

**The following courses are offered to Claims Adjusters. The courses are 1 day unless otherwise specified. For inquires about course content, please contact Leanne Galanakis at (604) 982-2972. For registration and course payment, please contact tammy.hatchard@icbc.com**

### **INTRODUCTION TO AUTOPLAN - Now Online**

#### **Objective:**

This course is now available online. You will not be required to attend formal classroom training.

- Identify the principles of insurance.
- Explain basic compulsory automobile insurance.
- List the optional Autoplan coverages.
- Describe the Claim-Rated Scale discounts and surcharges.

### **OWN DAMAGE COVERAGE (2 days) | Apr 27 & 28, 2009 | Oct 26 & 27, 2009**

#### **Objective:**

At the end of this session, you will be able to:

- Clarify the definitions under Own Damage
- Differentiate between comprehensive, specified perils, & collision claims
- Identify and process TSMV claims
- Calculate co-insurance claims
- Apply Division 5 of the ICBC Autoplan Optional Policy to claims handling
- State the prohibited uses that apply to Division 5

### **ROADSTAR & ROADSIDE PLUS | Apr 29, 2009 | Oct 28, 2009**

#### **Objectives:**

At the end of this session, you will be able to:

- Identify RoadStar and Roadside Plus coverages available to policy holders
- Differentiate between the RoadStar and Roadside Plus coverages
- Determine the priority of coverage within each package
- Apply Roadstar and Roadside Plus coverages to claims
- Determine the appropriate KOL's and reserves under each coverage

### **THIRD PARTY LIABILITY (2 days) | Apr 30, 2009 & May 4, 2009 | Oct 29, 2009 & Nov 2, 2009**

Please note that this is now a two part training program. In order to receive full credit, you are required to attend **both** days of formal classroom training.

#### **Objective:**

At the end of this session, you will be able to:

- Determine what sections of the **Regulation** apply to Part 6 - Third Party Liability
- Ascertain what coverage is provided under Part 6
- Identify breaches of Part 6
- Determine when there is a forfeiture of claim (S.19 of the Insurance (Motor Vehicle) Act)
- Aid your customers in understanding their Third Party Liability coverage

### **INTERVIEWING, INVESTIGATION & STATEMENT TECHNIQUES | May 5 & 6, 2009 | Nov 3 & 4, 2009**

**Note** that Interview & Investigation Techniques has been combined with Statements, and is now a 2 day program. In order to receive full credit, you are required to attend **both** days of formal classroom training.

#### **Objective:**

At the end of this session, you will be able to:

- Identify the interviewing techniques required to properly conduct an interview and investigate a claim
- Recognize and analyze potentially fraudulent claims and determine when the file should be referred to the MDCIT desk or SIU officer
- Identify fraud indicators or 'red flags' on suspicious claims and describe what course of action is taken on the claim
- Identify the legislation that supports taking a statement and the impact a statement has on the cost of claims
- Determine why/when it is necessary to take a statement and how taking a statement benefits your customer
- Recognize the purpose and focus of asking specific questions
- Identify when you can and cannot release statements and the information that should be severed

### **BREACHES (1/2 day) (AM) | May 7, 2009 | Nov 5, 2009**

#### **Objectives:**

At the end of this session, you will be able to:

- Investigate breach claims
- Apply the proper procedures for handling breach claims
- Explain options available to someone who is in breach

### **DIAGRAMS & SCENES (1/2 day) (PM) | May 7, 2009 | Nov 5, 2009**

#### **Objectives:**

At the end of this session, you will be able to:

- Identify the legislation that supports taking a diagram
- Recognize the purpose and need for doing a diagram
- Explain the structure/elements of a good diagram
- Determine why/when it is necessary to do a scene investigation
- Identify the pre-planning stages of attending a scene
- Ensure your personal safety when doing a scene investigation
- Recognize how doing a diagram benefits your customer
- Recognize the impact a diagram and scene investigation has on the cost of claims.

### **HIT AND RUN CLAIMS/UNINSURED CLAIMS (2 days)| Apr 20 & 21, 2009 | Oct 19 & 20, 2009**

#### **Objectives:**

At the end of this 2-day session, you will be able to:

- Distinguish between Uninsured & Unidentified motorist claims
- Determine exclusions to insured loss (Section 106)
- Apply Section 24 of the Insurance (Vehicle) Act to claims handling
- Apply Section 20 of the Insurance (Vehicle) Act to claims handling
- Explain Subrogation and Recovery procedures for uninsured claims
- Determine claims handling for accidents outside British Columbia

**LITIGATION GETTING STARTED| Apr 22, 2009 | Oct 21, 2009**

**Objectives:**

At the end of this session, you will be able to:

- Explain ICBC's legal obligations between Contract and Tort claims
- Define legal terminology
- Describe the basic Supreme & Small Claims Court process
- Complete a Suit Report
- Identify the preliminary concept of bad faith and privilege
- Clarify the role of the adjuster and defence counsel in Small Claims Court.

**LIABILITY INVESTIGATION & RESOLUTION| Jun 23, 2009 | Dec 8, 2009 |**

**Objective:**

At the end of this session, you will be able to:

- Conduct a thorough liability investigation.
- Identify dominant and servient vehicles.
- Analyze and resolve contentious liability scenarios.
- Locate applicable case law.
- Apply appropriate Sections of the *Motor Vehicle Act*.
- Explain the dispute options available to customers.

**MD FRAUD| Jun 24, 2009 | Dec 9, 2009**

**Objective:**

At the end of this session, you will be able to:

- Describe the roles and responsibilities of adjusters on the handling of fraud files.
- Identify files that may have "fraud" components and determine when the file should be discussed and/or referred to the MDCIT desk.
- Identify the main types of investigations the Provincial Investigation Team (PIT) undertakes.
- Explain how the Provincial Investigation Team (PIT) identifies cluster type conspiracies and professional fraud.
- Use mainframe databases to assist in fraud detection.

**OVERVIEW OF MATERIAL DAMAGE (1/2 day) (AM)| Jun 25, 2009 | Dec 10, 2009**

**Objective:**

At the end of this session, you will be able to:

- Interpret a CL1400 Repair Estimate
- Identify parts of a vehicle
- Determine when particular Material Damage policies apply to claims.
- Identify the roles and responsibilities of an Estimator.

**LOW VELOCITY IMPACT CLAIMS (1/2 day) (PM)| Jun 25, 2009 | Dec 10, 2009**

**Objectives:**

At the end of this session, you will be able to:

- Identify low velocity impact claims using specified criteria
- Determine proper questioning of claimants for low velocity impact claims
- Describe the basic bumper assemblies
- Apply proper low velocity impact techniques to minimize bodily injury exposures

## **THE ROAD TO CUSTOMER SATISFACTION | Feb 26, 2009 | Sept 24, 2009**

### **Objective:**

At the end of this session, you will be able to:

- Acquire a renewed sense of focus regarding the necessity of closing all files as quickly as realistically possible in order to reduce pending file load and increase client satisfaction
- Appreciate the importance of taking a proactive leadership role in the negotiation
- Create an environment of trust and open communication by educating and engaging the client in the settlement process
- Customize solutions to the client's needs or situation
- Identify basic sales principles that relate to the "consultative selling" of insurance intangibles
- Draw correlation between "closing the sale" and gaining client commitment in order to settle a claim
- Treat the client with respect throughout the negotiation to ensure positive long-term client relationships.

**The following courses are offered to Bodily Injury Adjusters. The courses are 1 day unless otherwise specified.**

## **RISK ASSESSMENT| Sept 28, 2009**

### **Objective:**

At the end of this session, you will be able to:

- State the risks that an adjuster may identify in handling BI claims
- Determine when a file requires intervention
- Recognize the elements involved in risk assessment
- Identify the red flags involved with files that present a risk

## **DEFENSE PLANS| Sept 29, 2009**

### **Objective:**

At the end of this workshop, participants will be able to:

- Prepare a plan for investigation
- Define the role of the Adjuster in defense investigation
- Determine appropriate defenses for coverage, liability and damages
- Apply defenses to claims handling

## **BI EVALUATION AND NEGOTIATION | Sept 30, 2009**

### **Objective:**

At the end of this session, you will be able to:

- Explain the importance of properly evaluating a claim
- Determine factors that influence a claim
- Acquire a renewed sense of focus regarding the necessity of closing all files as quickly as realistically possible in order to reduce pending file load and increase client satisfaction
- Appreciate the importance of taking a proactive leadership role in the negotiation
- Create an environment of trust and open communication by educating and engaging the client in the settlement process
- Customize solutions to the client's needs or situation

### **SPECIALIZED CLAIMS | Oct 1, 2009**

#### **Objectives:**

At the end of this elective workshop, the participant should be able to:

- Identify low velocity impact claims using specified criteria
- Determine proper questioning of claimants for low velocity impact claims
- Identify a claim that potentially falls under the Workers' Compensation Act
- Determine the information required to complete an investigation on a WCB claim
- Identify the roles of the Public Guardian & Trustee's office
- Prepare a proper submission to the Public Guardian & Trustee's office

### **INTRODUCTION TO ANATOMY ½ day (AM) | Feb 9, 2009 | Nov 30, 2009**

#### **Objective:**

At the end of this session, you will be able to:

- Differentiate and identify the key elements and functions of the circulatory, respiratory, urinary, nervous and digestive systems
- Identify major muscle groups, bones and joints of the musculoskeletal system
- List the different regions of the spine
- Explain the different phases of tissue healing
- Describe the dynamics and mechanisms of a typical Whiplash Associated Disorder (WAD) injury
- Explain the different grades of WAD injuries
- Explain the principles of rehabilitation

### **INCOME LOSS ½ day (PM) | Feb 9, 2009 | Nov 30, 2009**

#### **Objectives:**

At the end of this workshop, you will be able to:

- Gather the information necessary to investigate the wage loss claim
- Recognize the important elements of an income loss claim.
- Assemble and analyze relevant documents
- Present the income loss conclusions professionally and promptly

### **LITIGATION GETTING STARTED | Feb 10, 2009 | Dec 1, 2009**

#### **Objectives:**

At the end of this session, you will be able to:

- Explain ICBC's legal obligations between Contract and Tort claims
- Define legal terminology
- Describe the basic Supreme & Small Claims Court process
- Complete a Suit Report (CL147)
- Identify the preliminary concept of bad faith and privilege
- Clarify the role of the adjuster and defence counsel

### **BI INTERVIEWING | June 2, 2009 | Nov 24, 2009**

#### **Objective:**

At the end of this workshop, you will be able to:

- Recognize the purpose and focus of asking questions
- Demonstrate good interviewing techniques to gain the best information to investigate claims
- Determine why and when to take a good statement

**MEDICAL MANAGEMENT | June 1, 2009 | Nov 23, 2009**

**Objective:**

At the end of this session, you will be able to:

- Identify various types of reports and their particular use
- Explain the various stages of tissue healing
- Interpret the Official Disability Guidelines
- Assist the claimant in returning to work through the use of medical professionals and by applying the Disability Guidelines
- Prepare a plan and set recovery goals for the customer
- Communicate effectively with the general practitioner and treating therapist