Table of specific competencies: claims adjustment

The following table sets out the competency subcomponents specific to the two classes within the claims adjustment sector that trainees must progressively demonstrate, in practice, during their probationary period.

Specific competencies

1. Settle personal-lines property and liability insurance claims based on the insurance contract purchased
2. Settle personal-lines and commercial-lines automobile insurance claims based on the insurance contract purchased
3. Settle commercial-lines property and liability insurance claims based on the insurance contract purchased

Competency components	Performance criteria
1. Open the claim file according to current damage insurance standards and directives	→ Presentation to the client in accordance with the requirements of the *Regulation respecting the pursuit of activities as a representative* → Proper identification of the caller or stakeholder → Proper recording of the caller’s complete statement → Adequate control of the aggravation of damages → Appropriate referral to an emergency service provider → Effective explanation of the claims settlement process → Sound establishment of preliminary reserves
2. Investigate a damage insurance claim	→ Accurate determination of applicable coverages → Proper issuance of mandates to estimators or service providers → Appropriate planning of the investigation → Proper obtaining of consent for the collection and disclosure of personal information → Accurate determination of the origin and cause of the loss → Relevant establishment of the claim’s admissibility → Sound adjustment of reserves based on the established estimatesurer
3. Determine the nature and extent of the damage	→ Proper establishment of the value of damages → Accurate determination of the liability of involved parties → Adequate validation of recovery opportunities → Updating of reserves based on investigation results → Effective communication with the insured and other stakeholders
4. Proceed with the settlement of the claim file	→ Fair negotiation of the claim settlement → Accurate payment recommendations for the services of the providers and specialists mandated in the file → Proper payment of indemnities and proper obtaining of releases → Adequate recovery of debris/salvage
5. Close the damage insurance claim file	→ Transmission of accurate and complete information to the underwriting department → Proper transmission of required reports to relevant authorities → Respect for the rules of ethics and professional conduct throughout the file → Complete and compliant documentation of the claim file, including disbursements