



**Canadian Independent Adjusters
Association**



Online Education Courses

Adjuster Law and the Role of the Adjuster

This three-module course helps the property adjuster become proficient with the basic math and geometry that they will encounter when scoping or estimating losses. The student will learn how to calculate linear, area and volume quantities of regular and irregular shapes. Total approximate course time 3.5 hours.

Adjuster Math

This three-module course helps the property adjuster become proficient with the basic math and geometry that they will encounter when scoping or estimating losses. The student will learn how to calculate linear, area and volume quantities of regular and irregular shapes. Total approximate course time 3.5 hours.

Adjuster Skills

This one-module course helps the adjuster with one of the largest difficulties faced by busy people – time management. The Approximate total course time: 90 minutes.

Adjusting Common Property Losses

This four module course is study of the common processes and procedures in adjusting common property losses. This course is designed to help the student understand the intent, scope and coverage boundaries of the policy by the implementation of practical examples. The approximate times to complete each module are: Water Losses - 50 minutes, Windstorm Losses - 60 minutes, Hail Losses- 60 minutes, Fire Losses - 65 minutes. Total course length: 4 hours

Advanced General Casualty I

This five-module course will help the adjuster better grasp contractual relationships that affect commercial liability claims. The course also instructs the learner on the medical aspects of adjusting, including an explanation of more common medical claims issues, as well as an introduction to professional liability claims. Finally, Advanced General Casualty I will help prepare the adjuster for handling a serious injury or wrongful death claim. Approximate total course time: 4.25 hours

Advanced General Casualty II

In this one-module course the adjuster will gain an understanding of and be able to discern primary, excess, non-concurrent, and overlapping coverage issues. The course deals with the complex nature of commercial risks where multiple types and layers of coverages may become involved in complex and catastrophic liability losses. Total approximate course time 1.5 hours.

Auto Physical Damage

The intent of this seven-module auto technical course is to give you insights into vehicle construction, damageability and repair so you can better understand the repair process and help understand and settle first party and liability auto claims. It does not assume that you are trained in auto physical damage. It will be a good primer for those moving on to auto physical damage training and for the claim office-bound professionals who deal with numerous auto estimates each and every day. Total approximate course time: 9.5 hours.

Basics of Risk Management

This one module course is the culmination of all the risk sciences: underwriting, medical and scientific studies, engineering, pre- and post-loss control, loss financing, contractual transfer and similar factors that assist in the management of pure risk. This course will explain the basics of risk that must be assessed and managed by anyone in the risk science arena, from data management and interpretation to law. Understanding the basics of risk management is a process separate and apart from related fields such as insurance policy management or claim adjusting, but they are a major part of the risk management process. Risk Management: 120 minutes. Total course length: 2hrs

Business Interruption Losses

This two module course is an in-depth study of the current IBC 4106B policy form being offered to the business community for business interruption. It is designed to help the student understand the intent, scope and coverage boundaries of the policy by the implementation of practical examples. After completing this lesson you should be able to understand key concepts of business interruption insurance, describe key financial statements that help calculate a loss, adjust basic retail business interruption losses and identify extra expenses that might or might not be covered under extra expense coverage. You will also examine a common claim scenario in commercial losses. When the insured uses their own workforce to help with restoration work, should they be indemnified for the labour costs and if so, for how much. Business Interruption Concepts: 90 minutes, The Insured's Right to Recover Labour Costs in Commercial Claims: 90 minutes. Total course length: 3 hours

Commercial Building Construction

This 3 module course will take you through the basics of how commercial buildings are constructed with a concentration on walls, windows and doors. The first module discusses the categories, characteristics and advantages of curtain wall systems (120 minutes). The second module will walk you through how to recognize styles of doors and identify the construction materials used in door construction in order to write an accurate scope for door losses (120 minutes). The third module you will learn how to recognize the main types of windows you are likely to encounter in claims and understand the different glass options available (120 minutes). Total course length: 6 hours

Commercial Property Basics

This six module course is an in depth study of Commercial Property including Building, Equipment and Stock Forms, Exclude Property, Excluded Perils, Extensions and Removal of coverage, Tennant and Betterments, Employee Dishonesty and Boiler and Machinery. This course explains the basics of commercial property. How to interpret and understand the policy wordings. Commercial, Building, Equipment and Stock Forms: 60 minutes, Commercial, Building, Equipment Clause 6A Excluded Property: 60 minutes, Commercial, Building, Equipment and Stock Forms 6B Excluded Perils: 60 minutes, Commercial, Building, Equipment Clause 7: 30 minutes, Tenants and Betterments: 90minutes, Employee Dishonesty: 30 minutes, Boiler and Machinery: 30 minutes. Total course length: 6hrs

Communicating with Customers on Their Terms

This 3 module course is a study of communication using and understanding the role of empathy, the importance and benefits of effectively communicating with customers, and active listening. This Course also teaches how to identify causes of communication failures. Empathy: 30 minutes, Communication: 60 minutes, Active Listening: 30 minutes. Total course length: 2hrs

Concrete and Masonry

This three-module course will introduce the student to the basics of brick building construction and concrete/concrete block building construction. It will also discuss how such construction methods can be damaged and how to estimate the costs of such damage. Approximate total course time: 6 hours.

Countertops and Cabinets

This five-module course will introduce the learner to the different types, styles and quality of the various countertops and cabinets seen in homes today. The learner will be taught how to estimate the damages caused to these different types of countertops and cabinets. Total approximate course time 5.5 hours.

Cyber Attack Claims in Canada

This course will touch on the definition of the definition of cyber losses; the potential targets; limitations of insurability for such loss; the need for confidentiality; liability exposures from a cyber-attack; policies applicable to cyber-attacks; assessing the direct and indirect costs that result from such an attack; and a discussion of computer-related identity theft. While there are a variety of insurance coverages that may have some applicability to cyber-attack expenses, there is no single coverage that can address the full potential of such an attack. This course will discuss what insurance coverage is and is not available. Total course time: 3 hours.

Delivering A+ Customer Service

This one-module course is intended to provide an overview of the basic fundamentals of Customer Service. It includes such topics as: Why companies lose customers, what is a customer, Meeting a customer's needs, Discretion, The power of the spoken word and getting to know the Customer. Approximate total course time: 1 hour.

Developing Early Loss Reserves on Property Files

This four-module course is an introduction to the thought processes that must be utilized by adjusters when setting up early loss and expense reserves on a property loss. The primary learning objectives are for the student to be aware of the possible exposures in a loss that must be reserved for and the appreciation of the need for accurate and timely reserves. Approximate total course time: 3.5 hours.

Directors' and Officers' Liability

Claims II

In this four-module course the student will delve deeper into concepts of D&O tort situations introduced in the course, "Introduction to Directors' and Officers' Liability Claims". Approximate total course time 1.5 hours.

Dispute Resolution

This one-module course describes how quantum disputes under the property policy are resolved according to the Insurance Act of Ontario's appraisal process. This cited act is mirrored by those in other common law provinces. Approximate total course time: 1 hour.

Doors Windows and Fences

This four-module course teaches the learner the different styles of doors, windows and fences that are commonly encountered while handling property claims. Approximate total course time: 5 hours.

Framing and Insulation

This three-module course introduces the learner to frame construction, components in the framing process and the purposes and types of insulation that will most commonly be encountered while handling residential and commercial property claims. Approximate total course time: 4.5 hours.

Fundamentals of Causation

This three module course is an in depth study of the importance with regards to the origin and cause investigations as it relates to subrogation. The approximate times to complete each module are: Determining Cause - 60 minutes, the Definition and Importance of Subrogation - 30 minutes: How and When to Subrogate -30 minutes
Total time: 2 hours

Fundamentals of Investigation

This three module course is a study of some unique aspects of claim investigation including dealing with public adjusters, using experts in your investigation as well as an examination under oath. This course is designed to help the student understand these aspects of the claim investigation by the use of practical examples. The approximate times to complete each module are: Dealing with Public Adjusters - 60 minutes, Use of Experts - 60 minutes, Examination under Oath - 60 minutes. Total Course Length: 3 hours

Good Faith Claims Handling

This two-module course is the study of good faith dealings in claims. It is designed to help students understand what good faith is and the industry standards, concepts, and case law associated with bad faith claims. Topics includes: What is Good Faith, Red Flags and File Contents and Mindset. Approximate total course time: 1.5 hours.

Homeowner's Liability

After completing this 2 module course, the adjuster will understand key definitions used in the liability section of the homeowner's policy. The adjuster will have a basic overview of the policy concepts and conditions. And lastly will be able to apply policy concepts and conditions. This course will focus on the language found in the Insurance Bureau of Canada's standardized Residential Liability Form 1164 unless otherwise noted. The approximate time to complete this course is 2.5 hours however please note that each learner will learn at their own pace.

Insurance Ethics

This three-module course deals with the basics of ethics as applicable to the insurance profession, stressing various characteristics of behaviour that makes ethics the highest standard as opposed to law, which is the minimum standard. We then examine need for insurance regulation and the applicability of insurance law and other deceptive trade practice acts. The final module focuses on the "good faith" nature of the insurance relationship between the insured and the insurer, and discusses how insurers can become involved in "bad faith" litigation and its adverse results. Approximate total course time: 2 hours

Introduction to Course of Construction Losses

This two module course is a study of the current common commercial policies being offered to the construction business community and an in-depth study into a builders' risk policy and the adjustment process associated. This course is designed to help the student understand the intent, scope and coverage boundaries of the policy by the implementation of practical examples. The approximate times to complete each module are – Construction Insurance Overview: 60 minutes, Handling a Builders' Risk Loss: 60 minutes Total course length: 2 hours

Introduction to Directors' and Officers' Liability Claims

This three-module course will introduce the student to basic concepts in the civil law regarding Directors' and Officers' (D&O) Liability claims. Approximate total course time: 1.5 hours.

Introduction to Insurance

This seven-module course is an introductory study of the general concepts of the Property/Casualty Insurance industry. This course is designed to help the learner understand common insurance terminology, contracts and coverage application and the boundaries for both property and auto insurance policies. Approximate total course time: 8 hours.

Introduction to Product's Liability

This 2 module course is an introductory study of the Products Liability claims. This course is designed to help the student understand the intent, scope and coverage boundaries of the policy by the implementation of practical examples. The approximate time to complete this course is 2.5 hours

Introduction to Subrogation

This two-module course on the purpose and importance of subrogation is designed to introduce the novice adjuster to this legal concept and how to look for subrogation opportunities and be aware of being subrogated against. Approximate total course time: 1 hour.

Listening Skills

This one-module course is a study of effective listening skills and strategies geared towards creating a positive experience for our clients reporting claims. Approximate total course time: 1 hour.

Litigation Management

This one module course is an intermediate level course which takes the learner through the Litigation Management process from start to finish. During this course we will review what are common best practices evidenced in most litigation management service level agreements. The topics covered in this course include: what litigation management is, lawyer selection and process, mediation, trial process, closing documents and final account, and final steps and review. Approximate total course time: 3 hours.

Mechanical Trades - Electrical

Electrical damage in property claims is frequent. This 10 module course will assist you in understanding electricity, identify damage, the extent of the damage and possible repair/replace options. As with any technical claim, the more versed you are in the subject, the easier it is to communicate and settle the claim in a timely and cost efficient manner. This course will introduce you to basic electrical theory, interior wiring, fire alarm systems, power lines and their protecting equipment, as well as a brief look at the evolution of electronics. Total course time: 7.5 hours.

Mould and Water Damage

This two module course helps the student understand the science and application of the latest drying techniques used in the combating of mould growth in water damage claims. Proper and timely drying early in a claim can prevent large mould issues later on. Psychometry, the science of the properties, of different air mixtures, is studied to educate the student about the different properties associated with drying in all kinds of situations and climates. This includes the proper equipment that should be used in different situations/climates.

Restorative Drying I: Psychometry – 120 minutes,

Restorative Drying II: Principles and Equipment – 120 minutes. Total course time: 4 hours.

Negotiations

This three-module course addresses the various approaches to claim negotiation, stressing the importance of detailed investigation and understand of the coverage, liability and damage aspects of the claim before any negotiation is attempted. The course explains various advantages and disadvantages of types of negotiating style ranging from “take it or leave it” to compromise and the best form, reaching consensus, based on the facts of the claim. Approximate total course time: 2.5 hours.

Ontario Accident Benefit Reserving

This two-module course is designed to help students understand the purpose of reserves as well as how to reserve properly for Accident Benefit Claims. Includes, Understanding and Appreciating Loss Reserves and Accurate and Effective Accident Benefit Reserving. Approximate total course time: 1 hour.

Policy Interpretation

This two-module course shows the student that a policy of insurance is far more than simply legalistic words written on paper. The policy is evidence of a contract between the insured and insurer. This relationship frames and modifies the intent and application of the policy on claims presented by the insured to the insurer. Approximate total course time: 2 hours.

Property Subrogation

This two module course is an in-depth study of property subrogation as it relates to statute and common law. This course is designed to help the student understand the intent, scope and boundaries of the policy by the implementation of practical examples. The approximate times to complete each module are – Property Subrogation: 60 minutes, Basic Theories of Liability: 60 minutes. Total Course time: 2 hours

Recovering Labour Costs in Commercial Claims

The content of this course is based on an article written by Lorne Montgomery for *Claims Canada* magazine. The course discusses the policy provisions and right to indemnity when a commercial insured uses their own staff to mitigate or facilitate an insured loss. Approximate total course time: 1 hour.

Residential Property Policy Basics

This four module course is study of the current Residential Property Policy being offered to homeowners. This course is designed to help the student understand the intent, scope and coverage boundaries of the policy by the implementation of practical examples. The approximate times to complete each module are – Insurance Basics: 45 minutes, Sections of a Property Policy: 30 minutes, Statutory Conditions: 30 minutes, Coverage Determination: 65 minutes. Total course time: 2.5 hours

Roofing and Siding

This eight-module course gives the student a good basis in the mechanics of roofing and siding. Types, quality of how to measure roofs and siding are discussed along with the sorts of damage each particular type may incur for both residential and commercial concerns. Roofs and siding are exposed to all the elements and the learning is taught how to distinguish different types of weather related damage from normal wear and tear. Approximate total course time: 10.5 hours.

Scoping for Control

This one-module course is intended as a pre-attendance primer for Scoping School. This course will introduce the basic definition of scope, its essential elements and the pivotal role a scope plays in the setting of reserves in property loss files. Approximate total course time: 1.5 hours.

Statement of Fundamentals

This two module course is the study of the fundamental investigative tools used by adjusters across all lines of insurance claims. It is designed to help the student understand how a statement helps to confirm coverage, assess liability and help establish the quantum of a claim. The approximate times to complete each module are – Statement in Court: 60 minutes, Liability Loss Statements: 60 minutes. Total course length: 2 hours

Statement Taking Basics

This two-module course introduces the student to procedural and practical considerations in statement taking and the statement's importance in claims investigations. Approximate total course time: 1.5 hours.

The Commercial General Liability Policy (IBC)

This 11 module course is an in-depth study of the current IBC Commercial General Liability policy offered to the business community. This course is designed to help the student understand the intent, scope and coverage boundaries of the policy by the implementation of practice examples. Approximate total course time: 10 hours.

The Essentials of Handling Ontario Bodily Injury Claims

This two-module course introduces the learner to concepts and practical issues in the handling of an Ontario Auto Bodily Injury Claim. Approximate total course time: 90 minutes.

Writing Better Letters and Reports

This two-module course is designed to help the busy adjuster prepare and write clear, cogent and brief letters and reports. Approximate total course time: 1 hour.

Understanding Injuries and Medical Terminology

This three module course will describe various tests used in diagnosing injuries. It will describe some of the more common injuries and conditions and will list the treatment and disability durations associated with each one described. The approximate times to complete each module are Diagnostic Tests: 30 minutes, Medical Injuries: 60 minutes Medical Conditions: 30 minutes. Approximate total course time: 2 hours