



CLAIMS INVESTIGATOR

OVERVIEW OF KEY DEVELOPMENTAL AREAS FOR YOUR CAREER PATH



FOUNDATION



BUILDING



ENHANCING



MASTERY



Hone your craft Be a 'sponge' to learning Expose yourself to as many facets of your role as possible

- You may have experience from another industry role (i.e. claims) or perhaps expertise in investigations / fraud through another industry (eg. policing, engineering, accounting, private investigations); your entry point helps set your learning focus – investigations or insurance acumen?



Build on your knowledge and experience

- Increase your ability to manage investigations more independently
- Become aware of additional specialties in claims investigation (eg. liability, forensics, fraud) which may be of interest
- Prepare for multiple possibilities to keep your future career options open



Assess what lies ahead

- Foster capacity to lead investigations and manage more complex files
- Consider your skills and experience when making decisions about next steps; what feels right for you? Specializing, diversifying, taking on new challenges like people leadership, consulting on policy wordings, risk management, or other?
- Set a goal and work towards it
- Talk to your manager or HR for additional support



Explore ways to share your expertise

- Evaluate which 'track' feels in keeping with your goals - technical specialist or operational leader?
- Consider leveraging your expertise in other business areas such as Loss Control, Claims, Fraud Prevention, etc. or more senior investigations roles

ATTITUDES & CORE VALUES



- Curiosity
- Commitment to continuous learning
- Team player
- Investigative
- Detail oriented



- Analytical
- Influencer without authority
- Conflict manager
- Relationship builder
- Ethical decision making



- Critical thinker
- Problem solver
- Negotiator
- Trends seeker
- Technical specialist



- Consultant
- Technical expert
- Operational leader
- Conflict manager





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KNOWLEDGE



Grow your insurance knowledge and expertise

- If coming to the role from another sector, you will want to build your insurance knowledge by taking the GIE or C11 and working towards your CIP Designation
- If coming to the role from within the industry, you are likely close to or have completed your CIP. If you haven't already, consider taking C39 or seminars focused on fraud to help equip you for investigations process
- Apply learning from your studies, training offered by your company, or other work experience

Next Steps:

- Plan to complete CIP courses or specialized seminars



Build specialized knowledge to help you manage the increasingly specialized / complex investigations

- If coming from another sector, focus on completing your CIP designation
- Further learning focused on fraud examination, interviewing and scene reconstruction may prove beneficial
- On-going learning will be key to achieve CE requirements of your license, if you are working for an independent adjusting firm

Next Steps:

- Commit to continuing education to provide additional knowledge and insights to help you excel
- Consider the Advanced CIP (CIP Adv)



Enhance your knowledge to lead complex investigations

- If working for an independent adjusting firm, be mindful of CE requirements to maintain your license; you may also want to consider your Level 2 License
- Consider pursuing the Advanced CIP Certificate to continue to enhance your business and claims acumen
- Grow your knowledge of emerging trends, and legislative changes through advanced level continuing education

Next Steps:

Consider if the FCIP is right for you



Hone your broader operational and insurance knowledge

- Recognize that your actions and decisions may define policy, claims parameters, or shift focus for your team
- Consider pursuing your FCIP or supporting your advanced investigations / claims knowledge required through advanced continuing education

Next Steps:

- Recommit to continuous learning and development

SKILLS & EXPERIENCE



Learn and apply fundamentals

Core Skills: Time management; communication; detail oriented; interpersonal; resourcefulness; active listening

Key Experiences: Taking detailed information and statements; examining and evaluating claims to determine validity; liaising with other industry professionals to inform investigation; developing understanding of organization's products; ensuring completion of forms and documentation to regulatory standards; supporting gathering of documents / reports to be used in mediation and court cases



Build on your investigations fundamentals and experiences to date

Core Skills: Negotiation; building strong relationships (e.g. loss control, risk management, loss adjusters); initiative; multitasking; business communication

Key Experiences: Building more specialized investigations expertise; growing comfort in managing investigations with minimal supervision; settling claims in conjunction with claims team as per policy guidelines; adapting general insurance principles to 'unique' situations; working with both internal and external subject matter experts to support forensic, incident reconstruction, and fraud detection efforts; honing capacity to work within regulatory / ethical framework (including supporting claims audits)



Enhance your knowledge and claims investigations expertise

Core Skills: Problem solving; creativity; managing relationships to foster success; providing support / advice to team members; critical thinking; presentation

Key Experiences: Applying specialized knowledge and expertise to manage increasingly complex investigations; growing capacity to manage investigations / mediations, etc. independently; representing organization in court / at mediation with increased scope of authority; supporting operational teams in new product development / product revision based on investigations outcomes; leveraging relationships (eg. loss control, claims, legal, etc.) to support investigations / business development; advancing understanding of legal / regulatory framework and business drivers



Transitioning to technical consultant / leader of a team of investigators with increased autonomy and decision making power

Core Skills: Strategic thinking; operational leadership; change management; teaching / coaching; conflict management

Key Experiences: Leveraging internal and b2b relationships to the benefit of the organization; contributing to teams leading new product development / product revisions based on investigations outcomes; supporting reserving practice, claims auditing, and complex legal processes; ensuring internal and external risks are mitigated appropriately; supporting projects implementing new / revised claims management processes; influencing and shaping the regulatory framework