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# Catastrophe Adjuster Popow



Wanted: Catastrophe Adjuster

Job Requirements: Must be a mind reader, a hypnotist, and an athlete. Must be acquainted with machinery of all types and materials of all kinds. Must know the exact current price of everything. The desired candidate must know all, see all, and report all. Ability to travel long distances, endure long separations from family and friends, reside in mediocre accommodations, and survive on fast food is required. The ability to be in multiple locations at the same time is a plus.

Qualifications: Must possess detailed understanding of all types of insurance policies, as well as electricity and engineering, physics and plumbing, chemistry and contracting, mechanics and manufacturing, science and shipping, bookkeeping and banking, real estate and retailing, horse trading, human nature, and fraud in all of its forms.

Desired Characteristics: The candidate should be courteous, diplomatic, shrewd, persuasive, an expert jokester, even-tempered, good looking, in possession of a photographic memory, an English scholar, acute in business judgment, and the embodiment of virtue.

Education: LLD, PhD, and JD degrees preferred.

All qualified individuals are encouraged to apply.

Imagine seeing this ad in the classifieds section of your daily newspaper. As outrageous as it sounds, there is an element of truth to this job description. Adjusters need to be a "jack of all trades," especially when handling catastrophe claims. They need to possess a broad range of knowledge and be skillful in interpersonal communication and negotiation. Adjusters may not be expected to be expert on all subjects, but they are expected to know enough about various subjects to know who to call for expert advice. The Institutes offer a variety of courses to assist adjusters with improving their knowledge and skills to more effectively handle claims.

Handling catastrophe-related claims is similar to handling non-catastrophe claims except that the extent of loss is more widespread and the cause of loss may be complicated by external factors. For example, in the event of a hurricane, catastrophe adjusters need to know the definition of "flood" and the difference between wind and water damage. A flood, as defined by the National Flood Insurance Program (NFIP), is "a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties." The NFIP is regulated by the government, and catastrophe adjusters need to be familiar with NFIP definitions and guidelines. The Institutes responded to this need with the Associate in National Flood Insurance (ANFI™) designation. Designed for company underwriters, flood vendors, and insurance and risk management professionals who need to be familiar with flood insurance, this program reinforces the technical, practical flood insurance knowledge and skills needed to confidently and accurately handle all aspects of flood insurance coverage.

We all know that catastrophes are expensive. The catastrophe adjuster is often faced with claims involving large amounts of money. It is important for the catastrophe adjuster to understand how his or her decisions will affect the company's financial status. While the

catastrophe adjuster may not be expected to be the financial expert in the situation, he or she will be expected to have some basic understanding of financial calculations. Every business decision can affect an organization's bottom line. That is why The Institutes developed the Insurance Financial Dynamics suite of courses. Designed for nonfinancial insurance professionals, this interactive learning tool presents a problem, teaches learners how to analyze the situation, and then shows the impact of their decisions. By learning key concepts of insurance financials, catastrophe adjusters will be more confident and better equipped to manage claims.

In addition to providing expert claim handling service to insureds, catastrophe adjusters need to possess exceptional customer service skills. When dealing with people who have recently suffered a major loss, catastrophe adjusters need to be empathetic and understanding. Catastrophes cause both physical and emotional loss. Think of the loss of a home, for example. A home provides shelter and security. While many of its contents can be physically replaced, no amount of money can replace the sentimental value. Catastrophe adjusters need to possess excellent interpersonal communication skills to be able to deal with their customers in a professional manner while being sensitive to their emotional state. The Institutes offer the Associate in Insurance Services (AIS) program to help adjusters improve service quality through gaining an understanding of customer needs.

After a catastrophe, it is important to restore a sense of normalcy to people's lives as quickly as possible. Stores help to supply towns with a tax base, jobs, and goods for residents. The sooner that stores are back in business, the sooner people can return to work, access the supplies they need to rebuild, and start to feel normal again. It is important for catastrophe adjusters to understand coverage issues related to businessowners policies so that businesses can return to normal as soon as possible. Mastering the Businessowners Policy (BOP) is a three-course online suite that provides a high-level review or an in-depth study of businessowners policies. The Institutes offer these courses to help claim adjusters and other insurance professionals develop a better understanding and analysis of property, liability, optional, and additional coverages.

Catastrophe adjusting is not an easy role to perform. Adjusters must be skillful at a variety of tasks, answer to many stakeholders, and often endure difficult living conditions. However, when equipped with the right skills and resources, the job of catastrophe adjuster can be very satisfying. As a catastrophe adjuster, you know that you are helping people in their worst time of need. Let The Institutes help you to help others.

*Donna J. Popow, JD, CPCU, AIC, is senior director of knowledge resources and ethics counsel for The Institutes in Malvern, Pennsylvania. The Institutes are the leader in delivering proven knowledge solutions that drive powerful business results for the risk management and property-casualty insurance industry. Ms. Popow is responsible for all aspects of claims education, including the Associate in Claims designation program and the Introduction to Claims course. She can be reached at [popow@TheInstitutes.org](mailto:popow@TheInstitutes.org).*