



2018

# Motor Insurance Claims Investigation & Adjusting Prospectus



Trinidad & Tobago Insurance Institute  
8 Stanmore Avenue, P.O.S.

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# **TTII BOARD OF GOVERNORS**

Richard Espinet – Chairman

Prakash Bhaggan

Willard P. Harris

Theophilus Francis

Musa Ibrahim

Robert Trestrail

Anand Pascal

# **TTII COUNCIL OF TRUSTEES**

Edweena Newallo-Dottin – President

Susan Murray-Solomon

Catherine Lue-Sue

Chevon Ali

Dennis Benisar

Andre Redman

Rhona Romany

Naveen Lalla

Dyan Loutan-Ali

Mariana Galindo

# ABOUT THE TTII

The Trinidad & Tobago Insurance Institute (TTII) was established in 1952 and formally incorporated by an Act of Parliament in 1972.

## OBJECTS

- A. The objects of the Institute as set out in section 4 of the Act are:-
- B. to advance knowledge of insurance in the territory;
- C. to encourage the acquisition of knowledge by study for recognised professional insurance examinations;
- D. to facilitate members by holding examinations of other recognised bodies
- E. to set standards for its members with respect to ethics, discipline and professional conduct;
- F. to promote and protect the welfare and interest of the Institute and the insurance profession in Trinidad and Tobago;
- G. to develop the social relations of the insurance profession;
- H. to co-operate with any organisation for the achievement of any of these objects.

# **FUNCTIONS OF THE INSTITUTE**

In furtherance of the objects and powers set out in sections 4 and 5 of the Act, the Institute shall undertake the following functions:

- A. make recommendations with respect to, and provision for the licensing of sellers of insurance and related financial products, loss adjusters and other professionals or practitioners in Trinidad and Tobago
- B. establish, recommend and revise, from time to time, standards for the insurance and related financial services, and for practitioners therein; and
- C. operate and manage for the industry, the Certifying Authority with respect to the recognition of local, regional and international qualifications; and
- D. provide and promote education and training for the industry; and
- E. do all such other things that are incidental or conducive to the promotion of the interests of the insurance and related financial services industry in Trinidad and Tobago

## **OUR MISSION**

The Trinidad and Tobago Insurance Institute advances the knowledge, skills and ethical conduct of the Insurance Industry by providing educational programmes that contribute to the professional development and interaction of students and members.

## **OUR VISION**

To be recognised as the premier Financial Service Education and Training Institution in Trinidad and Tobago and wider Caribbean through the provision of effective and relevant education programmes for all industry and the wider public. To be the authorised certification and standards qualification governing body for the financial services sector in Trinidad and Tobago.

## **MICIA PROGRAMME AIMS**

The Insurance Act 1980 of Trinidad & Tobago prescribes the need for a formal examination process to precede the licensing of Salesmen, Agents, Brokers and Adjusters in Trinidad and Tobago. This Diploma Programme provides the scope and content required for the Statutory Examinations for the Licensing of **Motor Insurance Loss Adjusters**.

In addition, the programme is intended to provide students with the knowledge, standards and ethical behaviour required by licensed practitioners in the industry and to equip them with the ability to accurately assess the liability arising out of motor vehicle accident claims.

On completing the Diploma in Motor Insurance Claims Investigation & Adjusting (MICIA), candidates should:

1. Be proficient in the theory and practice of Motor Insurance
2. Display a practical approach to the investigation of Motor Vehicle accidents and the Survey and Adjusting of Damaged Vehicles.
3. Be able to produce a report establishing liability and quantum of damages in an accident and be able to defend the conclusions in a Court of Law.

## **PROGRAMME STRUCTURE AND CONTENT**

The Programme consists of one hundred and eighty (180) contact hours covered in sixty (60) sessions of three (3) hours each and is divided into four modules as follows:

### **Module I: Motor Insurance – Principles and Practice**

48 Contact Hours - Twelve (12) 4 hour sessions

### **Module II: Motor Insurance Claims – Principles and Practice**

48 Contact Hours - Twelve (12) 4 hour sessions

### **Module III: Motor Insurance Claims – Investigation**

48 Contact Hours –Twelve (12) 4 hour sessions

### **Module IV: Motor Insurance – Loss Adjusting**

48 Contact Hours –Twelve (12) 4 hour sessions

## **ASSESSMENTS & EXAMINATIONS:**

To successfully complete any Module, students must receive a total weighted average of 60%. The assessments carry the following weighting:

- Assignments – 10%
- Progress Tests – 30%
- Final Examination – 60%

### **Assignments**

Assignments may be group or individual and may take the form of case studies, take-home questions, presentations or discussions. This is at the discretion of the Lecturer.

## **Progress Tests**

This module two (2) Progress Tests are issued during the semester. The first one covers Chapters 1 -5, while the second covers Chapters 6 to 10. These tests are structured as follows:

**DURATION:** 2 hours

### **SECTION A:**

This section consists of multiple choice questions and all questions must be attempted.

### **SECTION B:**

This section consists of structured and essay type questions. One – (1) to two (2) of these questions will be compulsory. There will also be an option to choose questions, in addition to the compulsory questions. The options for Section B's format is flexible.

## **FINAL EXAMINATION**

The Final examination tests all areas from chapters 1 to 10. Industry relevant scenarios are framed to test the students' knowledge and applicability. The structure is as follows:

**DURATION:** 3 hours

### **SECTION A:**

This section will consist of multiple choice questions.

### **SECTION B:**

This section will consist of both structured and essay type questions grounded in topic areas covered across the entire Module.

**LEVEL: 1****YEAR: 2015/2016****COURSE CODE: MICIAM1****COURSE TITLE: MOTOR INSURANCE CLAIMS INVESTIGATION & ADJUSTING MODULE 1 – Principles & Practice****PRE-REQUISITES:**

- Five (5) “O” Levels including Mathematics and English, **or**;
- Successful Completion of the State Licensing General Insurance Business Examination, **or**;
- Minimum three (3) years’ experience within the Insurance Industry, inclusive of a letter from your employer specifically detailing your responsibilities.

**MODULE DESCRIPTION:**

This Programme is intended to provide students with the knowledge, standards and ethical behaviour required by licensed practitioners in the industry. It is also a prerequisite for entry into Module II of the MICIA Programme. Students will at the end of this module gain a thorough understanding of the key principles and legal considerations affecting motor insurance and how to apply them in practice.

**MODULE 1 OUTCOMES:**

At the end of this module, participants should be able to:

- a. Display knowledge and thorough understanding of the history and development of motor insurance, along with key principles and legal considerations affecting motor insurance.
- b. Apply this knowledge and skills to practical situations.

### **Summary of Learning Objectives/Outcomes:**

1. Comprehend the history and development of motor insurance (compulsory motor insurance), including significant events.
2. Understand the principles of the law of contract and its application to motor insurance.
3. Understand the Motor Vehicles Insurance (Third Party Risks) and application to practical cases.
4. Understand and apply the key principles of Motor Vehicle Insurance.
5. Understand the principles of the law of agency and its application to motor insurance.
6. Understand and apply insurance forms in motor vehicle insurance.
7. Describe and understand the scope of motor vehicle insurance policy:
  - Policy Cover
  - Policy Exceptions
  - Policy Conditions
  - Policies Issued
8. Practical cases and application of concepts to Motor Vehicle Insurance.

**LEVEL: 2**

**YEAR: 2016**

**COURSE CODE: MICIAM2**

**COURSE TITLE: MOTOR INSURANCE CLAIMS INVESTIGATION & ADJUSTING MODULE 2 – Motor Claims - - Principles & Practice**

**PRE-REQUISITES:**

- Successful completion of Module 1

**COURSE DESCRIPTION:**

This Module is designed to provide students with the knowledge, standards and ethical behaviour required by licensed practitioners in the industry. It is also a prerequisite for entry into Module III of the MICIA Programme. Students will at the end of this module gain a thorough understanding of the key principles and legal implications involved in motor insurance claims, the claims process and how to apply them in practice. ***Additionally a Certificate in Motor Insurance Claims will be awarded to successful candidates completing both Modules I and II.***

**MODULE 2 OUTCOMES:**

At the end of this module, participants should be able to:

- a. Display knowledge and thorough understanding of the Claims Department and processes involved Motor Claims Handling, Liability in Tort, the role of the Court and Ethical practices affecting motor claims.
- b. Apply this knowledge and skills to practical situations.

**Summary of Learning Objectives/Outcomes:**

1. Understand the role and functions of the Claims Department within an Organisation with relevant examples.
2. Have an increased working knowledge of Principles of Motor Claims.
3. Understand the Progress of Claim and the process involved.
4. Identify and explain Motor Claims Documents
5. Describe and display thorough understanding of different types of claims and calculations involved for Accidental Damage Claims, Fire and theft claims and third party claims.
6. Understand the concept of assessment of damages in liability in claims.
7. Identify and explain legal remedies and the role of the Court, as well as Guidelines set by the Regulators in handling claims. Students must also be able to explain the Civil Proceedings Rules and give examples of cases.
8. Understand measure of damages.
9. Understand the principles of denial; of liability under the Policy.
10. Be knowledgeable on ethical practices in human relations in handling insurance claims.
11. Understand and apply all relevant calculations in claims handling.

**LEVEL: 3**

**YEAR: 2016**

**COURSE CODE: MICIAM3**

**COURSE TITLE: MOTOR INSURANCE CLAIMS INVESTIGATION & ADJUSTING MODULE 3 – Motor Claims - - Investigation**

**PRE-REQUISITES:**

- Successful completion of MICIAM1 & MICIAM2

**COURSE DESCRIPTION:**

This Module is designed to provide students with the knowledge, standards and practical skills required by licensed practitioners in the industry. It is also a prerequisite for entry into Module 4 – Motor Insurance Claims - Adjusting of the MICIA Programme. Students will at the end of this module gain a thorough understanding of the key principles of investigative implications involved in motor insurance claims, investigative report writing and how to apply them in practice. ***Additionally a Certificate in Motor Insurance Claims Investigation will be awarded to successful candidates completing both Modules 1, 2 and 3.***

**MODULE 3 OUTCOMES:**

At the end of this module, participants should be able to:

- a. Display knowledge and thorough understanding of Motor Claims Investigation, Principles of Loss Adjusting, Techniques of Investigation, Collision Dynamics, Accident Cause Analysis and Investigation Report Writing.
- b. Apply this knowledge and skills to practical situations.

**Summary of Learning Objectives/Outcomes:**

1. Understand the principles of motor loss adjusting as it applies to claims investigation.
2. Distinguish between adjusting and investigation.
3. Have an increased working knowledge of motor claims investigation.
4. Understand and apply the techniques of investigation in motor claims investigation.
5. Identify key factors in planning and executing an investigation.
6. Display clear understanding of Collision Dynamics with respect to vehicular collision
7. Discuss and apply the key concepts of Accident Cause Analysis
8. Identify and be able to apply the key elements of Investigation Report Writing. Must be able to successfully complete a written report for claims investigation.
9. Carry out all measurements and calculations related to Motor Claims Investigation

**LEVEL: 4**

**YEAR: 2016**

**COURSE CODE: MICIAM4**

**COURSE TITLE: MOTOR INSURANCE CLAIMS INVESTIGATION & ADJUSTING MODULE 4 – Motor Claims – Adjusting**

**PRE-REQUISITES:**

- Successful completion of MICIAM1, MICIAM2 & MICIAM3

**COURSE DESCRIPTION:**

This Module is designed to provide students with the knowledge, standards and practical skills required by licensed practitioners in the industry. It is also the last Module required for completion of the MICIA Programme. Students will at the end of this module gain a thorough understanding of the key principles of adjusting, motor vehicular collision appraisals, survey report writing and how to apply them in practice. Students will also be required to visit garages to gain hands-on insight into adjusting and motor vehicle components. ***Additionally a Diploma in Loss Adjusting will be awarded to successful candidates completing Modules 1, 2 and 3 and 4.***

**MODULE 4 OUTCOMES:**

At the end of this module, participants should be able to:

- a. Display knowledge and thorough understanding of Motor Claims Adjusting, Motor Vehicular Collision Appraisals and Survey Report Writing.
- b. Apply this knowledge and skills to practical situations.

### **Summary of Learning Objectives/Outcomes:**

1. Understand the motor vehicle basic principles.
2. Identify the layout of vehicle, transmission and engine.
3. Understand steering and braking systems and the electrical system
4. Understand carry out motor valuation procedures.
5. Identify and apply processes involved in Motor Vehicle Collision Appraisals: modern vehicle construction, collision damage to body and frames, making a damage appraisal and damage analysis.
6. Understand and apply repair procedures and techniques:
  - a. Auto Collision Repair Methods
  - b. Assessing Damage to the Body Shell
  - c. Assessing mechanical component damage
  - d. Body shop materials
  - e. Procedure explanations
7. Identify and be able to apply the key elements of Survey Report Writing (field trips to garages/body shops will be included to give students the practical hands-on experience of surveying and doing valuations on a vehicle):
  - a. Inspection procedures and Basic Tools required by the motor loss adjuster.
  - b. Receiving assignments.
  - c. Taking photographs

- d. Estimates
    - i. Time Based estimating – introduction and application of the Mitchell Software.
    - ii. Depreciation on components
    - iii. Suggested labour changes (as they reflect on the time based system applied in developed countries
    - iv. Adjustments to estimates.
  - e. Report writing
  - f. Recommendations for settlement.
8. Carry out all measurements and calculations related to Motor Claims Adjusting.

# Teaching and Learning Strategies

- Lectures using actual cases supported by handouts allow students to develop the legislative framework required.
- Assignments are structured to allow students to apply the theory learned in practical situations.
- On site visits of garages and inspections of damaged vehicles allow students to assess the best methods for vehicle repair and develop an ability to determine quantum for damages.
- Case studies involving accident scenarios in class and in the field allow students to develop an ability to assess liability.
- The use of compulsory questions in progress tests and examinations ensures that examination candidates have the minimum knowledge required to conduct claim assessments.

## Examination Regulations

*See MICIA Examination Handbook 2016*

## OUR QUALITY POLICY

The Trinidad and Tobago Insurance Institute is committed to providing a level of quality service to meet our objectives of advancing the knowledge, standards and professionalism of the insurance industry.

We achieve this by:

- Maintaining a system of procedures necessary to sustain the quality system
- Benchmarking international standards in insurance education
- Aligning with regional and international educators
- Actively involving members, regulators and other interested stakeholders through the Council of Trustees and its sub-committees
- Adopting systems that will result in continual improvement and so increase the satisfaction of our stakeholders
- Complying with government rules and regulations for the financial sector