QUEST
Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 1825

Claims Investigation & Loss Adjustment Training Course

INSURANCE CLAIMS MANAGEMENT
INSURANCE & RISK MANAGEMENT

DURATION
5 Days

DELIVERY
Classroom

Course Overview

The Claims Investigation & Loss Adjustment Training Course provides a comprehensive professional framework for investigating insurance claims, assessing the circumstances and causes of loss, determining the extent of damage, and developing accurate and well-supported loss adjustment recommendations. The course focuses on strengthening technical investigation, evidence assessment, claims evaluation, and settlement decision-making.

Participants will examine the complete claims investigation process, beginning with first notification of loss and initial assessment, followed by evidence collection, site investigation, policy and coverage review, causation analysis, liability assessment, quantum evaluation, and preparation of adjustment findings. The program emphasizes objectivity, accuracy, documentation, and consistency throughout the claims process.

The course addresses practical loss adjustment considerations across property, commercial, industrial, liability, and business interruption claims. Participants will learn how to assess physical damage, financial losses, repair and replacement costs, business interruption impacts, mitigation measures, and supporting documentation while identifying inconsistencies, potential exaggeration, and information gaps.

Through realistic case studies and practical investigation exercises, participants will develop the ability to conduct structured claims investigations, evaluate evidence, challenge loss estimates, identify recovery opportunities, prepare professional adjustment recommendations, and support fair, timely, and financially controlled claims settlements.

Objectives

- Analyze the principles and stages of professional insurance claims investigation.
- Develop structured approaches for investigating the circumstances and causes of loss.
- Evaluate policy coverage, exclusions, conditions, limits, and deductibles during claims assessment.
- Apply techniques for collecting, validating, and documenting claims evidence.
- Assess causation, liability, damage, quantum, and potential financial exposure.
- Evaluate physical damage and financial losses using appropriate assessment methodologies.

- Apply loss adjustment principles to property, commercial, industrial, liability, and business interruption claims.
- Identify inconsistencies, gaps, exaggeration indicators, and potential fraudulent activity.
- Strengthen the quality and reliability of loss adjustment reports and recommendations.
- Evaluate repair, replacement, mitigation, and other loss-related costs.
- Identify recovery, subrogation, contribution, and salvage opportunities.
- Develop well-supported recommendations for claims settlement and closure.

Who Should Attend

This course is designed for claims managers, claims supervisors, senior claims professionals, loss adjusters, claims investigators, claims assessors, insurance surveyors, and technical professionals involved in investigating and evaluating insurance losses.

It is also suitable for insurance executives, risk managers, underwriting professionals, claims analysts, brokers, legal and compliance professionals, corporate insurance specialists, and decision makers who require stronger capabilities in claims investigation, loss assessment, evidence evaluation, and settlement recommendations.

Learning Outcomes

- By the end of the course, participants will be able to:
- Plan and conduct structured investigations of insurance claims.
- Gather, validate, and organize relevant documentary, physical, and technical evidence.
- Evaluate policy coverage and identify potential coverage issues.
- Establish the likely cause and circumstances of loss.
- Assess liability and determine the parties potentially responsible for the loss.
- Evaluate physical damage, financial loss, repair costs, and replacement requirements.
- Assess business interruption and consequential loss exposures.
- Identify inconsistencies, information gaps, and indicators requiring further investigation.
- Prepare clear, objective, and evidence-based loss adjustment findings.
- Evaluate mitigation measures and their impact on the final claim value.

- Identify recovery, subrogation, contribution, and salvage opportunities.
- Develop technically sound recommendations to support fair and controlled claim settlement.

Course Outline

DAY 01

Foundations of Claims Investigation

- Principles, objectives, and stages of insurance claims investigation
- Initial notification, triage, preliminary assessment, and investigation planning
- Understanding policy coverage, exclusions, conditions, limits, and deductibles
- Establishing investigation scope, responsibilities, evidence requirements, and timelines

PRACTICAL APPLICATION

Developing an investigation plan for a reported insurance claim

DAY 02

Evidence Collection, Causation, and Liability Assessment

- Collecting and validating documentary, physical, photographic, and technical evidence
- Conducting site inspections and interviewing relevant parties
- Establishing causation and identifying contributing factors
- Assessing liability and responsibility for the loss

PRACTICAL APPLICATION

Analyzing evidence to determine the cause and circumstances of a claim

DAY 03

Loss Assessment and Adjustment Methodologies

- Evaluating property damage, repair costs, replacement costs, and financial losses
- Assessing commercial and industrial losses
- Business interruption, consequential loss, and additional expense assessment

DAY 03 — CONTINUED

- Applying deductibles, limits, depreciation, and policy conditions to loss calculations

> **PRACTICAL APPLICATION**
>
> Preparing a loss assessment and preliminary adjustment calculation

DAY 04

Complex Claims, Fraud Indicators, and Recovery

- Investigating complex and disputed claims
- Identifying inconsistencies, exaggeration, information gaps, and potential fraud indicators
- Evaluating mitigation measures and loss prevention actions
- Identifying recovery, subrogation, contribution, and salvage opportunities

> **PRACTICAL APPLICATION**
>
> Conducting an investigation of a disputed or potentially complex claim

DAY 05

Loss Adjustment Reporting and Settlement Recommendations

- Structuring professional loss adjustment reports
- Presenting evidence, findings, calculations, and conclusions clearly
- Evaluating settlement options and supporting claims decision-making
- Strengthening documentation, quality assurance, review, and claims governance

> **FINAL WORKSHOP**
>
> Conducting a complete claims investigation and preparing a professional loss adjustment and settlement recommendation

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Register or Request More Information

Course page: https://quest-training.com/courses/claims-investigation-loss-adjustment-training-course
Website: https://quest-training.com
Email: info@quest-training.com
Phone: +905016771440