

# BE PART OF THE \$1 BILLION SOLUTION



Did you  
know  
that...

...annual jewelry sales top  
\$50 billion in the U.S.?

...over \$2 billion in jewelry  
insurance premium is written  
every year?

...the U.S. Justice Department  
reports that \$1 billion-plus in  
jewelry “disappears” annually,  
which represents 70% of all  
stolen personal property?

...25% of Americans surveyed  
believe it’s OK to defraud  
insurance companies?

**If you find these statistics  
disturbing, ask yourself this:  
How much is your company  
getting ripped off for?**



## Jewelry 101 for Agents, CSRs Underwriters & Adjusters

*An information-packed one-day course that could save your  
company millions in jewelry expense and settlement costs.*

**Jewelry insurance related losses are enormous** — much more than most in the industry realize. There are a number of reasons for that, but most of them boil down to a lack of knowledge — a lack of knowledge that needlessly ends up costing millions, reducing profits, and damaging insurance careers.

Agents, CSRs, underwriters, and adjusters are a company’s first-line of defense in mitigating insurance losses. By understanding the ins and outs of the jewelry industry and how it operates, you may be able to spot jewelry insurance fraud, detect missing pieces of important underwriting and claims data, or prevent overpayment of millions of dollars in unnecessary claims expense and settlement costs.

**Jewelry 101 for Agents, CSRs, Underwriters, and Adjusters** takes you inside the jewelry industry. You’ll learn what most consumers and insurance professionals never find out. From

appraisals to settlements and amethysts to zircons, you will be better prepared for doing a better job with jewelry insurance. As a result of taking our one-day course, you could improve agency loss ratios, save millions in settlement costs, and enhance your own insurance career.

By the way, do you know that there actually are jewelry standards for the insurance industry? Many don’t. But you will learn about ACORD jewelry appraisal standards and forms. They’ve been around for a number of years, and are used to help insurance companies more accurately underwrite their jewelry exposure, facilitate timely replacements, and more fairly settle claims.

The more you know about the jewelry industry and its practices, the better you will be able to satisfy your companies’ objectives and support your customers’ jewelry insurance needs.

[More](#) ►

# Agents, CSRs, underwriters, and adjusters are a company's first-line of defense in mitigating insurance losses.



learn the fundamentals of jewelry...the difference between "carat" and "karat"...how jewelers operate and do business...what's involved in jewelry appraisals...where fraud is likely to occur...how you can help customers...how to cut settlement costs...how ACORD standards protect insurers...lots more

## COURSE OUTLINE

Jewelry appraisals as they exist today — problems & issues

Scheduled jewelry contract

Underwriting problems & solutions

Claim examples & what they mean

Typical adjusting problems & how to deal with them

ACORD #18 Jewelry Underwriting & Claim Form — what it is, what it does, and how insurers benefit from it

Appraisal product know-how:

- Jewelry valuation, metals & manufacturing
- Diamonds
- Colored stones
- Synthetics & treatment
- Laboratory tests

ACORD #18 Usage Training

Conclusion & Wrap-up

*This course provides 8 C.E. credits*

## COURSE PRESENTED BY...

JCRS, the leader in jewelry claims mitigation and jewelry insurance standards

JCRS provides mitigation solutions, develops and maintains ACORD jewelry insurance standards, provides training for insurance professionals, and certifies jewelry insurance appraisers.

This course is built around the JCRS training manual, *Jewelry Insurance: The Underwriting and Claims Reference Manual*, the most complete and authoritative manual available for the insurance industry today. The manual provides adjusters, underwriters, and agents with valuable need-to-know facts for confidently responding to the growing number of personal jewelry losses.

## ABOUT THE INSTRUCTOR

David W. Hendry, Jr., is the founder of JCRS, Inland Marine Solutions, Inc. He

entered the insurance field in 1974 as an inland marine underwriter, and formed his own agency in 1977, specializing in high-risk inland marine coverages, with a concentration on jewelry and furs. He also created a computer expert system for keeping track of items and values during the price spiral in the early '80s.

Hendry has also developed and authored related software systems and programs for insurers and jewelers, including: the CIA Jewelry Appraisal System; JEMs®, an insurance expert system for evaluating jewelry and valuations; the JCRS claims system for handling jewelry losses; the ACORD insurance appraisal standards; and the Certified Insurance Appraiser™ (CIA) training program for jewelers. Both the written standard and CIA training course have been incorporated into ACORD 78 and 79. Hendry's underwriting and claim form tool, used to determine appraisal accuracy and insurance to value, has become ACORD 18.

## WHERE & WHEN

The one-day Jewelry 101 workshop is held in major cities all over the country. For a complete list of locations and dates, see our Web site at...

[www.jcrs.com/JCRS\\_for\\_insurers/jewelry\\_101.htm](http://www.jcrs.com/JCRS_for_insurers/jewelry_101.htm)

We periodically add new locations and dates, so please inquire if you don't see anything near you. Also, feel free to suggest new locations.

## PROGRAM FEATURES

- **Short** — one day
- **Inexpensive** — \$125
- **Useful** — protect agency loss ratios
- **Fun** — learn more than you'd ever expect
- **Includes** 300-page Jewelry Insurance Manual
- **Provides 8 hours C.E. Credit**

REGISTER ONLINE AT

[http://www.jcrs.com/JCRS\\_for\\_insurers/jewelry\\_101.htm](http://www.jcrs.com/JCRS_for_insurers/jewelry_101.htm)

or...fax or mail the form below

Location & date I am enrolling for (see Web site) \_\_\_\_\_

Name \_\_\_\_\_ SSN \_\_\_\_\_

Company \_\_\_\_\_ Lic.# \_\_\_\_\_

Address \_\_\_\_\_

City/State/ZIP \_\_\_\_\_

TEL \_\_\_\_\_ FAX \_\_\_\_\_ E-MAIL \_\_\_\_\_

## PAYMENT

**Check enclosed for \$125**...mail to 

**Credit Card:** Secure online payment

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