

Summer/Fall 2023

Volume 2

GULF COAST ADJUSTING ACADEMY



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The Gulf Coast Adjusting Academy is privately owned and operated by Linetta Bell

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Who We Are

The Gulf Coast Adjusting Academy was founded in 2020 by Linetta D. Bell. Ms. Bell has worked in the insurance adjusting field for over 8 years. During this time, she has worked with the federal government, private insureds, and insurance companies to provide insurance adjusting services. After starting her own company, DB Marlin Adjusting Solutions, LLC., she decided to start the Gulf Coast Adjusting Academy to give equal opportunity to those who would like to start their career in insurance adjusting.

Our director has a total of 30+ licenses and certifications with the authority to handle claims in 48 states. With licenses in the following states:

Alabama	Minnesota
Alaska	Montana
Arizona	New Hampshire
Arkansas	New Mexico
California	New York
Connecticut	North Carolina
Delaware	Oklahoma
Florida	Oregon
Georgia	Puerto Rico
Idaho	Rhode Island
Indiana	South Carolina
Kentucky	Texas
Louisiana	Utah
Maine	West Virginia
Michigan	Wyoming
Mississippi	

Our Faculty

INSTRUCTOR AND GOVERNING BODY MEMBER



- 13 YEARS OF CLAIMS HANDLING EXPERIENCE.
- EXPANSIVE HISTORY IN HANDLING FLOOD, PROPERTY & AUTO CLAIMS.
- PROFICIENT IN XACTIMATE, XACTANALYSIS, NEXTGEN & ECS, FLOOD CONNECT, XACTIMATE, CLAIMS EXCHANGE, GUIDEWIRE & SYMBILITY

CERTIFICATIONS

ALLSTATE AUTO, AMERICAN FAMILY, ASI, CITIZENS LITIGATION, XACTIMATE LEVEL II, FEDNAT DESK ADJUSTER, HUD INSPECTOR, IIRC - FIRE & SMOKE RESTORATION, LOUISIANA CITIZENS, STATE FARM AUTO, STATE FARM FIRE, TOWER HILL CERTIFICATION, TWIA DESK ADJUSTER CERTIFICATION, USAA, WELLINGTON

MARVIN D. BELL

INSTRUCTOR AND GOVERNING BODY MEMBER



- 6 YEARS OF CLAIMS HANDLING EXPERIENCE.
- EXTENSIVE HISTORY IN HANDLING FLOOD, PROPERTY & AUTO CLAIMS.
- PROFICIENT IN XACTIMATE, XACTANALYSIS, NEXTGEN & ECS, FLOOD CONNECT, ECS, GUIDEWIRE & SYMBILITY

CERTIFICATIONS

NFIP, XACTIMATE LEVEL II, LIBERTY MUTUAL, SAFECO, STATE FARM FIRE, TWIA, FAA SAFETY 107

What We Do

The Gulf Coast Adjusting Academy offers a 100% virtual, self-paced, all-inclusive 40-hour insurance adjusting training program. When you sign up you receive:

- A 40-hour Self-Paced Course that covers everything you need to know in order to pass a state licensure exam.
- A digital e-book
- Access to your state's insurance adjuster exam

Attendance Policy: Due to the self-paced nature of this program, attendance is based on the student's ability to participate.

All students will receive a certificate of completion once they finish the self-paced course. Once completed, you will have the education credits needed to qualify for the state insurance adjuster certification exam and immediately be able to take the certification exam, as the tuition includes one (1) exam fee.

Tuition

Tuition costs are outlined below:

AL Property & Casualty with Worker's Compensation & Crop (includes exam) ...	\$425
AL Property and Casualty ONLY (includes exam)	\$325
Exam Only(retests).....	\$75
FL All-Lines Exam & Study Prep Only (Test fees not included)	\$275

****PRICES ARE SUBJECT TO CHANGE****

Cancellations/Refunds

Cancellation of Classes: The school reserves the right to cancel a starting class if the number of students enrolling is insufficient. Such a cancellation will be considered a rejection by the school and will entitle the student to a full refund of all money paid.

Refund Policy for Resident Training Programs: Due to the nature of the training, program fees are non-refundable.



Gulf Coast Adjusting Academy (888) 255-0844

This Enrollment Agreement is between the above-named school and:

STUDENT'S NAME _____ Telephone _____

Address _____

The school agrees to provide the following training:

Course or program title:

AL Property & Casualty with Worker's Comp/Crop (includes exam)	\$425
AL Property and Casualty ONLY (includes exam).....	\$325
FL All-Lines Exam Prep & Study Only (exam fees not included).....	\$275
AL Exam Only (retest).....	\$75

Start date: _____ Completion date: _____

Each program is self-paced.

This training is all inclusive. Total cost is contingent upon the program selected by the student.

Agreement is Binding:

This agreement will be binding only when it has been fully completed, signed, and dated by the student and an authorized representative of the school prior to the time instruction begins. Due to the nature of the training, program fees are non-refundable.

Changes in the Agreement:

Any changes in the agreement will not be binding on either the student or the school unless such changes are acknowledged in writing by an authorized representative of the school and by the student or the student's parent or guardian if he/she is a minor.

Effective Date of Acceptance:

I certify that I have read and understand the cancellation and refund policy and the complaint procedure; I have received a copy of the school catalog or brochure; and I am entitled to an exact copy of this Enrollment Agreement, school catalog, and any other papers I sign.

Cancellation of Classes:

The school reserves the right to cancel a starting class if the number of students enrolling is insufficient. Such a cancellation will be considered a rejection by the school and will entitle the student to a full refund of all money paid.

Cancellation and Refund Policy for Resident Training Programs:

1. Due to the nature of the training, program fees are **non-refundable**.

Notice to Buyer:

Do not sign this agreement before you read it or if it contains any blank spaces. This is a legal document. All pages of this agreement are binding. Read both sides of all pages before signing. You are entitled to an exact copy of the agreement, school catalog, and any other papers you may sign and are required to sign a statement acknowledging receipt of those.



Gulf Coast Adjusting Academy (251) 545-9817

Unfair Business Practices:

It is an unfair business practice for the school to sell, discount, or otherwise transfer this contract or promissory note without the signed written consent of the student or his/her parent or guardian if he/she is a minor and a written statement notifying all parties that the cancellation and refund policy continues to apply.

Student's Name

(Please print)

Signature

Date

Parent or Guardian's Name

(Please print)

Signature

As the authorized representative of the school, I hereby agree to the conditions set forth herein:

Authorized School Representative

(Please print name)

Signature

Student Grievance Policy

Any student may file a grievance under this policy. The grievance can arise from any official faculty or staff action, or decision deemed to be unjust or discriminatory by the student and is based upon violation of an institutional policy or written standard that protects every student. The goal of this process is to insure fair and equitable treatment of all students, to hold administrators, faculty and staff accountable for compliance with institutional policies and procedures. Resolution of student complaints, regardless of the outcome, also can improve a student's progress toward completion of a course or degree and ultimately success at the institution.

Any student who believes he/she has grounds for a grievance shall try in good faith to resolve the problem through early informal discussion of the matter with the academic, administrative, or staff member directly involved. A timely response to the student's complaint should occur within fifteen (15) days of initial contact. Flexibility should be given or considered during times when school is not in session, during summer breaks, and if extenuating circumstances exist (e.g., medical emergencies, sabbaticals).

A grievance must be filed with the instructor no later than 90 days after the occurrence of the action on which it is based.

Disciplinary Action

Although disciplinary action against an employee is not a remedy available to a student who files a grievance under these guidelines, the GCAA reserves the right to impose discipline on its employees as a result of determinations made through the grievance process.

Curriculum Outline

Section 1

1 Basic Adjusting & Personal Lines (8 hrs)
Chapter 1 Duties & Responsibilities of an Adjuster 1 hr
Chapter 2 Building a Property & Casualty
Vocabulary - 1 hr
Chapter 3 Alabama Law & Loss Adjusters - 1 hr
Chapter 4 Understanding Contracts - 1 hr
Chapter 5 Basics of Property Adjusting - 2 hrs
Chapter 6 Basics of Liability Adjusting - 2 hrs

Section 2

1 Basic Adjusting & Personal Lines (5 hrs.)
Chapter 7 Dwelling Policy 90 minutes Chapter
8 Homeowners Policy - 90 minutes Chapter 9
Auto Policy - 1 hr.
Chapter 10 Farm Property & Liability Insurance - 1 hr
2 Commercial Lines (3 hrs)
Chapter 11 The Commercial Package Policy Business Owners Policy - 2 hrs
Chapter 12 - Commercial Auto - 1 hr

Section 3

3 Commercial Lines (8 Hours)
Chapter 13 Commercial Property - 1 hr
Chapter 14 Commercial General Liability - 1 hr
Chapter 15 Workers Compensation - 2 hrs
Chapter 16 Commercial Crime - 2 hr
Chapter 17 Commercial Inland Marine - 2 hrs

Section 4

Commercial Lines (8 Hours)
Chapter 18 Equipment Breakdown - 2 hrs
Chapter 19 Surety Bonds - 2 hrs
Chapter 20 - Fidelity Bonds - 2 hrs
Chapter 21 Ocean Marine Hull - 2 hrs

Section 5

Commercial Lines (2 hrs)
Part 3: Other Coverages (6 hrs.)
Chapter 22 Ocean Marine Cargo - 2 hrs
Chapter 23 Aviation - 2 hrs
Chapter 24 Other Coverage - 2 hrs
Chapter 25 Protection & indemnity Insurance - 2 hrs

Curriculum Outline

Section 6

Insurance Regulation

Fiduciary Duty and Ethics - 45 minutes

AL Unlawful and Unfair Practices - 45 minutes

Insurance Rules and Regulations - 45 minutes

Fraud - 45 minutes

Section 7

Practice Exam

Practice Exam Information for Alabama P&C, WC, and Crop Practice Exam (with feedback) for

Alabama P&C, WC, and Crop Practice Exam (without feedback) for Alabama P&C, with WC, and Crop*

Section 8

Final Exam

Alabama Required Information Identity Verification

Final Exam Information for Alabama P&C, WC, and Crop

Final Exam for Alabama P & C, WC, and Crop. Your Student Affidavit of Witness Attestation.

Section 9

Applying for your adjuster license

Apply for your Alabama license: Step-by-Step.

*Please note that the worker's comp and crop practice and final exams are only available to students enrolled in the "Property and Casualty with Worker's Comp/Crop" course. *