

SILA Superstorm

Word count = 22,020 = 3 CE Credits

Course Description: In this course, windstorms, tornadoes, and wildfires are used to illustrate how insurance policyholders, adjusters, and producers are affected by “super” claims and total losses.

Chapter 1: Superstorms

- Introduction
- Course Objectives
- Super-Claim Events
- The Insurance Perils of Wind, Hail, and Fire
- The Differences Between Daily Losses and Catastrophe Losses
- Review Questions

Chapter 2: Prevention

- Risk Factors and Underwriting
- Wind-Resistive Construction
- Defensible Space and Hardening
- Review Questions

Chapter 3: Losses and Claims

- First Notice of Loss: Issues and Expectations
- The Claim Process
- Valued Policies
- Insurance Fraud
- Disaster Assistance; Sustainability
- Review Questions

Answer key with Rationales