

In as little as four months—or take longer if you wish—you can be ready to enter the world of insurance.

You get everything you need to know in easy-to-understand lessons that take you through each subject step by step. This outline gives you a preview of what you will learn in your course.

## INSTRUCTION PACK 1

### Introduction to Claims Adjusting—

Here is a general overview of the different types of claims that adjusters encounter, such as automobile, property, liability, accident, health, life and catastrophe claims. You will also learn about employment opportunities in the field.

### What is Insurance?—

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

### Interpersonal Relations Part 1—

Gain valuable communication skills in this lesson—from effective speaking to attentive listening skills. You'll learn to improve voice and speech, as well as how to interact with the public.

### Interpersonal Relations Part 2—

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

### The Claims Adjustment Process Part 1—

Discover the role a claims adjuster plays as he gathers information from the claimant and witness, plus photographs, reports, newspaper accounts, visual verification and expert evidence.

### The Claims Adjustment Process Part 2—

Here you'll study how claims adjusters compile the information they gather and create reports. If a claim is valid, the adjuster negotiates settlement and authorizes payment. When a claim is contested, the adjuster works with the insurance company's attorneys and expert witnesses to defend the insurer's position.

### Accident and Health Insurance—

Examine policies and types of health insurance, such as Medicaid, Medicare, PPOs and HMOs. You'll also read about accident insurance policies.

### Also Included in Pack I:

Reporter's Notepad  
USCI sticky notes

## INSTRUCTION PACK 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 automobile insurance policies. You'll study types of coverage, as well as specific claim situations, such as when uninsured motorists are involved.

### Claims Adjuster Mathematics —

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

### Written Communication Skills 1—

This lesson reviews spelling and grammatical rules and practical applications. You'll also understand



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why written communication skills are crucial for claims adjusters.

### Written Communication Skills 2—

Learn to write clear reports. Additionally, you'll learn how to take notes and record statements as a claims adjuster.

### Also Included in Pack II:

10-key calculator  
Grease pencil

## INSTRUCTION PACK 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.

### Liability Insurance—

In this lesson, you'll read about liability limits, 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. Learn the common types of catastrophe insurance, as well as catastrophe insurance claims.

### Workers' Compensation—

Discover how to analyze and estimate workers' compensation claims.

### Legal and Ethical Issues for Claims Adjusters—

Here 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.

### Also Included in Pack III:

Measuring tape  
Professional Development Supplement I

## INSTRUCTION PACK 4

### Safety Precautions—

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

### The Financial Side—

Apply your math skills as you verify bills and estimates, as well as negotiate and calculate settlements. You'll also learn to review settled claims to determine whether irregularities occurred.

### Tools of the Trade—

Claims adjusters use 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.

### Also Included in Pack IV:

Professional Development Supplement II  
Coffee travel mug

## INSTRUCTION PACK 5

### Computer Applications Part 1—

Computers play a big role in the field of claims adjusting. In this lesson, you'll become familiar with Microsoft® Word and its many features. You'll use it to take notes and type reports.

### Computer Applications Part 2—

Build on your knowledge with a lesson on Microsoft® Excel. You'll read about the program's many features and learn to apply these features to the financial side of claims adjusting.

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

Now, it's time to combine your knowledge of the claims adjustment process with what you learned about accident, health and life insurance. Study real-life claims, and walk through each scenario. Then, try your claims-adjusting hand at similar scenarios.

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

Prepare for your practicum as you apply your knowledge of the claims adjustment process to automobile, property, liability and catastrophe insurance. Study real-life claims, and walk through each scenario. Then, try your claims adjusting hand at similar scenarios.

### Claims Adjuster Practicum—

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

### Also Included in Pack V:

Professional Development Supplement III  
Career Starter Kit  
Leather Organizer

### Graduation Gift:

### Resume Maker Software

Your special graduation gift will jumpstart your Claims Adjuster career.



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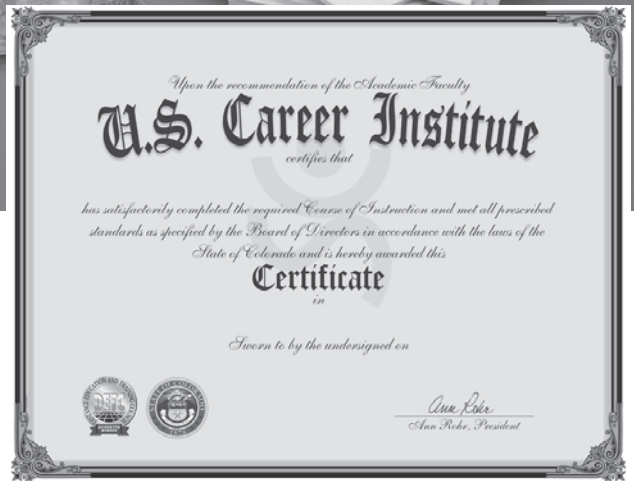


We reserve the right to substitute items of equal or greater value when it becomes necessary.

**You'll be specially trained to work with insurance companies, doctors, attorneys and other business professionals and expert witnesses.**



With years of experience operating her own business, Pam Weston saw the moneymaking opportunity for people who would like to work in the field of Claims Adjustment for insurance executives and other professionals. When she started our school over 25 years ago, she also decided to place special emphasis on how people can train in the convenience of their own homes for new careers that pay good money and offer prestige and security. All of our successful graduates are fully qualified to perform the services they are trained for. You can even start your own home-based business offering adjusting services in your area.



Your Certificate from U.S. Career Institute designates you as a trained Claims Adjuster. You will be proud to display it in your home or office as a symbol of your achievement!

## memo

There is nothing more rewarding than working in a secure career where your efforts really help others. As a trained Professional Insurance Claims Adjuster, you are fully prepared to enter the insurance industry. You can also start your own adjusting services business and work at home if you wish. Whatever you choose, we urge you to start your training today!

*Pam Weston*



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