



Crawford Educational Services
Online RIBO Accredited
Professional Development Courses





About Crawford Educational Services and KMC On Demand

Crawford & Company (Canada) Inc. recognizes the importance of providing employees and clients with industry leading training. We have a dedicated team of Canadian staff who research, develop, and deliver first-rate employee training programs. Our RIBO accredited courses can be delivered in a variety of formats including in-person workshops or online via our e-learning platform, KMC On Demand.

Delivered straight to a student's desktop, KMC On Demand provides professionals with a full stream of quality online training and Continuing Education hours in the categories of technical, personal skills and management.

All of KMC On Demand's programs have been developed to meet the needs of individual students and employ adult educational techniques proven to deliver superior results.

For more information please contact:

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RIBO Accredited KMC Course List

Course name	RIBO Credits
Technical Courses	
Auto Physical Damage	RIBO – 7.00
Basics of Risk Management	RIBO – 2.00
Business Interruption Losses	RIBO – 3.00
Commercial Property Basics	RIBO – 6.00
Concrete and Masonry	RIBO – 4.00
Dispute Resolution	RIBO – 1.00
Fundamentals of Causation	RIBO – 2.00
Fundamentals of Investigation	RIBO – 3.50
Good Faith Claims Handling	RIBO – 2.00
Homeowners Liability	RIBO – 2.50
Introduction to Course of Construction Losses	RIBO – 2.00
Introduction to Products Liability	RIBO – 2.50
Mould and Water Damage	RIBO – 3.00
Negotiations	RIBO – 2.50
Policy Interpretation	RIBO – 2.00
The Commercial General Liability Policy (IBC)	RIBO – 10.00
Personal Skills Courses	
Communicating with Clients on Their Terms	RIBO – 2.00
Delivering A+ Customer Service	RIBO – 1.00
Writing Good Letters and Reports	RIBO – 1.5
Management Courses	
Insurance Ethics	RIBO – 5.5

KMC Course Descriptions

Technical Courses

Auto Physical Damage

Course length: 9.5 hours

The intent of this seven-module auto technical course is to provide insight into vehicle construction, damageability and repair so the student can better understand the repair process, and the settling of first party and liability auto claims. This course serves as a guide for those moving on to auto physical damage training and for the claim office-bound professionals who deal with numerous auto estimates each and every day.

Basics of Risk Management

Course length: 2 hours

This one-module course is the culmination of all the risk sciences: underwriting, medical and scientific studies, engineering, pre- and post-loss control, loss financing, contractual transfer and similar factors that assist in the management of pure risk. This course will explain the basics of risk that must be assessed and managed by anyone in the risk science arena, from data management and interpretation to law. Understanding the basics of risk management is a process separate and apart from related fields such as insurance policy management or claims adjusting, but they are a major part of the risk management process. Risk Management: 120 minutes.

Business Interruption Losses

Course length: 3 hours

This two-module course is an in-depth study of the current IBC 4106B policy form being offered to the business community for business interruption. It is designed to help the student understand the intent, scope and coverage boundaries of the policy through the implementation of practical examples. After completing this lesson the student should be able to understand key concepts of business interruption insurance, describe key financial statements that help calculate a loss, adjust basic retail business interruption losses, and identify extra expenses that might or might not be covered under extra expense coverage. The student will also examine a common claim scenario in commercial losses, such as when the insured uses their own workforce to help with restoration work or should they be indemnified for the labour costs? The approximate times to complete each module are: Business Interruption Concepts – 90 minutes; The Insured's Right to Recover Labour Costs in Commercial Claims – 90 minutes.

Commercial Property Basics

Course length: 6 hours

This six-module course is an in-depth study of commercial property including building, equipment and stocks forms, excluded property, excluded perils, extensions and removal of coverage, tenants and betterments, employee dishonesty, and boiler and machinery. This course explains the basics of commercial property, including how to interpret and understand the policy wordings. The approximate times to complete each module are: Commercial, Building, Equipment & Stock Forms – 60 minutes; Commercial, Building, Equipment Clause 6A Excluded Property – 60 minutes; Commercial, Building, Equipment & Stock Forms 6B Excluded Perils – 60 minutes; Commercial, Building, Equipment Clause 7 – 30 minutes; Tenants & Betterments – 90 minutes; Employee Dishonesty – 30 minutes; Boiler & Machinery – 30 minutes.

Concrete and Masonry

Course length: 6 hours

This three-module course will introduce the student to the basics of brick building construction and concrete/concrete block building construction. It will also discuss how such construction methods can cause damage and how to estimate the costs of such damage.

Dispute Resolution

Course length: 1 hour

This one-module course describes how quantum disputes under the property policy are resolved according to the Insurance Act of Ontario's appraisal process. This cited act is mirrored by those in other common law provinces.

Fundamentals of Causation

Course length: 2 hours

This three-module course is an in-depth study of the importance of causation with regards to the origin and cause investigation, as it relates to subrogation. The approximate times to complete each module are: Determining Cause – 60 minutes; the Definition and Importance of Subrogation – 30 minutes; How and When to Subrogate – 30 minutes.

Fundamentals of Investigation

Course length: 3 hours

This three-module course is a study of some unique aspects of claim investigation including dealing with public adjusters, using experts in an investigation as well as an examination under oath. This course is designed to help the student understand these aspects of the claim investigation by the use of practical examples. The approximate times to complete each module are: Dealing with Public Adjusters – 60 minutes; Use of Experts – 60 minutes; Examination under Oath – 60 minutes.

KMC Course Descriptions (cont.)

Good Faith Claims Handling

Course length: 2 hours

This two-module course provides an overview of good faith dealings in claims. This course is designed to help the student understand what good faith is and the industry standards, concepts and case law associated with bad faith claims.

Homeowner's Liability

Course length: 2.5 hours (please note: each learner will learn at their own pace)

After completing this two-module course, the student will understand key definitions used in the liability section of the homeowner's policy. The student will have a basic overview of the policy concepts and conditions, and lastly will be able to apply policy concepts and conditions. This course will focus on the language found in the Insurance Bureau of Canada's standardized Residential Liability Form 1164 unless otherwise noted.

Introduction to Course of Construction Losses

Course length: 2 hours

This two-module course is a study of the current common commercial policies being offered to the construction business community and an in-depth study into a builders' risk policy and the associated adjustment process. This course is designed to help the student understand the intent, scope and coverage boundaries of the policy through the implementation of practical examples. The approximate times to complete each module are: Construction Insurance Overview – 60 minutes; Handling a Builders' Risk Loss – 60 minutes.

Introduction to Products Liability

Course length: 2.5 hours

This two-module course is an introductory study of product liability claims. This course is designed to help the student understand the intent, scope and coverage boundaries of a policy through the implementation of practical examples.

Mould and Water Damage

Course length: 4 hours

This two-module course helps the student understand the science and application of the latest drying techniques used in combating mould growth in water damage claims. Proper and timely drying early in a claim can prevent larger mould issues later on. Psychometry, the science of the properties of different air mixtures, is covered to educate the student about the different properties associated with drying in all kinds of situations and climates. This includes the proper equipment that should be used in different situations/climates. The approximate times to complete each module are: Restorative Drying I: Psychometry – 120 minutes; Restorative Drying II: Principles and Equipment – 120 minutes.

Negotiations

Course length: 2.5 hours

This three-module course addresses the various approaches to claim negotiation, stressing the importance of detailed investigation, understanding coverage and liability and damage aspects of the claim before any negotiation is attempted. The course explains various advantages and disadvantages of types of negotiating styles, ranging from 'take it or leave it' to compromise, to the best tactic, reaching consensus, based on the facts of the claim.

Policy Interpretation

Course length: 2 hours

This two-module course illustrates how an insurance policy is far more than simply legalistic words written on paper. A policy is evidence of a contract between the insured and insurer. This relationship frames and modifies the intent and application of the policy on claims presented by the insured to the insurer.

The Commercial General Liability Policy (IBC)

Course length: 10 hours

This 11-module course is an in-depth study of the current IBC Commercial General Liability Policy offered to the business community. This course is designed to help the student understand the intent, scope and coverage boundaries of the policy through the implementation of practical examples.

KMC Course Descriptions (cont.)

Personal Skills Courses

Communicating with Customers on Their Terms

Course length: 2 hours

This three-module course is a study of communication, using and understanding the role of empathy, the importance and benefits of effectively communicating with customers, and active listening. This course also teaches how to identify causes of communication failures. The approximate times to complete each module are: Empathy – 30 minutes; Communication – 60 minutes, Active Listening – 30 minutes.

Delivering A+ Customer Service

Course length: 1 hour

This one-module course is intended to provide an overview of the basic fundamentals of customer service. It includes such topics as: why companies lose customers, what is a customer, meeting a customer's needs, discretion, the power of the spoken word and getting to know the customer.

Writing Good Letters and Reports

Course length: 1.5 hours

This two-module course is designed to help the busy professional prepare and write clear, cogent and brief letters and reports.

Management Courses

Insurance Ethics

Course length: 2 hours

This three-module course deals with the basics of ethics as applicable to the insurance profession, stressing various characteristics of behaviour that make ethics the highest standard, as opposed to law, which is the minimum standard. We then examine the need for insurance regulation and the applicability of insurance law and other deceptive trade practice acts. The final module focuses on the 'good faith' nature of the insurance relationship between the insured and the insurer, and discusses how insurers can become involved in 'bad faith' litigation and its adverse results.

Contact Information

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