

Situation: Outside claims adjusters who regularly inspect homes, including roofs, are trained in ladder safety and get daily hands-on experience handling and climbing ladders. In-office claims adjusters watch a ladder safety video when they are hired but receive little to no additional training thereafter. When catastrophes strike and in-office claims personnel are solicited to assist the outside claim representatives, they are inadvertently put in harm's way due to their relative inexperience with proper ladder use.

Proposed Solution: Since all claims personnel could potentially be asked to make site inspections, each new claims adjuster should receive hands-on ladder safety training upon being hired. If called upon to assist with a catastrophe situation, in-office adjusters should be given the option of a brief refresher in ladder safety prior to being deployed.

Steps Involved:

1. Design and implement a new hands-on training program on ladder safety.
2. Purchase additional ladders for use in the training.
3. All current in-office claims personnel attend the new training.
4. Design and implement a refresher course to be conducted when catastrophes are declared.
5. Conduct refresher courses for existing employees as needed.

Benefits:

- The new process would decrease the likelihood of a claims adjuster being involved in a serious accident, eliminating potential worker's compensation claims, health insurance premiums, poor employee morale, and employees' time off work.
- The new training options would increase the likelihood of in-office adjusters being willing to volunteer their time when a catastrophe strikes by boosting their confidence in their ability to do so safely.

Potential Obstacles:

- The time associated with designing and conducting the initial and subsequent courses (estimated 120 hours for the first year of implementation and 36 hours in subsequent years). The safety of our employees is of utmost important, so even the prevention of one injury is a priceless investment to the company. Additionally, the elimination of potential worker's compensation and health insurance costs, as well as employee time off, would offset the time lost by the training.
- The cost of additional ladders for the training (approximately \$320). This is a minor cost and would also be offset, as explained above.
- The time lost by employees undergoing the training (1 hour per employee plus 30-minute refresher, if applicable). This investment is miniscule when considering the value of the employees' safety.
- Determining who would conduct the training in the event of a catastrophe. Since outside claims adjusters are quite busy when a disaster hits, one potential solution might be for

an experienced in-office claims adjuster to conduct the refresher course.