



## Association's Silver Member Syllabus



### About This Public Adjusting Training

You've looked for formal public adjuster education. You've looked for study guides preparing and spent countless hours burning the midnight oil. You've even wanted to pay your money and scheduled the big day – the exam. But that's all you could find until now. Property Adjustment National Association has been giving the only opportunity in America to get in to the most profitable industry and most needed industry. We mix the Facts with Practical, Real-World Experience to give you a New Reality.

### Who Should Attend

You must be at least 18 years old and have no felonies. This 80 hour training is intended for those who have time in the next 8 weeks to schedule two hours a night. If you want to be prepared and you want to become a public adjuster, you need to join our association's training.

### Objectives

#### After completing this training, the participant will:

- How to pass their state public adjuster's exam and set up their license.
- Understand homeowner's policy and deal with clients in all aspects.
- Know how to scope out damage and setup an estimate.
- Develop a winning strategy for retrieving funds for the homeowners claim.
- Build a strong marketing that allows them to expand their own firm.

### Educational Topics

- State Public Adjusting Licensing Test Training
- Homeowner Policy & Scope
- Homeowner's Estimating & Scope



- Negotiating Gambits & Tactics
- Letter Writing
- Appraisal
- EPA Mold Course
- Lead Removal Course
- Marketing

### **Each Participant Receives**

- Downloadable study books that is also readable from training site
- Videos on every major topic
- Audios that you can play from website or download to smartphone or mp3 player
- Template letters for clients, insurance adjusters and their supervisors
- All Contracts and documents needed to run a public adjusting firm
- Also phone and email mentoring

Public Adjuster Training Syllabus

Property Adjustment National Association In-depth! Cover's the following topics:

## **1. State Public Adjusting Licensing Test Training**

- Insurance Regulations
- Insurance Regulations Practice Test
- Insurance Basics
- Insurance Basics Practice Test
- Adjusting Losses
- Adjusting Losses Practice Test
- Dwelling Policy
- Dwelling Policy Practice Test
- Homeowner's Policy
- Homeowner's Policy Practice Test
- Commercial Policy
- Commercial Policy Practice Test
- Business Owner Policy
- Business Owner Policy Practice Test
- Other Coverage's & Options
- Other Coverage's & Options Test
- Preparing Paperwork For Public Adjusting License



## 2. Homeowner ISO Policy & Scope

- Overview
- Eligibility
- Declarations, Agreement & Deductible
- Definitions
- Common Conditions
- Property Section—Dwelling and Other Structures—Coverage
- Property Section—Personal Property—Coverage
- Property Section—Coverage D – Loss Of Use—Coverage
- Property Section—Additional Coverage
- Property Section—Perils and Exclusions
- Property Section—Conditions
- Underwriting Considerations
- Rating Considerations
- Available Endorsements
- In-Home Businesses
- Home Inspection
- First Meeting With Homeowner
- Understanding The Client Contract & Paperwork
- Paperwork

## 3. Building Estimating Scope Tools, Measuring, Masonry, Framing

- Tools & Measuring
- Estimating Video Class A 1 of 2
- Estimating Video Class A 2 of 2
- Developing An Accurate Property Estimate & IA Thinking
- Claim Efficiency Through Estimating Accuracy & IA Thinking
- Tool For The Estimator / Adjuster

### Masonry

- Foundation Settlement, Damage And Repair
- Cleaning Restoration Of Building Exteriors
- Damaged Brick And Mortar
- Concrete And Related Materials Damage And Repair
- Chimney Damage And Repair
- Chimney Liners And Construction Defects
- Estimating Zero-Clearance Fireplace Damage
- Masonry Cracks, Repair, Evaluation And Reinforcement



- Manufactured Stone
- Building Concrete Homes

### **Framing**

- Using Steel For Optional Engineering For Framing Techniques
- Floor Framing
- Repairs To Fire Damaged Framing Lumber
- Wood Framed Foundations And Factory Assembled Wall Panels
- Decks And Porches: Design, Construction & Material

## **4. Building Estimating Scope, Roofing, Siding, Doors, Windows, Ceilings, Walls**

- Estimating Video Class B 1 of 2
- Estimating Video Class B 2 of 2

### **Roofing**

- The Basics Of Roof Area Calculation
- Calculating Roof Area
- Membrane Roofing, Related Damage and Repair
- Roof Covering Materials: Tile, Slate, Wood, And Metal Shingles
- Asphalt Shingle Roof Covering And Related Damage
- Red Cedar Shingles And Shakes
- Understanding Ice Dams
- Roof Codes

### **Siding**

- Aluminum, Vinyl And Other Miscellaneous Exterior Siding
- Aluminum And Vinyl Siding Replacement Options
- Wood And Composition Exterior Siding; Damage And Repair
- Wood And Hardboard Siding
- Sheathing And Siding
- Stucco: Application Damage And Repair
- Synthetic Stucco: Problems & Solutions

### **Doors & Windows**

- Damage To Thermo Pane Windows
- Repairing Common Damage To Doors
- Garage Door Repair
- Door Technology Update: Part I



- Door Technology Update: Part II
- Windows, Part I Super Windows Introduction
- Windows, Part II Super Windows Introduction

### **Ceilings & Walls**

- Drywall Repair
- Drywall: Installation Damage & Repair Gypsum Drywall
- Repair Alternatives To Ceiling In Older Homes
- Ceramic Tile Repair And Replacement
- Insulation Installation, Damage & Replacement
- Estimating Plaster
- Plaster & Stucco
- Repairing Old Plaster / Veneer Plaster
- Backer Board Installation, Damage & Repair; Shower Stall Problems
- Wall & Ceiling Texture
- Uncommon Walls: Alternative Materials

## **5. Building Estimating Scope, Cabinets, Molding, Stairs, Decorating, Flooring, Fencing, Heating, Air Conditioning, Plumbing, Electric**

- Estimating Video Class C 1 of 2
- Estimating Video Class C 2 of 2

### **Cabinets, Molding, Stairs**

- Kitchen And Bathroom Cabinetry
- Plastic Counter Top Repairs
- Interior & Exterior Molding & Trim
- Selecting Wood Grades
- Residential Elevators: Upward Bound
- Residential Elevators: Part 2
- Concrete Countertops Contents
- Concrete Countertops: Construction
- Concrete Countertops Installation & Repair
- Purchase / Replacement Of Concrete Countertops

### **Decorating**

- Paint And Painting
- Paint, Problems, And Preparation
- Paint: Failure Coloration, Bleeding
- Paint & Paint Problems, Part II



- Paint, Part III, Problems & Solutions
- Wallpaper, Installation, Cleaning & Repair
- Wall Covering Update, Part I
- Wall Covering Update, Part II
- Interior Wall Coverings, Part II

### **Flooring**

- Carpet Repair
- Carpets Part I, Construction & Materials
- Repairing Hardwood Floors, Part I
- Repairing Hardwood Floors, Part II
- Wood Finish Flooring
- Plastic Laminate Flooring: Construction & Installation
- Plastic Laminate Flooring Damage & Repairs, Part 1
- Plastic Laminate Flooring Damage & Repairs, Part 2
- Engineered Wood Flooring

### **Fencing**

- Wood And Metal Fences
- Masonry Walls And Fences

## **Heating & Air Conditioning Update Home Heating Systems**

### **Heating Systems**

- Forced Air Heating And Air Conditioning Systems And Contaminants
- Building Insulation Damage
- An Estimator's Approach To Solar Heating Units
- Solar Heat: Damage And Repair
- Air Conditioning Fundamentals And Repair Diagnosis
- Decontamination Methods And Procedures For Forced Heating/Cooling Air Systems
- Furnace Puff Backs
- Insulation And Moisture Control
- Basic Geothermal Operation

### **Plumbing**

- Plumbing Repairs
- Plumbing Damage; Repair & Replacement
- Finish Plumbing
- Claims Involving "PB" Plumbing
- Freeze And Freeze Related Damage



## Electric

- Damage To Appliances
- Lightning Damage
- Electrical Damage And Repair
- T.V. Satellite Dish Antennas, Damage And Repair
- Ground Fault Interrupters/ Aluminum Wiring
- Wire Uses; Codes Basic Wiring Information
- Structured Wiring And Home Automation

## 6. Perils, Estimates & Software

- Simsol Estimating Software Training
- Simsol Training 1
- Simsol Training 2
- Simsol Training 3
- SmartSketch Training
- Utilizing QuickSketch Tools in SmartSketch

## Understanding Perils

- Water Peril Claim With Simsol
- Freezing Peril With Simsol
- Freeze & Freeze Related Damage
- Smoke Peril Claim With Simsol
- Fire Peril With Simsol
- Windstorm peril
- Estimating Vandalism Losses
- Hail Damage

## Detailed Fire & Smoke Training

- Cleaning Chemistry, An In-Depth Study—Part I
- Cleaning Chemistry, An In-Depth Study—Part II
- Smoke & Odor Damage Restoration Procedures
- Smoke DAMAGE Restoration Deodorization & Restoration, Advanced Techniques
- Smoke DAMAGE Restoration Deodorization & Restoration, Advanced Techniques Part II
- Smoke Damage Restoration—Part III
- Eliminating Fire Hazards Caused By Wood Stoves
- Arson Investigation For Claim Adjusters
- Overview Fire & Smoke Damage Repair
- Purpose Of These Guidelines
- Categories Of Restoration



- Recommended Restoration Practice
- General Business Conduct
- Inspections
- The Work Site
- Performing The Work
- Fire Damage & Restoration
- Treatments & Results 1
- Treatments & Results 2
- Building Restoration 1
- Building Restoration 2
- Personal Property Restoration 1
- Personal Property Restoration 2
- Anatomy Of A Chimney Fire
- Chimney Fires: The Rest Of The Story
- Fire Suppression Systems For Special Hazards
- Fire Extinguishers And Liability Issues For Fire Protection And Equipment

## **8. Flood Training**

- Mold Remediation A Realistic Approach
- Understanding Molds
- Drying Out Structure: First Step In Mold Prevention
- Water Damage Restoration
- Water Damage & Repair
- Foundation Settlement, Damage And Repair
- Understanding Molds

## **9. Negotiation**

### **The Art of Arguing Your Case**

- Why Argue
- Winning Without Arguing
- The Pistol That Fire In Both Directions
- The Incredible Power of Credibility
- The Power of Listening
- The Power Of Prejudice
- The Power of Words
- Structuring the Winning Argument
- Opening Them Up





- How to Present the Winning Argument
- The Magical Argument
- The Unbeatable Power Argument

## Basics

- Primary vs. Excess
- Policy Period
- Actual Cash Value
- Direct vs. Proximate
- Appraisal
- Co-insurance 1
- Co-insurance 2
- Co-insurance 3
- Research Tips
- Credit Report Authorization
- Presentation Layout to Insurance Adjuster
- Set The Claim Up For A Law Suite
- Recording
- The Insurance Adjusters Position and Reasoning
- Insurance Company Trend with Policy
- The Rules and Where They Come From
- Under Oath
- Be a Better Witness: Deposition Basics-Practical Pointers from Preparation to Testimony
- Witness / The Claim File What do lawyers call a claim file?
- First Appraisal
- Final Ways to Have A Resolution
- Two Ways To Court
- Negotiation Policy

## Negotiating Gambits & Tactics

- The Basics, Flinching
- Power Negotiating Tips
- Nibbling, Hot Potato
- Put It in Writing, Splitting the Difference & Never Say Yes to the First Proposal
- Never Walk Away, The Power Of Time & Ask for More Than You Expect to Get
- You Will Have To Do Better Than That, Reading People & Win-Win Negotiating
- Understanding Body Language
- Meeting With The Insurance Adjuster

## The Art Of Arguing Your Claim Like An Attorney

- Why Argue



- Winning Without Arguing
- The Pistol That Fires In Both Directions
- The Incredible Power of Credibility
- The Power of Listening
- The Power Of Prejudice
- The Power of Words
- Structuring the Winning Argument
- Opening Them Up
- How to Present the Winning Argument
- The Magical Argument
- The Unbeatable Power Argument
- The Art Of Arguing Forum

### Letter Writing

- Letters To Clients
- Letters To Document Cases To Insurance Adjuster
- Letter 1 Forum
- Letter 2 Forum
- Letter 3 Forum
- Letter 4 Forum
- Letter 5 & 6 Forum
- Letter 7 Forum
- Letter 8 Forum
- Letter 9 Forum
- Bonus Make Money With Speaking

### Association's FC&S Battle Plan Library

#### Battle Plan Basics

- Act of God
- Additional Living Expense
- Collapse
- Condo
- Collapse
- Debris Removal
- Deductible
- Earth Movement
- Exclusion
- Explosion
- Falling Object



- Fire
- Fungus
- Hail
- Ice Damage
- Insured
- Odds
- Other Structures
- Payments
- Personal Property
- Power Failure & Damage
- Rental
- Roofing
- Theft & Vandalism
- Vehicle
- Water
- Wind

## 10. Marketing

- Marketing With Contractors
- Marketing With Real Estate Investors
- Marketing With Realtors
- Marketing With Lenders
- Crime Mapping
- How To Use A Police Blotter
- Breaking News Fires
- Another Crime Mapping
- Marketing With Home Shows

An Introduction To The Appraisal Process & Library

- Association's Prospective
- History / Legislative / Judicial
- Appraisal As Distinct From Arbitration
- Show only topic 1

Circumstances Warranting Appraisal

- Disagreement Necessary
- Appraisal Where There Are Questions Of Liability Or Coverage
- Time And Other Benefits



- In Actions Against Brokers And Agents

#### Scope Of The Issues Covered By The Appraisal Clause

- Appraisers May Not Exceed Their Commissions
- Appraisal Of Loss And Value Of Property As Well As Economic Loss And Other Claims
- Valued Policies And A Total Loss
- Issues Of Scope Of Loss, And Coverage
- Issues Of Bad Faith

#### Issues Of Waiver And Estoppel

- Waiver Of The Appraisal Provision By Claim Denial, Litigation Or Repair
- Waiver Of Policy Provisions Or Defenses To Liability By Submission To Appraisal
- Reservation Of Rights To Litigate Liability
- Waiver Of Right To Participate By Non-Appointment OR Non-Participation
- Waiver Of Breach Of Contract Claim By Acceptance Of Award

#### Timing Issues

- When Appraisal Should Be Demanded
- Responding To The Demand For An Appraisal
- Timing Of The Award
- When The Loss Is Payable
- Time To Bring Suit
- Completing Demands

#### The Mechanics Of Demanding An Appraisal

- The Demand Resource
- The Appraisal Agreement
- Remedies If Appraisal Is Wrongfully Refused
- Failure Of Appraisal

#### Appraisers

- Qualifications
- Disinterested But Permissibly Predisposed
- Fees

#### Umpire

- The Umpire's Qualifications, Duties & Scope Of Authority



- Fees
- Written Agreement With The Umpire
- Court Appointment Of The Umpire
- When To Appoint The Umpire

#### Appraisal

- Generally
- Consultation Necessary
- Determining Value
- Outside Experts
- Notice Adjournments & Cancellations
- Hearings & Inspections

#### Appraisal Demand

- Form1
- Form 2
- Form 3

#### Appraisal Agreement

- Form 1
- Form 2

#### Agreement & Authorization Nominating The Appraiser

- Form 1

#### Declaration Of Appraisers

- Form 1

#### Appraiser's Letter Nominating An Umpire

- Form 1 Resource
- Selection Of The Umpire
- Form 1 Resource

#### Qualification Of The Umpire

- Form 1

#### Umpire & Proposed Order



- Form 1
- Form 2
- Form 3

#### Appraisal Award

- Form 1
- Form 2
- Form 3
- Form 4
- Form 5

#### Jury Instruction

- Form 1
- Form 2

#### Set Aside An Appraisal Award

- Form 1

## **11. Lead Removal**

- Lead Information
- Why Should I Be Concerned About Lead Paint?
- Regulations
- Before Beginning Work
- Contain Dust During Work
- During the Work
- Cleaning Activities and Checking Your Work
- Record keeping
- Training Non-Certified Renovation Workers

## **12. EPA Mold Course**

- Mold Certification Class 1
- Mold Certification Class 1 Video
- Mold Certification Class 2
- Mold Certification Class 2 Video



### **13. Lead Information**

- Module 1: Why Should I Be Concerned About Lead Paint?
- Module 2: Regulations
- Module 3: Before Beginning Work
- Module 4: Contain Dust During Work
- Module 5: During the Work
- Module 6: Cleaning Activities and Checking Your Work
- Module 7: Recordkeeping
- Module 8: Training Non-Certified Renovation Workers

Property Adjustment National Association

Founder of National Public Adjuster Conference

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