorsement, 3, 5, 13D, 23A, 38 38A, 43, etc.</p>	

Technical skills: Adjuster

Level 1, Module 1

ID number and ability objective: 54. Travel Insurance
 Define the principles of travel insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>54. Travel Insurance</p> <p>54.1.1 demonstrate knowledge and the ability to describe and compare travel insurance and the common clauses – health & pre-existing conditions; excess hospital; medical insurance and extended care; accidental dental; emergency transportation – carnage & travel of family member; death or disability – funeral expense, repatriation, accidental death benefits, accidental disability and loss of sight benefit; other coverages e.g. trip cancellation or interruption, baggage, return of auto, delay of return travel, childcare attendant, aggregate limits</p>	

Technical skills: Adjuster Level 1, Module 1

ID number and ability objective: 55. Accident & Sickness

Define the principles of Accident & Sickness insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>55. Accident & Sickness</p> <p>55.1.1 demonstrate knowledge and the ability to describe and compare accident & sickness insurance.</p> <p>55.1.2 Demonstrate knowledge and the ability to explain and compare the two types of accident & sickness insurance (individual & group) and the difference between the two with respect to “own occupation vs any occupation” , policy owner, master contract vs certificate holder, ;</p> <p>55.1.3 Demonstrate knowledge and ability to explain and compare the differences between weekly indemnity, long term disability, major medical (extended health care)</p> <p>55.1.4 Demonstrate knowledge and ability to explain and compare elimination periods and benefit periods.</p>	

Client Sales and Service: Adjuster Level 1, Module 2

ID number and ability objective: 56. Client Sales and Service

Demonstrate the abilities to manage new and existing clients and to analyze and review risks to provide service going forward.

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>56. Client Sales and Service</p> <p>56.1 Information Gathering in accordance with office practices/guidelines – explain and demonstrate the importance of accurate collection of information from clients e.g. explain the importance of client interviewing skills; explain the importance of accurately documenting conversations with clients; use examples to demonstrate the advantage of accessing, using and maintaining records; analyze forms, reports, questionnaires; demonstrates ability to be able to inspect risks on site; adhering to company reporting procedures; tracking and recording activities; receiving and adhering to client instructions</p> <p>56.2 Risk evaluation - define and demonstrate the importance of developing skills to obtain full and accurate information from a client; define and demonstrate the importance of developing skills to accurate complete necessary documentation; demonstrate ability to conduct on-site inspections when required</p> <p>56.3 Networking – define and demonstrate the importance of maintaining good relationships e.g. insurers, brokers; define and demonstrate the importance of identifying opportunities to use networking to build industry contacts and knowledge</p> <p>56.4 Communication – define and demonstrate why communication skills are an important tool in dealing with clients e.g. the ability to ask difficult questions, the ability to communicate with a client in a clear and articulate manner, educating the client</p> <p>56.5 Prospecting – describe the advantages of possessing prospecting skills e.g. using various customer profiles identify situations that could be used for prospecting while respecting confidentially</p> <p>56.6 Needs evaluation – define and demonstrate the skills required to complete needs evaluation, e.g. thorough investigations skills, accurate reporting skills, timely resolution skills</p>	

Client Sales and Service: Adjuster Level 1, Module 2

ID number and ability objective: 56. Client Sales and Service

Demonstrate the abilities to manage new and existing clients and to analyze and review risks to provide service going forward.

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>56. Client Sales and Service</p> <p>56.7 Negotiating – define and demonstrate solutions demonstrating negotiation skills e.g. probing questions, careful disclosure of information, suggesting solution or compromises to meet needs; the ability to negotiate/settle basic non- complex claims under supervision</p> <p>56.8 Rate Manual Usage – define and demonstrate how the rate manual can assist in claims settlement e.g. eligibility, rates, products, limitations, wordings, etc.</p> <p>56.9 Conflict Resolution –define and demonstrate strategies for resolving a conflict e.g. management and resolution under supervision for both internal and external conflicts to include such concepts as respect, active listening skills, questioning skills, controlling emotions, acknowledging when it is appropriate to escalate the conflict to higher management or someone more senior.</p> <p>56.10 Claims Process Management - define and demonstrate how you should handle the claim process e.g. familiarity with the claims handling process; assuring that the claim is handled according to the timing requirements established in the statutory conditions in the contract</p> <p>56.11 Insurance policy maintenance –define and demonstrate what is required to provide appropriate insurance policy maintenance e.g. annual reviews, updating cost calculators, the need to suggest new products when there is a material change in circumstances, management of payment problems, the need for reviewing for accuracy insurance company documents for coverages, ratings and discounts, midterm changes</p> <p>56.12 Binding Authority –define and demonstrate knowledge of binding limits, where to obtain information if not sure, procedures to handle situations that exceed binding authority</p> <p>56.13 Knowledge of limitations – define and demonstrate knowledge that all insurance policies have terms, conditions and limitations and knowing where to obtain access on limitations</p>	

Ethics and Professionalism: Adjuster Level 1, Module 3

ID number and ability objective: 7. Ethics & Professionalism

Demonstrate the high level of personal and professional conduct that is required.

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>57. Ethics & Professionalism</p> <p>57.1 Regulatory Legislation & Bylaws – Understand and comprehend - the requirement of the provincial Insurance Act, its regulations and bylaws governing the distribution of insurance products and the adjusters requirement to comply with them to include the role of the Superintendent of Insurance and the Council</p> <p>57.2 Different Industry Trade Associations Understand and comprehend the role and benefits of various industry trade associations e.g. Insurance Brokers Association of Canada, Insurance Brokers Association of Alberta, Insurance Bureau of Canada/IBC, Canadian Independent Adjusters Association, etc. Canadian Insurance Claims Managers Association, etc.</p> <p>57.3 Career Development – understand and comprehend the advantages of further education and development using such tactics as obtaining designations e.g. CIP, FCIP, CRM; maintain currency with changes within the industry; maintain awareness of developmental opportunities within the industry; structure a career development plan; identify individuals who can provide mentoring opportunities</p>	<p>57. Ethics & Professionalism</p> <p>57.6 Professional Conduct – using case studies analyze the responsibilities of an adjuster as outlined in the Code of Conduct including integrity; competence; quality of service; advising clients; confidentiality; conflict of interest identification and resolution; encourage public respect; manner of service; maintain integrity of the profession; unauthorized practice of the profession and conduct toward others; concept of utmost good faith</p> <p>57.7 Confidentiality (Privacy Act) – using various case studies identify what responsibilities an adjuster would have with respect to confidentiality (Privacy Act) e.g. what constitutes private information; be knowledgeable about the Privacy Act and an adjuster’s responsibilities; how files must be kept; obtaining consent for information sharing, etc.</p>

Ethics and Professionalism: Adjuster Level 1, Module 3

ID number and ability objective: 7. Ethics & Professionalism

Demonstrate the high level of personal and professional conduct that is required.

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>Ethics & Professionalism</p> <p>57.4 Continuing Education – understand and comprehend the requirements to maintain information regarding continuing education credits that have been earned, the advantages of continuing education, where you can obtain the continuing education and the requirement to file information regarding continuing education credits that have been earned</p> <p>57.5 Errors & Omissions – understand and comprehend the regulations/bylaws for maintaining E&O insurance & the minimums that are required; understand and demonstrate sound business practices to limit errors & omissions exposure e.g. adherence to office policies; establishing procedures, systems, standards, monitoring and auditing; awareness of protocols for identifying and notification of potential claims; reporting of all claims to insurer for all adjusters; estoppel</p>	

Human Resources: Adjuster Level I, Module 4

ID number and ability objective: 8. Human Resources

Demonstrate the requirement for human resource skills in the office

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>58. Human Resources</p> <p>58.1 Terms of Employment - Understand and comprehend the importance and direction that should be included in your terms of employment e.g. hours of work; compensation; benefits, skills required; requirement to be bondable</p>	

Industry Knowledge and Skills: Adjuster Level I, Module 5

ID number and ability objective: 59. Industry Knowledge and Skills

Demonstrate knowledge of the different components and structure of the insurance industry, regulatory requirements, and market trends and issues that will impact the insurance market

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>59. Industry Knowledge & Skills 59.1 Role of Insurance In Society – identify and understand who the stakeholders are in the general insurance industry e.g. insurers, brokers, agents, adjusters, regulators, clients, mortgagees, trade associations, etc. 59.2 Benefits of Insurance to Society - identify and understand the beneficial role that insurance plays in society with respect to protection of investments, safety/risk management through loss protection, spread of risk, economic impact on the economy etc. 59.3 Role of Insurer – identify and understand the role of the insurer e.g. financial security, prompt payment of claims, providing a risk pool, providing a variety of products to protect assets/investments</p>	<p>59. Industry Knowledge & Skills 59.11 Licensing Levels – identify and determine what Levels of licenses are available; what a license permits an individual to do; what requirements are necessary to advance to another license level; knowledgeable about requirements for Errors & Omissions insurance; knowledgeable about Continuing Education requirements; knowledgeable about the Code of Conduct;</p>	<p>59. Industry Knowledge & Skills 59.13 Fiduciary Responsibility – using various customer profiles, identify the fiduciary responsibilities of an adjuster including duty owed to the client and insurer; utmost good faith; documentation of true and accurate information; knowing when an adjuster has reached their limitations and must seek assistance; the concept of full disclosure to the insurer means that information given to the adjuster is deemed to be given to the insurer; timeliness of investigations and settlement of claims; legislation that pertains to proof of loss; duty to represent the employer in a professional manner</p>

Industry Knowledge and Skills: Adjuster

Level I, Module 5

ID number and ability objective: 59. Industry Knowledge and Skills

Demonstrate knowledge of the different components and structure of the insurance industry, regulatory requirements, and market trends and issues that will impact the insurance market

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>59. Industry Knowledge & Skills</p> <p>59.4 Role of Underwriter – identify and understand the import role that the underwriter serves in risk determination and the role a broker plays in the underwriting process e.g. knowledgeable of the impact that loss ratios have on insurability and the insurance industry, risk assessment based on factors presented by a broker/agent, establishing premium, establishing a good working relationship</p> <p>59.5 Role of Brokers – identify and determine the role of a broker is e.g. educating consumers; compensation disclosure to the clients; confidentiality and privacy, offering product options to clients; difference between a broker and an agent; ability to understand and explain personal lines insurance coverage</p> <p>59.6 Role of Regulatory Body – identify and understand the structure of the regulatory system in the province and the role of the regulatory body and their responsibilities including the enforcement of such issues as insurance regulation, restrictions on tied selling, consumer protection, licensing standards, CE requirements, discipline</p>	<p>59. Industry Knowledge & Skills</p> <p>59.12 Role of Adjuster – identify and understand the role of an adjuster e.g. investigate, evaluate, quantify, negotiate and settle claims; knowledge about the relationship between the insurer, adjuster and broker; understand that the adjuster is the front line person when representing the insurer on a claim; adjusters must be able to interpret personal property and personal auto wordings, endorsements and statutory conditions; adjusters must be able to take detailed statements, an adjuster must be knowledgeable about reporting procedures; an adjuster must understand proof of loss and limitation periods; an adjuster must be aware of the requirement to identify who they are representing and ex-gratia payments</p>	

Industry Knowledge and Skills: Adjuster Level I, Module 5

ID number and ability objective: 59. Industry Knowledge and Skills

Demonstrate knowledge of the different components and structure of the insurance industry, regulatory requirements, and market trends and issues that will impact the insurance market

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>59. Industry Knowledge & Skills</p> <p>59.7 Industry Associations - identify and understand the trade associations that are relevant to the licensing category and their roles with respect to lobbying, education opportunities, codes of conduct, etc.</p> <p>59.8 Market trends – identify and understand the impact of new products (such as identify theft) and the impact that changes in the marketplace will have on product availability and insurance company profitability</p> <p>59.9 Concept of Reinsurance - identify and understand what reinsurance is, how it works and the effect it has on the pricing or products</p> <p>59.10 Concept of Facility - identify and understand what facility insurance is and how it works</p>		

Industry Knowledge and Skills: Adjuster Level I, Module 5

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Demonstrate knowledge of the different components and structure of the insurance industry, regulatory requirements, and market trends and issues that will impact the insurance market

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>59. Industry Knowledge & Skills</p> <p>9.8 Market trends – identify and understand the impact of new products (such as identify theft) and the impact that changes in the marketplace will have on product availability and insurance company profitability</p> <p>9.9 Concept of Reinsurance - identify and understand what reinsurance is, how it works and the effect it has on the pricing of products</p> <p>9.10 Concept of Facility - identify and understand what facility insurance is and how it works</p>		

Risk Management Skills: Adjuster Level I, Module 6

ID number and ability objective: 60. Risk Management Skills

Demonstrate knowledge of how to identify and assess exposures for all types of risks and methods to manage them

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>60. Risk Management Skills</p> <p>60.1 Identify Exposures – determine and describe how one would investigate the gathering of information e.g. risk management and it’s importance for standard residential, private passenger, light commercial automobile, pleasure watercraft risk and travelers; use of tools to determine risk (applications, pictures, information obtained from the client, cancelled coverages or insurance/previous loss history); performance history of the property; physical exposures such as construction or other features of residential property, occupancy and extent of protection; all exposures to loss for private passenger and light commercial automobiles, pleasure watercraft and of travelers; indirect loss of residential property including physical hazards caused by others, indirect consequences of physical damage to private passenger and light commercial automobiles and pleasure watercraft;</p> <p>60.2 Identify Alternatives – determine and describe alternative means that could be used to reduce or remove risk exposure e.g. identifying housekeeping issues, tangible hazards, etc.</p> <p>60.3 Selection Techniques – determine and describe techniques that could be used by an adjuster to identify risk, measure risk, and then to transfer or eliminate that risk.</p> <p>60.4 Implement – determine and describe actions that should be taken by an adjuster to determine the required steps in the adjusting process, establishing an abeyance schedule for file handling activities, ensuring that appropriate procedures and protocols have been followed, etc.</p> <p>60.5 Monitor & Modify - determine and describe how an adjuster might provide claims counseling to a client, e.g. identifying additional insurance coverages for discussion with a broker</p>	

Office Skills: Adjuster Level I, Module 7

ID number and ability objective: 61. Office Skills

Develop and maintain the understanding of all office skills necessary to work in the office

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>61. Office Skills</p> <p>61.1 Non-Verbal Communication – explain what non-verbal communication skills are and why they are important e.g. professional image, body language</p> <p>61.2 Automation – describe the automation skills that are necessary for an adjuster e.g. accurate keyboarding (typing); IT literacy and security; knowledge of software programs; ability to use technology tools to prepare business documents</p> <p>61.3 Mathematical - describe why an adjuster must have the ability to perform basic mathematical calculations that are required in the day to day performance of their jobs</p>	<p>61. Office Skills</p> <p>61.7 Literacy – using an example explain why it is important to have a strong command of the English/French language to be able to communicate in a clear, concise manner when dealing in insurance e.g. ability to read and comprehend industry materials and communicate with clients and insurers</p> <p>61.8 Analytical – using an example explain why analytical skills are important in the insurance industry e.g. ability to identify problems or situations and research the best solution using products or other alternatives; identifying the impact these decisions will have on others</p> <p>61.9 Organizational – using an example describe the benefits/requirements of time management skills, timely completion of tasks, multi-tasking etc</p>	<p>61. Office Skills</p> <p>61.12 People Skills – using various scenarios recommend how to address a situation that involves using advanced level people skills such as respecting the workspace of co-workers; respecting the work environment; consideration of co-workers; workplace cleanliness; problem solving skills in addressing workplace conflict; problem solving skills when dealing with a difficult client</p> <p>61.13 Team Player – using various scenarios demonstrate the use of team building skills to address situations e.g. flexibility and co-operation within workplace; sharing of workload and responsibilities; understanding management goals and working together to achieve them; ability to work with different personalities and recognizing their strengths and weaknesses</p> <p>61.14 Telephone – using various customer profiles outline the proper/best use of the telephone. Include such concepts as telephone etiquette; knowledge of the functions of the telephone system; updating and maintenance of voicemail; etc.</p>

Office Skills: Adjuster Level I, Module 7

ID number and ability objective: 61. Office Skills

Develop and maintain the understanding of all office skills necessary to work in the office

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>61. Office Skills</p> <p>61.4 Ability to Negotiate – describe the requirements for successfully negotiating with fellow employees; e.g. articulate clearly their position with respect to a claim</p> <p>61.5 Filing – describe the importance of maintaining timely and accurate filing, and the requirement to be familiar with the firm’s filing system including PIPEDA requirements</p> <p>61.6 Financial Handling – explain why proper financial handling is so important e.g. maintaining accuracy of financial transactions; petty cash; requisition payment from the client; tracking/record keeping of payments received; concept of reserve management; review, verify and recommend vendor invoices; understanding the basic concept of actual cash value/replacement cost and tracking it</p>	<p>61. Office Skills</p> <p>61.10 Time Management – using examples describe the importance of time management; e.g. being able to divide your day into manageable segments in order to accomplish key office responsibilities</p> <p>61.11 Prioritization – using an example describe the importance of being able to prioritize workflow e.g. compliance with employer’s direction or work flow requirements, identifying when something becomes high priority and knowing when to seek direction from senior management</p>	<p>61. Office Skills</p> <p>61.15 Listening – using various customer profiles outline the importance of advanced listening skills e.g. ability to ask questions to clarify and confirm information</p> <p>61.16 Verbal Communication – using various customer profiles, demonstrate the importance of good verbal communication skills e.g. open communication; direct, clear and polite conversation; inappropriate use of industry jargon or terminology that the recipient may not understand; seizing opportunities to provide education to the recipient</p> <p>61.17 Written Communication - using various customer profiles, demonstrate the importance of good written communication skills e.g. the ability to write clearly, using proper grammar and spelling, ability to know how to write at the level of understanding for the person receiving the written communication, knowledgeable of proper format for business communications, etc.</p>