



The Complete Mentor LLC / 9 Ruby Lane, Levittown PA 19055 / (215)499-8629

Public adjusters work for the homeowner against the insurance company and are paid with a contingency fee just like an attorney. Study time is about 80 hours and the association is there for you five days a week Monday through Friday 10 am EST to 5 pm EST no holidays for phone and email mentorship.

Detailed List of Courses:

State Public Adjusting Licensing Test Training Course

This course goes into detail on the ISO policy form that New York and every state tests on. The categories are:

- Insurance Regulations
- Insurance Basics
- Adjusting Losses
- Dwelling Policy
- Homeowner's Policy
- Commercial Packages Policy
- Business Owner's Policy
- Other Coverage's & Options

The training includes a downloadable PDF copy of each category's study materials, a playable audio voice-over copy of materials on the website, plus a downloadable MP3 copy for your MP3 player. You have real live practice tests for every category that you can do over again as many time as you need. The course also has a "Preparing Paperwork for Public Adjusting License" resource to aide you in the preparation to have your license submitted to the state for approval which includes:

- **Passing Certificate** (From The Testing Agency)
- **Public Adjusting Application** (Filled Out From Your State Insurance Department Website)
- State Public Adjuster **Annual Licensing Fee**
- Copy Of Your **Surety Bonding Information**
- Copy of your **Client Contract**
- **Finger Printing**

At the end of this course you will be fully prepared to take your state's Public Adjusting Test and have all the resources you need to run your own Public Adjusting Firm. You will need to pass the State testing agency's Public Adjusters test with a 70%. You can take the test as many times as you need to until you pass.

The trainings' format accommodates multiple learning styles with written text, downloadable audios, and videos. Because it is totally on the web, a person who has access to it can read, listen or watch the content as many times as they want or need to



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until they learn the material. They can do it at any time of day that works best for them!
All of the following courses are also included in the cost of the tuition.



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Homeowner's Policy & Scope Course

The first part of this course goes into great detail on the homeowner's ISO policy. The categories are:

- Overview
- Eligibility
- Declarations, Agreement & Deductible
- Definitions
- Common Conditions
- Property Section—Dwelling and Other Structures—Coverage
- Property Section—Personal Property—Coverage
- Property Section—Coverage D – Loss Of Use—Coverage
- Property Section—Additional Coverage
- Property Section—Perils and Exclusions
- Property Section—Conditions
- Underwriting Considerations
- Rating Considerations
- Available Endorsements
- In-Home Businesses

The training includes each category's study materials on the site only, a playable audio voice-over copy of materials on the website, and a downloadable MP3 copy for your MP3 player.

The second part of this course goes into great detail on dealing with the homeowner. The categories are:

- Policy Workshop 1 Video
- Policy Workshop 2 Video
- Home Inspection 1 Video
- Home Inspection 2 Video
- Policy Audio Class
- Understanding The Client Contract & Paperwork
- Paperwork Resource
- First Meeting With Homeowner
- Insurance Companies Glossary

The third part of this course goes into great detail on coverage question and answers with real cases. There are 25 categories with policy details on coverages. Coverages refer to what is covered by a homeowner's insurance policy. Mark, does this apply to



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Homeowner's Estimating & Scope Course

Building

Tools / Measuring / Masonry / Framing

- Developing A Property Estimate As A Insurance Adjuster (PDF document)
- Estimating Video Class A 1 of 2
- Estimating Video Class A 2 of 2
- Tool For The Estimator / Adjuster (PDF document)
- Masonry Resource
- Framing Resource
- Wood Framed Foundations & Factory assembled Wall Panels (PDF document)
- Building Contaminants (PDF document)

Roofing / Siding / Doors / Windows / Ceilings / Walls

- Estimating Video Class B 1 of 2
- Estimating Video Class B 2 of 2
- Roofing Resource
- Roof Codes Resource
- Siding Resource
- Doors & Windows Resource
- Ceiling & Walls Resource

Cabinets / Molding / Stairs / Decorating / Flooring / Fencing / Heating / Air Conditioning / Plumbing / Electric

- Estimating Video Class C 1 of 2
- Estimating Video Class C 2 of 2
- Cabinets / Molding / Stairs Resource
- Decorating Resource
- Flooring Resource
- Fencing Resource
- Heating & Air Conditioning Resource
- Plumbing Resource



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- Electric Resource
- How An Insurance Adjuster See A Estimating landscaping Losses (PDF document)

Special Materials

- Fiber Cement Products: Alternatives To Wood (PDF document)
- Hard To Obtain Repair And Replacement Building Materials (PDF document)
- Manufactured Stone (PDF document)

Special Estimates

- Mobile Home (PDF document)
- Log Cabin (PDF document)

Additional Resources

- State Building Codes Glossary
- Trade Associations In The Construction Industry (PDF document)
- National Same Day Roof Repair

Learning Software

- Simsol Estimating Software Training

Perils & Estimates

- Understanding Perils
- Water Peril Claim With Simsol (**Real Cases**)
- Freezing Peril With Simsol (**Real Cases**)
- Smoke Peril Claim With Simsol (**Real Cases**)
- Fire Peril With Simsol (**Real Cases**)
- Flood Peril With Simsol (**Real Cases**)
- Windstorm peril
- Estimating Vandalism Losses (PDF document)
- Hail Peril Training Video

Working with Contents

- Content Work Sheets
- Depreciation Content Chart



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Additional Housing

- Housing Resource

Detailed Fire & Smoke Training

- Fires & Smoke Resource
- Overview Fire & Smoke Damage Repair
- Purpose Of These Guidelines
- Categories Of Restoration
- Recommended Restoration Practice
- General Business Conduct
- Inspections
- The Work Site
- Performing The Work
- Fire Damage & Restoration
- Treatments & Results 1
- Treatments & Results 2
- Building Restoration 1
- Building Restoration 2
- Personal Property Restoration 1
- Personal Property Restoration 2

Detailed Flood Training

- Mold Remediation A Realistic Approach
- Understanding Molds
- Drying Out Structure: First Step In Mold Prevention
- Water Damage Restoration
- Water Damage & Repair

Negotiating Gambits & Tactics Course

Negotiation

- Presentation Layout to Insurance Adjuster
- Set The Claim Up For A Law Suit
- Recording
- The Insurance Adjusters Position and Reasoning
- Insurance Company Trend with Policy
- The Rules and Where They Come From
- Bad Faith Blog file



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- Final Ways to Have A Resolution
- Two Ways To Court
- Negotiation Policy
- Letters To Clients
- Letters To Document Cases To Insurance Adjuster
- Conflict
- Lender Law In Releasing Funds

Gambits & Tactics

- The Basics, Flinching & Power Negotiating Tips
- Nibbling, Hot Potato & Power Negotiating Tips
- Put It in Writing, Splitting the Difference & Never Say Yes to the First Proposal
- Never Walk Away, The Power Of Time & Ask for More Than You Expect to Get
- You Will Have To Do Better Than That, Reading People & Win-Win Negotiating
- Understanding Body Language & Power Negotiating Tips
- Meeting With The Insurance Adjuster

Bad Faith

- Understanding Basics of Bad Faith
- Texas Case Law Bad Faith Case
- Complaints Against Insurance Companies In Texas
- State Farm withdrawing from Florida
- Forms Resource
- Bad Faith Information file

Insurance Law Library with Case Law Resource

- ISO Homeowners Program
- Business Owner's Policy
- Farm Policy
- Commercial
- Miscellaneous
- Odd Case Law
- Most Frequently Asked Legal Questions – And The Answers

Marketing

- Starting Your Marketing Plan
- Marketing Workshop
- Marketing With Contractors



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- Marketing With Realtors
- Marketing With Real Estate Investors
- Real Estate Investment Association's Chapters Part 1
- Real Estate Investment Association's Chapters Part 2
 - Breaking News Fires
 - Marketing With Home Shows
 - Home Shows
 - Free Webinars To Market Yourself

Doing Speaking

- How To Speak & Be Loved
- Learning A Homeowner's Workshop Speech

Marketing with Storms

- Lead Service
- Forecasting The Weather
- SPC Storm Reports
- Identifying And Setting A New Market
- What Are Best Practices For Networking
- How To Create A Craig lists Adds With Logo
- Hail Marketing Training Video

Building Herds & Web Marketing

- Build Your Herd
- Getting Started Selling On The Web
- Marketing Your Service
- Creating A Winning Sales Letter
- Creating Your Secondary Response
- Promoting Your New Money Making Site
- Affiliate Programs and Joint Ventures

Marketing Is Mindset

- Marketing Mindset Basics
- Habits
- Learn To Communicate



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Advanced Courses

EPA Mold Certification Course

Lead Removal Classes with HUD Guidelines Course

EPA Asbestos Course (September 2012)

Commercial Policy & Estimating Course (August 2012)

Boat Estimating & Policy (September 2012)

Phone & Email Mentorship (\$20/month Mentorship fee)