

Contents

Assignment 1		Assignment 3	
The Claim Function and Professional Ethics	1.1	Communicating Effectively	3.1
The Public Adjuster's Role in Claims	1.3	Using the Communication Process in Claim Handling	3.3
Licensing and Business Practices of a Public Adjuster	1.6	Employing Active Listening Skills in Claim Handling	3.8
Claims Department Structure, Personnel, and Performance	1.10	Written Claim Communication	3.12
Importance of Ethics and Professionalism for Claim Representatives	1.16	Verbal Communication in Claims	3.17
Recognizing the Ethical and Professional Concerns Claim Representatives Face	1.18	Nonverbal Cues in Claim Communication	3.23
Codes of Ethics and Quality Claim Practices	1.26	Summary	3.26
Ethical and Professional Dilemmas of Public Adjusters	1.31	Assignment 4	
Summary	1.33	Dealing With Fraud	4.1
Assignment 2		Importance of Detecting and Preventing Insurance Fraud	4.3
The Claim Handling Process	2.1	Types of Insurance Fraud	4.5
Overview of the Claim Handling Process	2.3	Motives for Insurance Fraud	4.9
Claim Handling Process: Acknowledging the Claim and Identifying the Policy	2.5	Indicators of Possible Insurance Fraud	4.12
Claim Handling Process: Contacting the Insured	2.7	Summary	4.15
Investigating and Documenting the Claim	2.12	Assignment 5	
Bases for Legal Liability	2.19	Investigating Claims	5.1
Determining the Cause of Loss, Liability, and the Loss Amount	2.26	Insurer's Duty to Investigate	5.3
Claim Handling Process: Concluding the Claim	2.32	Insured's Duty to Cooperate	5.6
Summary	2.39	Confirming the Loss Notice Information With the Policy	5.10
		Personal Safety for Claim Representatives	5.18
		General Investigative Tools	5.23
		Summary	5.28



Assignment 6		Assignment 8	
Documenting Claims	6.1	Litigating Claims	8.1
Appropriate Use of Representational Documentation	6.3	Overview of the Civil Trial System	8.3
Criteria for Successful Use of Representational Documentation	6.6	The Civil Trial Process	8.7
Spoilation of Evidence	6.9	Posttrial Activities	8.11
Using Statements in a Claim Investigation	6.14	Overview of Bad Faith	8.13
Using Sworn Statements	6.16	Summary	8.18
Summary	6.20	Index	1
Assignment 7			
Negotiating Claims	7.1		
Styles of Negotiation	7.3		
Claim Negotiation Process	7.9		
Negotiation Variables for Public Adjusters	7.13		
Overview of Claim Negotiation Techniques	7.17		
Common Pitfalls in Claim Negotiation	7.23		
Summary	7.26		

