



Connecting the world in #Business...

GLOBAL AUDIENCE

Access to international contacts base with presence in 8 countries across 3 continents.

BUSINESS NETWORKING

A close-knit platform for trustworthy business owners & entrepreneurs, to engage and develop business opportunities.

SME & ENTREPRENEURSHIP

Programs /events for SMEs and business owners aimed at building capacity & high network global contact base.

EXECUTIVE ELITE

Leadership Programme Strategically designed for senior managers in top decision-making positions.



THE LOSS ADJUSTER – A CILA COURSE

Course Theme: LUCK “...WHEN PREPARATION MEETS OPPORTUNITY”

This Loss Adjuster module will cover the general legal principles, policy documentation including extensions to the policy contract. The legal & regulatory framework in the insurance sector including the legal requirements for valid claims. Claims disputes, salvage, and case laws as references. The CIDRA 2012 Act and the Insurance Act of 2015 and their effects on pre-contractual duties on both the proposer and insurer. Finally, how Warranties are now been applied due to the amendment to the insurance laws in 2015.

Who should Attend:

Any employee serving in a Claims loss adjusting or loss assessing role. As well as senior employees in a Claims team, whether an intermediary firm or an insurance company. Recent university graduates, with an interest in Loss Adjusting as a career. Any other interested professional who has an interest in Loss Adjusting.

Course Outline:

1. RISK AND RISK TRANSFER:

What is Risk? Risk Transfer, Key Points to Remember.

2. THE PARTIES:

The Policyholder (Usually Referred to as the Customer), Insurers/Insurance Companies, Co-Insurers, Insurance Brokers, Lloyd's Broker, Lloyd's of London, Underwriter, Underwriting Agency, Financial Conduct Authority (FCA), Financial Ombudsman Service (FOS), Chartered Loss Adjusters, Chartered Institute of Loss Adjusters (CILA), Loss Assessors, British Damage Management Association (BDMA), Association of British Insurers (ABI), Chartered Insurance Institute (CII), European Federation of Loss Adjusting Experts (FUEDI), International Federation of Adjusting Associations (IFAA), British Insurance Brokers Association (BIBA), Other Parties, Agency, Key Points to Remember.

3. CONTRACT LAW

Offer, Acceptance and Consideration, Privity of Contract, Express and Implied Conditions, Unfair Contract Terms Act 1977 and Unfair Terms in Consumer, Contract Regulations 1999, Void and

Voidable Contracts, Interpretation of Ambiguous Terms, Contracts of Utmost Good Faith, Key Points to Remember.

4. LEGAL LIABILITY

Legal Liabilities, Torts, Negligence, Duty of Care, Defenses, Nuisance, The Rule in Rylands v Fletcher (1868) Trespass, Contract, Statutory. CIDRA 2012, The Insurance Act 2015 and the Enterprise Act 2016. Covid 19 Supreme Court ruling on Business Interruption claims.

5. INSURABLE INTEREST:

The Life Assurance Act 1774, Creation of Insurable Interest.

6. UTMOST GOOD FAITH:

The Principle, The Legal Position – Case Laws, How Utmost Good Faith is Applied in Practice, Breach of Utmost Good Faith, Key Points to Remember.

7. INDEMNITY:

The Principle, Benefit Policies, The Legal Position, Case Law, Indemnity, The Policy, Indemnity – Financial Interest.

8. THE PRINCIPLES OF INSURANCE – PROXIMATE CAUSE

Proximate Cause Definition, Other Considerations, Burden of Proof in Relation to Proximate Cause, Key Points to Remember.

9. THE PRINCIPLES OF INSURANCE – CONTRIBUTION:

Definition, Common Law as well as the Policy position of Contribution and the Policy, Key Points to Remember.

10. THE PRINCIPLES OF INSURANCE – SUBROGATION:

Definition, Common Law and the Policy position of Subrogation. Other Important Features of Subrogation, Subrogation Terminology, How Subrogation Rights Arise.

11. CUSTOMER SERVICE:

Competition, Customer Retention, Measurement of Customer Service, What Affects Customers' Perception of Service, The Effects of Good Customer Service, what to do when Something Goes Wrong, Key Points to Remember.

12. COMMUNICATION:

Sociolinguistics, Referential and Affective, Better Written Communication, Ordering of Words (Given and New Information), Active and Passive, Sentence Length.

13. THE FINANCIAL CONDUCT AUTHORITY (FCA) & THE PRUDENTIAL REGULATIONS AUTHORITY (PRA):

Regulation of the Insurance Market, Treating the Customer Fairly.

14. THE DATA PROTECTION ACT 1998 & GDPR:

The Purpose of the Data Protection Act 1998, Consequences of a Breach of the Act, Protecting Information, Information that is Covered by the Act, GDPR Regulation, Types of Information, Subject Access.

Benefits & Return on Investment:

- A UK Chartered Loss Adjuster designation from the Chartered Institute of Loss Adjusters.
- The overall benefits include providing delegates with technical and working knowledge, assessment, and settlement of claims the insurance industry.
- Credits toward further professional courses.
- Improved employee confidence in their working environment.
- Competence within the organization which should result in improved customer service.
- Competitive advantage by having employees trained to the highest standard in the insurance sector Internationally.
- Company compliance with regulatory employee training requirements

Trainers:

Our award-winning training experts are current industry professionals with over 30 years of international insurance experience. They have a proven track record as insurance trainers. Trained as Approved Trainers from 2013 to 2016 on behalf of the Chartered Insurance Institute (CII) UK.

Course Delivery:

The above course requires 30 hours online training via Zoom. Teaching method will include lectures, guest lecturers, group work and a mock examination. Delegates are expected to undertake additional reading as recommended in the text.

Hear what our students say:

[Uk.trustpilot.com/review/sbnhumancapital.com](https://uk.trustpilot.com/review/sbnhumancapital.com)