

Evaluation table for skill 05-513:

Settle commercial-lines property and civil liability insurance claims based on the client's coverage

The candidate must have the ability to:		%¹
1. Determine the type of claim	1.1 Gather and analyze the information contained in the notice of loss 1.2 Gather relevant information for the investigation 1.3 Determine the causes of the loss and the type of damage	16%
2. Determine the liability of the parties involved	2.1 Determine the liability of the parties involved 2.2 Identify possibilities of subrogation	
3. Validate the eligibility of the loss	3.1 Evaluate the scope of applicable coverage and endorsements in order to determine loss eligibility 3.2 Complete the investigation and analyze the information gathered to determine whether the claim is legitimate and eligible 3.3 Identify information to be communicated to other stakeholders in the insurance contract	36%
4. Determine the value of the claim and propose a settlement	4.1 Adjust and add reserves according to the coverage affected 4.2 Analyze the relevant documents in the claim file in order to control the loss, establish its value and validate the legitimacy of the claim 4.3 Apply contract terms and conditions and consider each party's liability to calculate and justify the indemnity 4.4 Determine the documents to be given to claimants for indemnification purposes and follow up on the claim file	32%
5. Help the insured and the claimant through the claims settlement process	5.1 Inform the insured and the claimant of their rights and inform the insured of the protection and services to which he is entitled under the contract and applicable laws 5.2 Inform the insured of his contractual obligations and inform the claimant of his legal obligations 5.3 Explain the claims settlement process and the role of specialists	16%

1. Relative importance (weighting) of a given theme in relation to the examination as a whole.