

Property Adjusters Guide for Selecting A Rope & Harness Training Class

Within the last years time several “Rope & Harness” / Personal Fall Arrest assisted roof inspection schools have emerged on the claims adjuster training circuit, some added on to Independent Adjusting companies, some to established or new adjuster training schools and some emerging as entirely new training schools all together. The fact of the matter is that all of these schools have developed in a response to the now undeniable need for the claims industry to improve on Department of Labor statistics that put property adjusters at nearly four times the injury rate of the average construction worker (*78 injuries per million site working hours verses 22 injuries per million site working hours for the general construction industry*).

If you have worked the storms claims circuit for any length of time then you too are most likely aware that the Insurance Carrier’s requirements on the Independent work force (*w/respect to training and work related task*) is an ever increasing undeniable trait of the industry. Finding compliance with these wish lists is quite easy for the carriers during slow storm seasons when they are offered only the most compliant of workers who sit atop the IA company rosters. Finding full or even half compliance following a major hurricane occurrence is quite a different story. Nevertheless, the largest insurance company in our country has now included formalized Rope & Harness (Personal Fall Arrest System) training to their wish list of IA company claims adjusters to the tune of an undisclosed percentage amount of their IA workforce.

Question: *Will other Insurance companies follow suit?*

Answer: *Probably, in fact a great deal of evidence is emerging that suggest many already have. Why wouldn’t they, after all there is very little down side to requiring this type of training. In fact, doing so could represent a no cost solution to improving claim resolution efficiency and accuracy while reducing governmental scrutiny fueled by current injury statistics.*

A Few Facts That You Should be aware of:

OSHA is a functioning component of the Department of Labor established in 1972 to reduce workplace injuries and has a proven track record of doing just that since its creation. (*workplace fatalities reduced by 62% and injuries by 42%*)

OSHA regulates all work industries within the US with the requirement that all construction employees working at heights of 6+ feet off the ground or on a pitch of greater than 4/12, be protected by a guardrail / safety rail or personal fall arrest system.

Claims adjusters however, are not held accountable to OSHA PFAS standards for work completed at pitch or height. Simply put, The Department of Labor, which is bound by the freedom of information act, currently shows no information exists on any citation ever being issued to a claims adjuster for a roof inspection. Speculate on the whys and what ifs if you like, just don't expect the federal government to provide you with a clear answer to any of these questions. Do not however, assume that OSHA does not get involved with the Insurance Carriers once an injury has taken place as punitive reaction has always been a large part of what they do and they do it very well. This is but one of several leverage points that appears to be promoting new PFAS programs in today's claims training industry.

Question: *Will OSHA ever require that insurance adjusters comply with established standards for using a Personal Fall Arrest System?*

Answer: *Worrying over this point is almost useless as obviously they either will and we will all have to comply or they simply won't. There are several examples of other work at height industries (like the Challenge Course Industry) that OSHA has chosen not to regulate with PFAS standards. It is however, important to note that such industries have been able to organize formal work at height standards that consistently keep their rate of injury to less than 7 per million program hours or in other terms around 1/10th of our own.*

Last year (2009) alone an estimated 1800 independent claims adjusters took part in a formalized Personal Fall Arrest System assisted roof inspection training, a number that is roughly six to eight times that of 2008.

A short survey conducted on a portion of those independents as to their reasons for selecting one particular class over another indicated an order of:

- 1) Monetary reward or belief that completion of a particular class would increase storm assignment invitations.
- 2) Cost of class as well as class proximity which influence travel costs to and from class.
- 3) Program's ability to reduce personal risk.
- 4) Continuing Education Credits from the state of primary licensing.

SELECTING THE BEST PFAS CLASS BASED ON PROGRAM'S PROFIT MOTIVES

"I want what every man wants, I just want it more"

It was Homer's character Achilles from "The Iliad" that was responsible for this quote many years ago, a statement that suggests that our motivations have great influence over our work product. Monetary rewards are important to property adjusters just as they are for everyone including PFAS trainers. Take a look at the top ten fortune 500 companies and you will find that they motivate their employees with a production based pay scale which rewards those who deliver the greatest quality work products.

Be Wary of Rubber Stamp Programs! These would include any program that is written and directed by individuals with no personal incentive to create and deliver the very best. A good example of this is the NFIP Flood Recertification program delivered by salaried government workers with little or no clear interest in the programs overall success. Programs like these are notorious for delivering eight of the most uninformative hours of nonsensical hoop jumping in the industry.

Remember: Far too many training programs are dead the second that their outline is created. Sound training curriculum is based on a living program (like the US Constitution). Living programs evolve with the industry they service, in this scenario that would be both the Insurance and Work at Height industries as they are both fluid and evolving at a very rapid pace.

Be Wary of Package Deal Programs! New Independent adjusters who are looking for a bargain can now find a package deal for both their estimatics and PFAS training. Be careful as these two categories are about as similar as hard drives and hand to hand combat. If your PFAS instructor is the same person as your Xactimate instructor there is a good chance that someone has sold you a square wheel on at least one of your classes.

Look for the training company that has the very most to either gain or lose based on program curriculum and delivery. For the most part, this would be those PFAS program directors and instructors who have a direct financial interest in the profit and success of the class.

SELECTING A PROGRAM BASED ON ABILITY TO CERTIFY

Please understand that there is no (at least not yet) current standards for certification amongst the companies who employ independent adjusters, there is only a requirement for formalized training . This fact may be difficult to imagine for some but keep in mind that up until about a year ago, the only standard for two-story / steep specific assignments was sheer bravado so in some respect we have actually come a long way.

Question: Will we ever have a formalized standard for PFAS training within the storm claims industry?

Answer: Just dig a little way into the history of other work at height industries and you will learn that it will happen and more than likely sooner than we all think. The fact is that we live in a very litigious age where criminal charges have been brought against high school football coaches for injuries occurring on the field of practice and play. In all honesty it is not that big of a leap to believe that the very same could be brought to an employer who has asked their contract worker to climb a steep roof.

All PFAS training companies have the ability to provide a certificate of completion but only a few have the ability to actually certify. True certifications are based on the standards of a professional organization or groups recognized within the work at height community.

Certification standards already established within the work at height industry are as follows (*includes but not limited to*):

Level One Practitioner / Worker: 40 hrs of initial training completed by a certifying body. 8 hr yearly recertification class or 50 hrs on the job field experience to maintain active level 1 status.

Level Two Practitioner / Instructor: 40 hrs (additional) of level II instruction completed by a certifying body and 200 hrs of documented level I experience. The ability to carry out specific first aid procedures. Yearly recertification includes 50 hours of class instruction and 8 hours of relevant PFAS training.

Level Three Practitioner / Program Manager: 30 hrs (additional) of level III instruction completed by a certifying body and 500 hrs of documented experience with instruction, program coordination, administration or supervision. The ability to carry out specific first aid procedures. Yearly recertification includes 50 hours of program administration and 8 hours of relevant PFAS management program specific training.

Remember: *Finding the most professional company to PFAS train with today could save you a great deal of time and expense in the future when official certification standards for our industry are eventually adopted.*

SELECTING A PFAS CLASS BASED ON PROGRAM CONTENT

The care and consideration you show for choosing a PFAS program should be equal to that in which you show for purchasing any tool that you wish to incorporate in your profit making machine.

The Fat Max Analogy – *Most new property adjusters have no insights on the usefulness of a Fat Max tape measure. To them it represents little more than one of the*

most expensive tape measures (\$20 - \$35 ea) on the market therefore most opt to use a \$5 - \$7 tape measurer instead. To the layman this would seem logical however most of them have never had the pleasure of trying to measure a roof in a 35 mph wind or attempted to obtain the dimensions of a muddy contaminated room without letting your tape touch the floor. The truth is that the Fat Max's reinforced blade provides a level of accuracy and efficiency that will make up for its high price tag to the tune of at least a hundred times over its complete lifespan. The very same is true of a good PFAS program.

****REMEMBER:** *The cost of a tool is never as important as its calculated rate of return. ***

Take the time to review a copy of the PFAS program's syllabus as it should reveal a great deal about actual class content. Obtaining a copy of the class syllabus once you have completed the class is also a very good idea as it may be the only way that you will be allowed to grandfather in to what will eventually be the industry's official certifying criteria.

Critical components to any sound PFAS assisted roof inspection training program should include:

- Calculating working loads, deceleration and fall factors
- Ladder safety as it applies to the lifeline assisted climb
- Maintenance, inspection and retirement of lifeline equipment
- Lifeline placement from the safety of the ground
- A variety of steep pitched slopes to work on 8/12 – 18/12
- Use of both ascenders and descenders
- Anchor selection and use of portable anchors
- Self rescue

Keep in mind, good PFAS programs provide experiential insight to the storm claims industry's actual field of operation. Programs that train on a single slope only allow for one dimensional insight on the intricacies of getting your lifeline in place from the safety of the ground. In similar fashion, training on anything less than a 12/12 pitch will leave you confused as to the usefulness of a descender (*kind of like using a tar and gravel roof to demonstrate the usefulness of Cougar paws*). These are just a couple of

things that you would not want to discover / learn in front of a yard full of policyholders.

Question: *Should I look for a PFAS class that meets OSHA standards?*

Answer: *Yes you should but more importantly, it should be OSHA compliant to Construction industry standards as there are no OSHA requirements on our industry yet other than the need to have “a fall protection plan”. OSHA has some very sound logic behind PFAS regulations set for construction employees and we should be looking to gain from that logic as much as we possibly can*