

# Course Outline

## Insurance Claims Adjuster

In as little as four months you can be ready to start making money as an Insurance Claims Adjuster.

You get everything you need to know in easy-to-understand lessons that take you step by step from the basics of Interpersonal Relations, the Claims Adjustment Process and Life Insurance, through the advanced subjects of Property, Liability and Catastrophe Insurance. This outline gives you a preview of what you will learn.



### UNIT 1

#### Introduction to Claims Adjusting

An introduction to the work of claims adjusters. The different types of claims that adjusters encounter. Also employment opportunities in the insurance field.

#### What is Insurance?

Study the basics of insurance and types of insurance contracts. You'll become familiar with insurance concepts and terminology.

#### Interpersonal Relations: Part 1

Communication skills—from effective speaking to attentive listening skills. You'll analyze and learn to improve voice and speech and also how to interact with the public.

#### Interpersonal Relations: Part 2

Study the art of negotiation. Learn to interview policyholders and witnesses, and conduct investigations.

#### The Claims Adjustment Process: Part 1

A claims adjuster's role as he gathers information from the claimant and witnesses, plus photographs, reports, newspaper accounts, visual verification and expert evidence.

#### The Claims Adjustment Process: Part 2

How adjusters compile information and create reports. Learn about protocol for valid claims and claims that are contested.

#### Principles of Accident and Health Insurance

Examine policies and types of health insurance; Medicaid, Medicare, PPOs and HMOs. Also accident insurance policies.

### UNIT 2

#### Life Insurance

In this lesson, we'll introduce you to life insurance. Study life insurance terminology, policies and types.

#### The Basics of Automobile Insurance

Become familiar with the terminology used in personal and business automobile insurance policies. You'll study types of coverage, as well as specific automobile-claim situations, such as when uninsured motorists are involved.

#### Mathematics Basics for the Claims Adjuster

Discover when and why claims adjusters need to use math skills. You'll review how to use percentages, decimals, fractions and basic geometry and how these concepts are commonly used in the insurance world.

#### Written Communication Skills 1

The first lesson of two on written communication skills provides practice identifying parts of speech and reviewing spelling and grammatical rules and practical applications. You'll also understand why written communication skills are crucial for claims adjusters.

#### Written Communication Skills 2

Continue building your written communication skills. Learn to implement effective sentence and paragraph structure to write clear reports. Additionally, you'll learn how to take notes and record statements as a claim adjuster.

### UNIT 3

#### Property Insurance (Residential)

Gain a firm understanding of residential property insurance. Read about the different types of homeowner policies and common residential property insurance claims.

#### Property Insurance (Commercial)

Apply what you have learned to commercial property insurance. Study common terms and policies, as well as commercial property insurance claims.

#### Introduction to Liability Insurance

In this lesson, you'll read about liability concepts that include legal liability, damages and defenses. You'll also become familiar with types of liability coverage.

#### Catastrophe Insurance

Catastrophe insurance covers disasters, such as earthquakes, fires, floods and tornados. Study the common types of catastrophe insurance and claims.

#### Workers' Compensation

Discover how to analyze and estimate workers' compensation claims.

#### Legal and Ethical Issues for Claims Adjusters

Now that you have a solid introduction to the many different types of insurance, we'll discuss the legal and ethical issues that claims adjusters encounter. Study personal and insurance ethics, as well as fraud, licensing and over- and under-payment.

### UNIT 4

#### Safety Precautions

Learn basic safety precautions and procedures used by claims adjusters—from ladder safety to hazardous materials safety, you'll be prepared.

#### The Financial Side of Claims Adjusting

Apply your math skills you gained previously in this course as you verify bills and estimates, as well as negotiate and calculate settlements. In addition, you'll learn to review settled claims to determine whether over- and under-payment or other irregularities occurred.

#### Tools of the Trade

Claims adjusters use a number of tools. In this lesson, we'll talk about cameras, cell phones, computers, calculators, measuring devices, transportation and much more. You'll see how each tool that we discuss comes into play as a claims adjuster gets to work.

### UNIT 5

#### Introduction to Computer Applications: Part 1

Become familiar with Microsoft® Word and its many features. You'll use it to take notes and type reports.

#### Introduction to Computer Applications: Part 2

A lesson on Microsoft® Excel. The program's many features and how they apply to the financial side of claims adjusting.

#### Apply the Claims Adjustment Process to Accident, Health and Life Insurance

Combine your knowledge of the claims adjustment process with what you learned about accident, health and life insurance. Study real-life claims, walk through each scenario.

#### Apply the Claims Adjustment Process to Automobile, Property, Liability and Catastrophe Insurance

Apply your knowledge of the claims adjustment process to automobile, property, liability and catastrophe insurance.

#### Claims Adjuster Practicum

Apply everything you've learned about claims adjustment throughout this course with a real-world practicum.

### Career Starter Guide



A U.S. Career Institute exclusive! The Career Starter Guide will give you step-by-step guidance in getting your first job. You'll learn how to create the best résumé for yourself...how to write a letter of inquiry...how to perfect your interview skills and much more.

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