



CPT PROGRAM

# CLAIMS PROFESSIONAL TRAINING PROGRAM

*Insurance Claims Adjuster Education*

**WHERE OPPORTUNITIES ARE  
ENDLESS**



The CPT Program is an 8 week insurance training program designed to teach participants how to be Insurance Claims Adjusters.

## INSURANCE CLAIM ADJUSTING

*A career opportunity hidden in plain sight*

A career in insurance claims adjusting is a smart decision when selecting a new career path. The popular opinion of insurance is that it is necessary, yet few know of its vast employment opportunities.

Adjusters are a key component to the viability of an insurance company. It is through the work of the adjuster that a client's trust and confidence in their insurance policy is fortified.

TPAS, LLC offers pre-licensing & continuing education courses for adjusters to enhance their insurance claim knowledge, aptitude, and skills.



TPAS instructors have over 30 years of experience as claims adjusters and are experts in their fields.

# WHAT DOES AN INSURANCE CLAIMS ADJUSTER DO?

## DEFINITION

An adjuster is an employee of an insurance company or an adjustment firm employed by an insurance company hired to investigate, for the purpose of settlement, a claim for damages that have occurred to property or persons.



**Gary Smith**  
Field Property Adjuster  
TPAS Graduate - Sep. 2016

**Nicole Nelson**  
Field Contents Adjuster  
TPAS Graduate - Jul. 2016

## ROLE & RESPONSIBILITIES

A claims adjusters duties involve interviewing the claimant and witnesses, obtaining police and/or hospital records (if necessary), and inspecting property damage to determine the extent of liability.

Adjusters can handle property claims involving damage to buildings & structures. They also handle liability claims for damages or injuries caused by motor vehicle accidents, slip & falls, dog bites, or negligent behavior.

## **FUNCTION & DUTIES**

All Lines Adjusters may handle property and casualty claims, professional liability, hospital professional liability, excess liability, physicians and surgeons liability, aircraft liability/hull, inland marine, ocean marine, boiler and machinery, as well as various types of bond losses.

### **Job duties include:**

- Responding to claims in a timely manner.
- Communicating with policy holders.
- Researching each aspect of the claim, including building damage, contents, and extra living expenses.
- Preparing a detailed damages report for the purpose of making an offer of settlement.
- Utilizing computer skills with a degree of proficiency.



## WHAT OPPORTUNITIES ARE AVAILABLE FOR INSURANCE ADJUSTERS?

Insurance is incorporated in all areas of everyday life and business. As a result, there are multiple insurance policy subjects where an adjuster is needed.

In addition, there are varying levels of expertise within each insurance subject.

Here are some of the different types of insurance adjusting:



- Automobile
- Residential
- Commercial
- Boat/Marine
- Environmental
- Trucking Liability
- Surety Bond
- Workmans
- Compensation
- Flood

Opportunities are available for graduates to become staff or independent adjusters. An independent adjuster operates as an independent contractor.

# HOW ARE INSURANCE ADJUSTERS COMPENSATED?

How an adjuster is compensated depends on their job position.

## Staff Adjusters

### OFFICE

**Starting Salary at \$45,000  
avg. with potential earnings  
above \$90,000.**

### FIELD

**Starting Salary at \$60,000  
avg. with potential earnings  
above \$100,000.**

*Once employed staff adjusters are eligible for benefits.*



## Independent Adjusters

### OFFICE

**Earnings start at \$300 avg.  
daily with earning potential  
above \$500 daily.**

### FIELD

**Earnings start at \$400 avg.  
daily with earning potential  
above \$1,000 daily.**

*Independent Adjusters are contracted for term  
deployments on an as needed basis.*

## WHAT ARE THE REQUIREMENTS FOR BECOMING AN ADJUSTER?

To be an adjuster you must be licensed by your resident state. If your resident state does not issue adjuster licenses you can apply with a licensing state as a non-resident. Missouri is one of 16 states that do not issue an adjuster license.

Once licensed in Texas, a non-resident license can be applied for, based on reciprocity rules, in other states without meeting their pre-licensing requirements.

The Texas All Lines Adjuster License is the most popular adjuster license in the country.

### **Texas Adjuster License Requirements:**

- 18 years of age or older
- US Citizen or legal alien who possess a work authorization from the US Immigration and Naturalization Services
- Complete an Adjuster Pre-Licensing Course or Pass the Texas state exam
- Complete the Texas Insurance Adjuster License application and submit with applicable fee
- 26 hours of continuing education every 2 years (2 hrs in Consumer Protection &/or Adjuster Ethics

## WHAT IS THE CLAIMS PROFESSIONAL TRAINING (CPT) PROGRAM?

The CPT Program equips participants with all the industry knowledge and tools that a new adjuster will need to be successful. Our program includes hands-on training, mentoring, and job-placement assistance.



The CPT Program ensures participants are well-rounded adjusters and able to adapt to any carrier claims environment.

Our curriculum incorporates general and specialized topics. Upon completing the program participants have the knowledge and skill set equivalent to an adjuster of 1 year experience.





## HOW IS PROGRESS TRACKED?

Participant progress is tested and evaluated weekly. During one-on-one sessions, achievements and any areas in need of improvement are discussed.

The CPT evaluation includes:

- Monitoring of attendance and punctuality.
- Testing of knowledge with weekly exams.
- Tracking your understanding of insurance concepts.
- Discussing your strengths and potential fits for job placement.

TPAS mentors each participant during the CPT Program and beyond.



**2015-2022: CPT Program  
completion rate average  
at 100%**

# CPT PROGRAM COURSE LIST & SCHEDULE

## WEEK 1

**Texas All-Lines Adjuster  
Pre-Licensing**  
*Course#*

This course satisfies all Texas Department of Insurance requirements for obtaining the Texas All-Lines Adjuster license.

## WEEK 2

**First Impressions &  
Customer Service**

Students learn insurance industry etiquette and best customer service practices.

## WEEK 3

**Residential Property -  
Policy Certification**

This course teaches how to interpret insurance policy language and how to make proper coverage decisions.

## WEEK 4

**Computer Skills 101**

This course teaches how to navigate in the Windows operating system and Microsoft Word & Excel.

## WEEK 5

**Personal Property  
(Contents) Certification**  
*Course#1095643*

Students learn how to inspect, evaluate, document, estimate, and settle personal property losses.

## WEEK 6

**Property Adjuster 101**

Students learn how to investigate, evaluate, and settle structural property claims.

## WEEK 7

### Estimating with Xactimate

This course offers training in Xactimate; the industry preferred estimating platform.

## WEEK 8

### Final Evaluation & Graduation

Students are put to the test applying what they've learned as they work claims from start to finish.

## Daily Operations

**Program Hours:** Monday - Friday from 9:00a - 4:00p

### Monday-Wednesday:

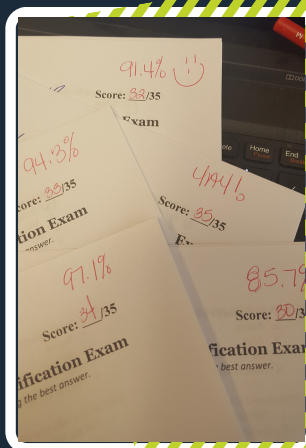
Designated course topic per schedule.

### Thursday:

Full course review and exam

### Friday:

Exam results are provided with weekly progress reports.



## BENEFITS FOR CPT GRADUATES

Upon successful completion of the CPT Program participants are licensed as Texas All Lines Adjusters. Participants will also satisfy the 26 required CE hours which will be valid for 2 years.

The participants licensing will qualify for claim handling in Colorado, Iowa, Illinois, Kansas, Kentucky, Maryland, Michigan, Missouri, North Dakota, Nebraska, New Jersey, Ohio Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Virginia, Wisconsin & West Virginia.

Participants receive 6 certificates corresponding with each weekly course subject; plus the CPT Certificate.

The CPT Program's most valuable benefit is its post-graduate support services for job referrals and employment opportunities.

### ADJUSTER SUPPORT SERVICES

State Licensing Application Assistance

TPAS Adjuster-Mentor Teams

Field Inspection Ride-Along

Deployment Coaching Assistance

IA Firm Target List

IA Firm Roster Referral Services

Private Information Network Service

Our adjusters are mentored and coached until employment and beyond.



**2011-2023**

**Train-to-Employment Rate**  
**76.25%**

TPAS, LLC has partnership with multiple independent adjusting firms for job referrals and employment opportunities. Upon program completion adjusters are referred to our partner companies for available hiring.

In 2011 TPAS was created to fill the need for enhanced training and support for insurance adjusters. Our goal is to fill the insurance talent gap with a diverse workforce.

### CERTIFICATIONS & ASSOCIATIONS

*Missouri Insurance  
Education Provider  
#48027*

*Missouri Department of  
Secondary Education  
Vocational Rehabilitation  
Vendor*

*Texas Department of  
Insurance Education  
Provider #96252*

*Georgia Office of  
Commissioner of  
Insurance & Fire Safety  
Education Provider  
#231162*

*Florida Department of  
Financial Services  
Education Provider  
#373550*



Please call Charleen Hoskins at **(877) 466 6698** or email **choskinsetpas.llc** to set up a program schedule.

Official Website: **[www.tpas.llc/cpt-program](http://www.tpas.llc/cpt-program)**