

Casualty Adjusting

COURSE DESCRIPTION

The one-week Casualty Adjusting course teaches the principles of Law and Legal Liability as they apply to automobile and general liability risks. The course focuses on the methods of investigating and determining legal liability, evaluation of damages, reserving, and settlement practices.

Students participate in workshops and case studies to build skills, increase confidence and encourage analytic decision making for self-insured risks. The workshops concentrate on investigating and determining legal duties, burden of proof, comparative fault, damages and the disposition of claims involving automobile and truck accidents, injuries sustained on owned premises by others, property damage to others and other common liability occurrences.

COURSE DESIGNED FOR

- Insurance Professionals in claims, underwriting, production, etc.
- Adjusters and claims handlers for insurance carriers and independent companies.
- Third party administrators
- Self-insured companies
- Others who are responsible for investigating, evaluating and negotiating casualty claims.

COURSE DETAILS

COURSE COST

Course cost:

5 day course, 8:30am – 4:30pm

**Call for desired course dates 817-633-4800.*

LOCATION

Class is held virtually or can be done at a location of your choice.

CONTACT

817-633-4800 | valeregistrations@sedgwick.com
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Upon successful completion of this course, the student should have the skills necessary to evaluate a file for negotiating, determine the range, evaluate circumstances and other important factors that affect the range, and demonstrate the ability to properly negotiate a claim to conclusion. Taught by Vale Training's Elise M. Farnham, CPCU, ARM, AIM, CPIW.



Elise is an insurance and risk management professional with extensive experience. She is an internationally acclaimed speaker and trainer having designed educational topics ranging from underwriting, to risk management, to claims administration, both casualty and property. Her career advancement from multi-line adjuster to senior management positions gives her real-world experience in assisting today's insurance professionals in meeting the challenges they face. She has developed training and professional development programs for the industry's largest organizations and provides expert commentary which is published quarterly. Her articles have appeared in industry publications in the U.S., Canada, and the U.K. As an energetic instructor, her programs are interactive, especially when examining ethical issues relative to the industry. With a life-long career in insurance, Elise is a dynamic speaker and educator.

Key Expertise: Liability, Property, E&O and Bad Faith, Professional Liability, Personal lines auto, Personal lines property, Commercial lines auto, Commercial lines property, Risk Management, Negotiations, Fraud, Flood.

Day One

- 1) The Claim Function and Professional Ethics
 - a) Goals of the Claims Function
 - b) Claims Department Structure
 - c) Importance of Ethics and Professionalism for Claim Representatives
 - d) Codes of Ethics and Quality Practices
- 2) Determining Legal Liability
 - a) Negligence in Tort Law
 - b) Negligence, The Rescue Doctrine, and Joint and Several Liability
 - c) Tort Defenses
 - i) Contributory and Comparative Negligence
 - ii) Immunity
 - iii) Assumption of Risk
 - iv) Statutes of Limitations
 - d) Intentional Torts
 - e) Strict Liability

Day Two

- 1) The Claim Handling Process
 - a) Acknowledging the Claim
 - b) Identifying the Policy
 - c) Contacting the Insured
 - d) Investigating and Documenting the Claim File
 - e) Determining the Bases for Legal Liability
 - f) Determining the Cause of Loss, Liability, and the Loss Amount
 - g) Concluding the Claim
 - i) Evaluation of Liability
 - ii) Evaluation of Damages
- 2) Documenting Claims
 - a) Representational Documentation
 - b) Spoliation of Evidence
 - c) Taking Statements
 - d) Statutory and Specialty Reporting
 - e) Data Quality in Claims

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Day Three

1. Setting Case Reserves and Investigating Claims
 - a) Establishing a Case Reserve
 - b) Reserving Case Study
 - c) Insurer's Duty to Investigate
 - d) Insured's Duty to Cooperate
 - e) Confirming the Loss Notice Information with the Policy
 - f) Personal Safety for Claim Representatives
 - g) General Investigative Tools
2. Auto Claim Investigation
 - a. Investigation of Coverage and Liability
 - b. Setting the Scope of the Investigation
 - c. Investigative Activities
 - d. Gathering Evidence
 - e. Types of Evidence
 - i. Demonstrative
 - ii. Documentary
 - iii. Real Evidence
 - f. Special Situations Involving Statements
 - g. Admissibility of Statements
 - h. Determining Proximate Cause
 - i. Using Experts
 - i. Expert Testimony

Day Four

- 1) Premises Liability
 - a) General Duties Owed in Premises Liability
 - b) Factors That Effect Liability
 - c) Special Situations
 - i) Ice and Snow
 - ii) Dog-bite Claims
 - d) Premises Liability Case Study
 - e) Liability for Crimes Committed by Employees
 - f) Liability for Criminal Attacks Committed by Third Parties
 - g) Premises Security Liability Claim Case Study
- 2) Negotiating Claims
 - a) Styles of Negotiation

- b) Claim Negotiation Process
- c) Claim Negotiation Variables
- d) Negotiation Techniques
- e) Techniques to be Avoided
- f) Common Pitfalls in Claim Negotiation
- g) Negotiation Case Study and Practical Application

Day Five

- 1) Final Review and Questions/Answers
- 2) Final Written Exam
- 3) Individual Interview with Instructor
 - a. Receive Certificate of Completion