Canterbury Earthquake

Trainer's Guide
Catastrophe Response Programme
Induction Training

2010
V10
Trainer’s Guide for EQC Induction Training

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[Redacted]

Earthquake Commission
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How to Use this Guide

This Trainer’s Guide is laid out in sections corresponding to the sessions that the induction training programme is divided into. The time to be taken for each session is given on the first page of each section, as are the resources needed for the session.

On the next page is a table showing each training session, the group of trainees it is aimed at, its duration, and the Trainer(s) who will be presenting the session.

Prepare for each session by reading the session thoroughly, making any notes for yourself in the margins of the Guide and carrying out any of the exercises that you will ask the trainees to do. Make sure you have available the resources needed for the session before it starts. Ensure that if there is a slide show required for a session, it is ready to go before the session starts.

If there are questions during a session that you are unable to answer, make sure that you record these on a flip chart “parking lot” for referral to EQC experts. Generally these may be able to be answered one or two sessions later, or during the program final question and answer session.

Trainee Group

This Guide has been prepared for trainers who are conducting EQC Catastrophe Response Programme Induction Training. Various EQC catastrophe response roles will be represented in the group of trainees undergoing training. The majority will probably be Estimators, Claims Administrators, and Loss Adjusters. Office Managers and Supervisors may also be present. Prior to conducting training, Induction Trainers can make themselves familiar with these roles by viewing the EQC video on Catastrophe Response Roles. Trainers should find out during Session One the composition of the group receiving training and ensure that trainees are oriented to their own roles during the training.
# Induction Training Map

<table>
<thead>
<tr>
<th>Session</th>
<th>Topic</th>
<th>Attended By</th>
<th>Day</th>
<th>Trainer</th>
<th>Duration</th>
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<tr>
<td></td>
<td>ClaimCenter Training</td>
<td>CA</td>
<td>-2</td>
<td>-2</td>
<td>CAS</td>
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<tr>
<td>Preliminaries</td>
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</tr>
<tr>
<td>Session 1</td>
<td>Sample Seter: Site Manager &amp; EQC Briefs</td>
<td>All</td>
<td>1</td>
<td>-1</td>
<td>EQC</td>
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<tr>
<td></td>
<td>Game of Four Halves - Round 1</td>
<td>All</td>
<td>1</td>
<td>-1</td>
<td>EQC</td>
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<tr>
<td>Session 2</td>
<td>Introduction</td>
<td>All</td>
<td>1</td>
<td>1</td>
<td>EQC</td>
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<tr>
<td></td>
<td>Health and Safety in the Field (including Stress Management)</td>
<td>All</td>
<td>1</td>
<td>1</td>
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<tr>
<td>Session 3</td>
<td>Communicating with Stalents</td>
<td>All</td>
<td>1</td>
<td>1</td>
<td>CC</td>
</tr>
<tr>
<td></td>
<td>Game of Four Halves - Round 2</td>
<td>All</td>
<td>1</td>
<td>1</td>
<td>EQC</td>
</tr>
<tr>
<td>Session 4</td>
<td>The Damage Inspection Process</td>
<td>All</td>
<td>1</td>
<td>1</td>
<td>Builder/CC/ES</td>
</tr>
<tr>
<td>Session 5</td>
<td>Damage inspection practical</td>
<td>All</td>
<td>1</td>
<td>1</td>
<td>Builder/CC/ES</td>
</tr>
<tr>
<td></td>
<td>Review</td>
<td>All</td>
<td>2</td>
<td>1</td>
<td>EQC</td>
</tr>
<tr>
<td></td>
<td>Game of Four Halves - Round 3</td>
<td>All</td>
<td>2</td>
<td>1</td>
<td>EQC</td>
</tr>
<tr>
<td>Session 6</td>
<td>Loss Adjuster FO forms; Estimator SOW practice; Claims Administrator review</td>
<td>All</td>
<td>2</td>
<td>2</td>
<td>CC/ES/CAS</td>
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<tr>
<td>Session 7</td>
<td>ClaimCenter overview plus practice</td>
<td>All</td>
<td>2</td>
<td>2</td>
<td>CAS/CC</td>
</tr>
<tr>
<td>Session 8</td>
<td>Identifying earthquake damage</td>
<td>All</td>
<td>2</td>
<td>2</td>
<td>ES</td>
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<tr>
<td>Session 9</td>
<td>Practice</td>
<td>All</td>
<td>2</td>
<td>2</td>
<td>CC/ES/CAS</td>
</tr>
<tr>
<td></td>
<td>Game of Four Halves - Round 4</td>
<td>All</td>
<td>2</td>
<td>3</td>
<td>EQC</td>
</tr>
<tr>
<td>Session 10</td>
<td>Representing EQC</td>
<td>All</td>
<td>2</td>
<td>2</td>
<td>EQC</td>
</tr>
<tr>
<td>Session 11</td>
<td>Situation Report</td>
<td>All</td>
<td>2</td>
<td>2</td>
<td>EQC</td>
</tr>
<tr>
<td>Session 12</td>
<td>Questions &amp; Answers; close</td>
<td>All</td>
<td>2</td>
<td>2</td>
<td>EQC</td>
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</table>
## Glossary

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Definition</th>
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<tbody>
<tr>
<td>CA</td>
<td>Claims Administrator</td>
</tr>
<tr>
<td>CAS</td>
<td>Claims Administrator Supervisor</td>
</tr>
<tr>
<td>CC</td>
<td>Claim Center</td>
</tr>
<tr>
<td>CCO</td>
<td>Claim Coordinator</td>
</tr>
<tr>
<td>CE</td>
<td>Claim Executive</td>
</tr>
<tr>
<td>CM</td>
<td>Claims Manager</td>
</tr>
<tr>
<td>CSA</td>
<td>Claim Settlement Advice</td>
</tr>
<tr>
<td>COC</td>
<td>Ins Cert - Certificate of Insurance</td>
</tr>
<tr>
<td>CLMT</td>
<td>Claimant</td>
</tr>
<tr>
<td>CONT</td>
<td>Contractor</td>
</tr>
<tr>
<td>CPC</td>
<td>Claim Processing Centre</td>
</tr>
<tr>
<td>CRC</td>
<td>Claim Reception Registration Centre (commercial call centre)</td>
</tr>
<tr>
<td>CRP</td>
<td>Catastrophe Response Programme</td>
</tr>
<tr>
<td>CSU</td>
<td>Claimant Status Update (form)</td>
</tr>
<tr>
<td>.csv</td>
<td>A software file format used for claims data and able to be opened in Excel</td>
</tr>
<tr>
<td>DEC</td>
<td>Decline</td>
</tr>
<tr>
<td>DOL</td>
<td>Declaration of Loss</td>
</tr>
<tr>
<td>EDAC</td>
<td>Earthquake Damage Assessment Catalogue</td>
</tr>
<tr>
<td>ENG</td>
<td>Engineer</td>
</tr>
<tr>
<td>EQC</td>
<td>Earthquake Commission</td>
</tr>
<tr>
<td>EQCover</td>
<td>EQC's Insurance Policy</td>
</tr>
<tr>
<td>ES</td>
<td>Estimator Supervisor</td>
</tr>
<tr>
<td>EST</td>
<td>Estimate</td>
</tr>
<tr>
<td>ESTR</td>
<td>Estimator</td>
</tr>
<tr>
<td>Excess</td>
<td>The amount a claim must exceed before EQC pays. This amount is borne by the claimant</td>
</tr>
<tr>
<td>FLD</td>
<td>Flood</td>
</tr>
<tr>
<td>FN</td>
<td>File Note</td>
</tr>
<tr>
<td>FO</td>
<td>Field Office</td>
</tr>
<tr>
<td>FOM</td>
<td>Field Office Manager</td>
</tr>
<tr>
<td>GBS</td>
<td>Gallagher Bassett Services</td>
</tr>
<tr>
<td>HO</td>
<td>Head Office</td>
</tr>
<tr>
<td>H&amp;S</td>
<td>Health and Safety</td>
</tr>
<tr>
<td>IC</td>
<td>Induction Centre</td>
</tr>
<tr>
<td>IL</td>
<td>Inminent Loss</td>
</tr>
<tr>
<td>IM</td>
<td>Insurance Manager</td>
</tr>
<tr>
<td>IND</td>
<td>Indemnity Value</td>
</tr>
<tr>
<td>INS</td>
<td>Insurance</td>
</tr>
<tr>
<td>INSR</td>
<td>Insurer</td>
</tr>
<tr>
<td>LA</td>
<td>Loss Adjuster</td>
</tr>
<tr>
<td>LSP</td>
<td>Landslip</td>
</tr>
<tr>
<td>Mortgagee</td>
<td>The bank or other financial services organisation that a residential property owner has a mortgage loan with</td>
</tr>
<tr>
<td>MTG APRVL</td>
<td>Mortgage Approval</td>
</tr>
<tr>
<td>MTG REQ</td>
<td>Mortgage Request</td>
</tr>
<tr>
<td>P&amp;G</td>
<td>Preliminary and General</td>
</tr>
<tr>
<td>PH</td>
<td>Phone</td>
</tr>
<tr>
<td>OMB</td>
<td>Obstudsman</td>
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<tr>
<td>OST</td>
<td>Outstanding</td>
</tr>
<tr>
<td>RCD</td>
<td>Real Estate Database</td>
</tr>
<tr>
<td>REC</td>
<td>Recommendation</td>
</tr>
<tr>
<td>RECD</td>
<td>Received</td>
</tr>
<tr>
<td>REPR</td>
<td>Repairer</td>
</tr>
<tr>
<td>REQD</td>
<td>Required</td>
</tr>
<tr>
<td>RESP</td>
<td>Response</td>
</tr>
<tr>
<td>REVD</td>
<td>Reviewed</td>
</tr>
<tr>
<td>ROD</td>
<td>Removal of Debris</td>
</tr>
<tr>
<td>RPT</td>
<td>Report</td>
</tr>
<tr>
<td>RQST</td>
<td>Request</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
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<td>--------------</td>
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<tr>
<td>PML</td>
<td>Retaining Wall</td>
</tr>
<tr>
<td>SEC</td>
<td>Senior Claims Coordinator</td>
</tr>
<tr>
<td>SI</td>
<td>Sum Insured</td>
</tr>
<tr>
<td>SM</td>
<td>Site Manager</td>
</tr>
<tr>
<td>SOC</td>
<td>Statement of Claim</td>
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<tr>
<td>SOW</td>
<td>Scope of Works</td>
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<tr>
<td>SP</td>
<td>Sketch Plan of property</td>
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<tr>
<td>STLMNT</td>
<td>Settlement</td>
</tr>
<tr>
<td>SUP</td>
<td>Support</td>
</tr>
<tr>
<td>TLA</td>
<td>Territorial Local Authority</td>
</tr>
<tr>
<td>VLN</td>
<td>Valuation</td>
</tr>
<tr>
<td>WOP</td>
<td>Without Prejudice</td>
</tr>
</tbody>
</table>
The Site Manager will give the following brief:

Welcome

Welcome to the EQC Catastrophe Response Induction Centre.

My name is .................. and I am the site manager. Aside from this address and some closing remarks tomorrow you will see little of me.

Before going any further here is a short safety and amenities brief:

Emergency Evacuation. The signal to evacuate is .............. The exit is at .................. And the assembly area is at ..................

Toilets are located at .................

Morning and Afternoon Teas will be served at .....................

Meals will be served in ..................

You should have been allocated your room by now. If not please check in at the next break.

Although EQC is paying for your accommodation and meals during your stay here, you will be responsible for any items purchased from the minibar in your room, and for drinks at the house bar.
Invoices

You Will Be Paid if You Invoice:

- Earthquake Commission
- PO Box 790
- Wellington

- Attention: Accounts
Activities of Next Two Days

Induction Administration

Induction Training on
- EQC's Catastrophe Response Programme
- EQCover
- Communicating with claimants
- Inspecting earthquake damage to houses
- Managing & administering claims
- Working in a Field Office team

Outline of Activities

We will shortly go through the induction process. There are two major activities:

**Induction Administration.** We will go through the necessary administration to get you on board - equipped properly with all the materials you need, recorded into the system (so we can pay you), and contracts signed as necessary. You will be more fully briefed on these things shortly. The administration is not glamorous; in fact its dead boring, and at times you will be waiting for things to happen. Please bear with us, it's stuff that just has to be done.

**Training.** This will introduce you to EQC and the Catastrophe Response Programme. EQC’s insurance cover and claims process will be outlined. Then we will get into the nitty gritty of earthquake damage to houses, how and what to look for when inspecting property, how to use EQC reference material and then fill in the documentation required.

You will be learning information and skills relevant to your EQC role in the field, but as everyone – Claims Administrators, Loss Adjusters, and Estimators – receives training together, you will learn about what other members of your work team do as well.

Lastly, before we start the training, _________________.
EQC's __________ Manager will say a few words of welcome.
Welcome

Some – first experience of Earthquake Commission (EQC for short)

➢ Hope learn about what we do
   o Specifically following eq/weather event

➢ Where you fit in

Good morning everybody. My name is __________________. I am the XX Manager at the Earthquake Commission. Firstly, thank you all for coming along today.

I realise that for some of you that this will be your first experience of the Earthquake Commission. My hope is that over the next couple of days you will learn more about what we do, specifically what we do when there has been a earthquake or weather related event that has caused damage and following on from that where we see you fitting in.
Why are You here

Questions you may have
- What is Earthquake Commission
  - What do they do after an earthquake
  - What am I going to be doing

- In past been late on day one before “AH HA” – maybe over a beer tonight

Often we find people are wondering what they are going to be doing, what is the Earthquake Commission, what is their role in an earthquake.

We have found that it has taken most of the first day before things click into place and the attendees then have the AH-HA moment.

Hopefully this introduction will bring that AH-HA moment forward. If it doesn’t work then you can look forward to it occurring later today, probably over that first beer tonight.
EQC – the acronym for the Earthquake Commission is a government organisation that provides natural disaster insurance cover to New Zealand residential property owners.

The two most common disasters we cover are earthquake damage and landslip/storm damage.
Need to be able to

While still raining or after shaking stops
- Lodge claims
  - Inspect the property
  - Quantify the damage
  - Settle the claim
    - Repair property
    - Pay claimant for their loss
- Your role assist with inspection/quantification

Once the shaking stops or while the rain is still falling people are lodging claims on EQC and we need to be able to:-

- Receive the claims
- Inspect the property
- Quantify the damage
- And settle the claim

Your role for EQC is to assist with the inspecting and quantifying of the damage – what we call the fieldwork.
Today's Activities

So that brings us to why you are here

Following natural disaster (or event) we
  - Call for people to assist with fieldwork
    - Loss Adjusters
    - Builders (estimation work)
    - Engineers/valuers
    - Administrative/support staff

Before you get in field you get “inducted”
  - This is what is happening now

Following a natural disaster we call for people to assist us with the fieldwork. These people will be Loss Adjusters, builders, engineers, valuers, and administrative/support staff. Before anybody undertakes any fieldwork for EQC they must go through an induction process.

This is what is happening now.
Current Situation

You will receive briefs on the current situation during this training and at your Field Office

You will get situation reports and updates on a regular basis.
To date

EQC held initial response meeting
  Decided field offices in and around Christchurch

» Staff have been busy
  o Securing and equipping sites for field offices and induction centre (where you are now)
  o Obtaining human resources (you) to man Field Offices
  o Working on the claims

At EQC we held our initial response meeting as per our Catastrophe Response Programme and EQC staff and our CRP partners have been undertaking their delegated tasks including:

Arranging locations of EQC field offices
Locating and equipping this induction centre
Obtaining human resources (you) from NZ and Australia to work in the field offices
Jargon

We may speak jargon over next two days
▷ have done it already
  ◦ EQC, CRP, Field Office, Induction Centres
▷ You will hear
  ◦ SOW, ClaimCenter, EDAC, Logjam, Minerva, Plan of Action, CSA, and other terms
▷ Don’t let us away with it. It is easy to do when you are familiar with a subject
▷ Let us know if pull us up.

During the course of the next two days we may start speaking jargon. I have already done it talking about EQC, CRP, field offices, induction centres etc. You will also here SOW, ClaimCenter, EDAC, Logjam, Minerva, Plan of Action, CSA and no doubt other terms. Please don’t let us get away with this. It is an easy trap to fall into when you are familiar with a subject. Let us know if we don’t explain something properly or use jargon.
Presenters

Not going to introduce them all but there will be
- Contractors – Loss Adjusters and Estimators
- Polytech staff
- Claims Administrator Supervisors
- Others

There will be a number of presenters up here over the next two days. I don’t wish to introduce them but I would like to introduce EQC’s Training Manager, who will be the main MC for the next two days.
From here on

- Listen
  - Learn
- Enjoy
- Roll your sleeves up
Game of Four Halves
Instructions

The 'Game of Four Halves' is designed to develop team spirit amongst CRP team trainees.

1. Before training commences, set up the room with four 'corners' that have team names - these could be sports teams or the teams' own names.

3. Divide the group of trainees into four teams. If possible, the teams should be those that will working together in the field.

5. At the start of the first round, explain how the game works - each round will consist of four multi-choice questions that each team has to select an answer for. The four questions will comprise one rugby, one general sports, one survival, and one New Zealand general knowledge. The teams have about three minutes to decide their answers to the four questions. Answers are to be written on a piece of paper and handed in.

5. Commence the round by displaying the questions on the screen.

6. Results for each round will be scored and posted on the white board.

7. At the end of the four rounds the team with the most points is declared the winner and suitably rewarded for its wisdom and luck.

8. In the event of a tie, display on the screen the 'sudden death' questions to decide the winning team.
a. Introduction to Training
b. EQC’s Role
c. Field Office Roles
d. Field Office Structure
Session 1: Introduction  60 min

Session Objective: Trainees will be familiar with EQC's purpose, role, what a Field Office (FO) is, who they work with in a FO, and how a pod in a FO is structured.

Session Resources (SR)

Trainer
1. Training Programme
2. Session Slides

Trainee
3. Training Workbook
4. EQC pamphlet “CRP Programme”

Learning Outcomes

Trainees are familiar with:
- EQC’s purpose, role, and structure
- the purpose of a FO and the roles that are performed in a FO
- how a FO is structured into pods

Set Up:

Prior to session:
- set up the training room with the resources needed for the session
- ensure resources required by any other presenters are set up or available - liaise with the Site Manager and/or the EQC Training Manager regarding this
- ensure trainees have copies of the resources listed above - note: SR 4 may have been issued to trainees prior to arrival at the Induction Centre

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Training Map

Session Set Up

a. Introduction to Training (5 min)

b. EQC's Role (5 min)

c. Purpose of an FO and roles performed in (25 min)

d. How a FO is structured (25 min)

Session Close

Trainer
EQC Trainer

Training Session Attendance
All trainees

Trainers Guide V10 Session 1
EQC Induction Training  
Session 1 – Introduction

a. Introduction to Training  

b. EQC's Role  
c. Purpose of a Field Office and roles performed in  
d. How a Field office is structured

a. Introduction to Training  

5 min

• Welcome trainees to the training component of their induction
• Ask trainees to look at their programme (SR1) and run through the training programme, explaining where sessions will be held
• Explain that the aim of the training is to fit them for working in an EQC Catastrophe Response Field Office and that they will learn more about this shortly
• Ensure that trainees each have the Session Resources required for this session - hold up each resource to show trainees what it looks like
• Ask for any questions
• State that any question that trainers don’t know the answer to, or if the question belongs better to a later session, will be recorded on flip chart “Parking Lots” and that the last session will answer these.
b. EQC’s Role

5 min

- **State** that some of those present may not have a clear understanding of EQC’s role and that we are going to look briefly at what this is now so that we can perform our Catastrophe Response Team roles better.

- **Show** the following slides explaining EQC’s role.
EQC's Insurance Policy

The Earthquake Commission Act 1993 is EQC’s insurance policy
- The cover it provides is referred to as EQCover
- EQC covers Residential Property only
  - homes, contents and land
- Covers specified “Natural Disasters”
  - Includes earthquake
- Automatic on Purchase of Fire Insurance

b. EQC’s Role continued

Points to make:
- EQC is an insurer. The Act is EQC’s insurance policy. We have called the cover it provides EQCover.
- EQC only covers residential property. This is broken into 3 sections
  1. Residential buildings - homes, dwellings (this includes outbuildings)
  2. Personal property - contents, possessions
  3. Residential land - the land under and around the residential building
- EQC only covers certain natural disasters. What the people are here today for is to help when an earthquake occurs. Mention of the other perils may lead the group to get sidetracked. If asked they are:
  - Landslip, Volcanic Activity, Hydrothermal Activity, Tsunami,
  - Storm & Flood to land only
- If further questions arise “park them” and direct them back to why they are here.
- Remind trainees that when you take out a house or contents insurance policy with any company in NZ you automatically obtain EQCover
EQC’s Role

EQC is part of community recovery process

- EQC is not an emergency response organisation
- EQC sets up Field Offices to work from after an earthquake

b. EQC’s Role continued

- EQC is part of the recovery process, hence the reason why we are not in the field in great numbers the day after an earthquake
- After an earthquake (and after any declared emergencies have been lifted), EQC will set up Field Offices (FO) to carry out its work from
- Tell trainees that they can read more about EQC’s Catastrophe Response Programme in Session Resource 4, which is in their packs.
The Field Office

You are a member of a Field Office team that is doing the field components of claims handling.

C. Field Office – roles

Ask trainees to identify the role that they have been asked to perform by EQC
- Estimator, Loss Adjuster, or Claims Administrator

25 min

©EQC 2010
c. Field Office – roles

- **State** that this is how the roles relate to one another in the FO. Note that team size is flexible but will be about 4+ all up. There could be a number of teams depending on the size of the disaster and hotel capacity. We will use lots of hotels and many teams for a large operation.

- **Your Role.** You will be asked to do one of the roles shown on the slide: be a Site Manager (for initial FO set-up) or a Field Office Manager; be a Senior Claims Coordinator or a Claims Coordinator, be a Senior Estimator Supervisor or an Estimator Supervisor, or Claims Administrator Supervisor; be a POD Leader (Senior Loss Adjuster), be a Loss Adjuster, or or a Damage Estimator, or a Claims Administrator. Outside ‘experts’ will also be brought in from time to time. You will learn much more about these roles over the next two days. For the moment it is sufficient to say that you are all members of a multi-discipline team designed to efficiently manage claims on EQC by inspecting damaged houses and working out the repairs needed and the cost involved. It does **not** involve doing the repairs themselves – other people do that.
Team Roles

FIELD OFFICE MANAGER AND/OR SITE MANAGER

The Field Office Manager or Site Manager arranges:

- Furniture
- Stationery
- Rental cars
- Accommodation
- Claim Audits

c. Field Office – roles continued

These next slides show the roles that are performed in a CRP Field Office. Point out that the duties listed in these slides are shown in detail in their contracts – trainees should review these in their own time:

- Field Office/Site Manager – these are senior insurance or business people.
  - The Office Manager arranges the administration functions of the office plus provide oversight to the running of the office.
  - The Site Manager is responsible for initial set up. Once the Office is set up, the Site Manager may remain as the first Office Manager for the FO.
c. Field Office – roles continued

- **Senior Supervisors** - there are two senior supervisors - one with extensive insurance industry experience who is the Senior Claims Coordinator; and one with a construction industry background who is the Senior Estimator Supervisor.
- The senior supervisors work closely together to ensure that the Field Offices are dealing with claims as effectively as possible.
The claims Coordinator manages field responses in the main office.
c. Field Office – roles continued

- Pod Leader
The Loss Adjuster attends to inspection of the claim and claim file management.

c. Field Office - roles continued

- Loss Adjuster
Team Roles

FIELD OFFICE MANAGER AND/OR SITE MANAGER

CLAIMS ADMINISTRATOR SUPERVISOR

SENIOR CLAIMS COORDINATOR

CLAIMS COORDINATOR

POD LEADER

LOSS ADJUSTER

SENIOR ESTIMATOR SUPERVISOR

The Claims Administrator Supervisor manages all Claims Administrators.
The Senior Estimator Supervisor manages Estimator response in all offices.

c. Field Office – roles continued

- Claims Administrator Supervisor
- Senior Estimator Supervisor
Team Roles

The Claims Administrator inputs data and receives minor claim queries.

- Field Office – roles continued.

- Claims Administrator
c. Field Office — roles continued

- Estimator Supervisor
The Estimator attends to quantification of a claim

c. Field Office – roles continued

- Estimator
c. Field Office — roles continued

- Other Experts
d. How a Field Office is structured

Explain the Field Office structure and how a Pod works

25 min
Some words from....

A Senior Claims Coordinator
A Senior Estimator Supervisor
A Claims Administrator Supervisor

d. How a Field Office is structured 25 min

We will now hear from an experienced Senior Claims Coordinator, Senior Estimator Supervisor, and Claims Administration Supervisor about their jobs in the Field Office: LIVE BRIEFS - 5 minutes each
Session Close

Close Session 1 with oral summary.

Ask questions to the floor.

- Ask for questions from the floor.
- Re-Use/Confirm items on Parking Lot for clarification at the Expert Session.
- Remind trainees of the start time for the next session.
EQC Induction Training
Session 2 – Health & Safety

a. Health & Safety in the Field
b. Managing Stress
Session 2: Health & Safety  60 min

Session Objective: Trainees will be familiar with Health and Safety responsibilities and requirements in the field, including stress management.

<table>
<thead>
<tr>
<th>Session Resources (SR)</th>
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</thead>
<tbody>
<tr>
<td>Trainer</td>
</tr>
<tr>
<td>1. Session Slides</td>
</tr>
<tr>
<td>2. EQC Stress Management Guide Video</td>
</tr>
<tr>
<td>Trainee</td>
</tr>
<tr>
<td>3. Training Workbook</td>
</tr>
<tr>
<td>4. EQC’s Safety Form Letter</td>
</tr>
<tr>
<td>5. Blank Claim File</td>
</tr>
<tr>
<td>6. EQC Stress Management Guide</td>
</tr>
</tbody>
</table>

Learning Outcomes
Trainees know EQC’s and their own Health and Safety legal responsibilities and requirements and be familiar with stress management strategies and how to use them.

Set Up:
Prior to session:
- set up the training room with the resources needed for the session
- ensure resources required are set up or available - liaised with the Site Manager regarding this
- ensure trainees have copies of the resources listed above
Training Map

- Session Set Up
- Health & Safety (30 min)
- Managing Stress (20 min)
- Exercise on Managing Stress (10 min)
- Session Close

Trainer
Claims Coordinator

Training Session Attendance
All trainees

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Trainers Guide V10 Session 2
Scope

This session describes H&S in the field:
- Overview
- Expectations
- Responsibilities
- Actions at Dwellings
- Stress Management

Health & Safety in the field 20 minutes

READ OUT THE following:

This session is intended to place the requirements of the Act into the EQC catastrophe response context and outline our expectations of you, your responsibilities, and your actions in the field.

 Builders and Loss Adjusters know already that working from heights, on ladders, with certain materials, using particular methods at any time, has its dangers.
 Earthquakes can present additional dangers – structurally unsound buildings, spilt chemicals, asbestos, gas leaks, downed power lines, and more aftershocks are just some examples.
 Make no mistake: the work you will be doing with EQC can be dangerous. This makes safety in the field a top priority.
 It also makes the H&S in E Act a valuable and critical tool for all of us to use.
 We are all obliged to comply with the H&S in E Act 1992 and all amendments. It also makes good sense to do so.
Look at the left side of this slide. It shows the legal relationship between parties of any contract. It also shows where a subcontractor would sit relative to the principal.

The right hand side of the slide shows the relationships in the EQC catastrophe response setting. If you are a sole trader, you are to EQC, a contractor. If you are employed by a business contracted by EQC, or if you are contracted to such a company, you are for the purpose of the Act a subcontractor.

We all have responsibilities under the Act, and we are all expected to know what those responsibilities are.

Understand also that you are acting for and being paid by EQC, not the claimant. Therefore the exemption provisions of doing home/residential work in Sections 16 and 18 of the Act do NOT apply.
The H&S in E Act describes accountabilities. This slide shows the H&S in the field reporting and accountability lines in the EQC catastrophe response context. (Note it is not the same as claims reporting.)

The slide clearly shows that everybody has a legal H&S responsibility.
Employers have specific responsibilities under the H&SE Act.

We expect all contractors, as employers, to know, understand, and comply with the H&SE Act (and amendments) when doing contract work for EQC.

EQC has contracted certain organisations to do work other than damage inspections and quantification.

They too have clear H&S responsibilities under the Act.
We have a manual. It puts the provisions of the act (in more detail than here) into the EQC catastrophe response context by describing responsibilities, tasks, procedures, and some documentation. It applies to everyone working with EQC in the field. The manual is readily available as shown on the slide, and you are expected to read it in the next few days.
Responsibilities of Everybody

- Pro-actively participate in safety
- Report hazards/suspected hazards
- Keep tools etc in safe condition
- Use safe working procedures and standards
- Report accidents/incidents/near misses

The responsibilities listed on this slide are common sense. You will be expected to discuss H&S matters in team meetings. The intention is to share experiences and ideas with others, all in the name of better safety. When making up reports you must note hazards so that others are warned.
Specific Actions at Dwellings

Always be safety conscious
- In doubt - don’t enter
- Note unsafe features on loss assessment/SOW form
- Tell future visitors about the hazard
- Orally advise occupier about their safety

The actions shown here summarise a section in the manual. Possibly the most important point to note here is that if you have doubts about your safety at a dwelling – do not enter. Leave the property if safety becomes an issue for you.

If the Territorial Authority has tagged a building Red, Orange, or Yellow (see next slide) do NOT enter. Report the tagging to your Supervisor.

Note unsafe features that are identified on the front of the Claim Folder.

It’s all a question of common sense. We don’t want heroes, and we don’t want fools.
• Remind trainees that Territory Authorities—sometimes referred to as TA or TLA—place tags on buildings after they have inspected them for safety

• They use three tags—green, yellow/orange, red (new system)
  - GREEN = can enter
  - YELLOW/ORANGE and RED = don’t enter

• Initially, the ‘tags’ could be coloured paint
Managing Stress

20 minutes

- Brief trainees on the need to manage stress - that of claimants and their own stress

- State that the video that they are about to see explains how to do this

- At the conclusion of the video, ask trainees for their comments and thoughts and for any questions

- Remind trainees to read the EQC’s “Stress Management Guide for Operations and Field Staff” - hand this out if trainees have not already been issued with it
Managing Stress Exercise  

10 min

Ask trainees to talk to the person sitting next to them about answers to the following questions, which are in their Workbook.

When trainees have finished, go over the answers (see below)

Q1. What are the 4 major causes of stress in doing a CRP team member's job?

Ans:  
a. The nature of the work - looking at or talking about damaged buildings and contents, talking to stressed claimants.

b. The "bureaucracy" - form filling, "getting it right".

c. Working away from home.

d. The workload.

Q2. You notice after 10 days of doing your job that you are starting to get "scratchy" with claimants and a bit "short" with your fellow team members. What should you do about this?

Ans: Talk to someone and let him/her know what has started to happen. Discuss possible solutions - time out, termination of contract.
Session Close

Close Session 2 with oral summary.

Ask questions to the floor.

- Ask for questions from the floor.
- Reuse/Confirm items on Parking Lot for clarification at the Expert Session.
- Remind trainees of the start time for the next session.
Trainers Guide V10 Session 3

1. Communicating with claimants
2. Setting expectations
3. Communicating with claimants exercise
Session 3: Communicating with Claimants

Session Objective: Trainees will be alerted to the possible behaviour of stressed claimants, how to communicate with claimants, and how to set expectations with claimants.

Session Resources (SR)

Trainee
1. Session Slides
2. Training Workbook
3. EQC booklet “Inspecting Earthquake Damage to New Zealand Houses”
4. EQC pamphlet “A Guide to Making a Claim with EQC”
5. EQC booklet “Householders’ Guide to EQCover”

Learning Outcomes

Trainees are familiar with:

- how to communicate with claimants
- how to set expectations with claimants

Set Up:

Prior to session:

- set up the training room with the resources needed for the session
- ensure resources required are set up or available - liaise with the Site Manager and the EQC Training Manager regarding this
Training Map

Session
Set Up

a. Communicating with Claimants (20 min)

b. Setting and Resetting Claimant Expectations (20 min)

Session Close

Communicating with Claimants Exercise (20 min)

Trainer
Claims Coordinator

Training Session Attendance
All trainees
Communicating
With Claimants

a. Communicating with Claimants 20 min

- Explain to the trainees that the purpose of this session is to draw their attention to the fact that many claimants will have been stressed by the event, and that as EQC representatives, they need to take this into account when talking with claimants, particularly on the first visit or on the phone.

- Also remind them that they themselves may become stressed by the damage they encounter and the stress of others around them, and that they need to be able to prevent and/or manage their own stress, as covered in session 2.

- The first part of this session, however, will be about how to communicate with claimants - in relation to who should be saying what when, what they make a visit and also what they should say when they are dealing with a person who may be "difficult" and/or stressed.

- Also in this session we will look at how to set expectations with claimants - and re-set them when it looks like they are not going to be met.
Communicating with the Claimant – beforehand

- Set time with claimant for a.m. or p.m. visit
  - If going to be late, notify claimant

a. Communicating with Claimants continued

Loss Adjusters should ensure appointments are made for AM and/or PM visits. If you are going to be late ensure the claimant is called and advised. If necessary an alternative appointment should be made at the time of any deferment.
Communicating with the Claimant – at the site

Loss Adjuster introduces self and Estimator
- Explain purpose of visit (Loss Adjuster)
- Listen to claimant before starting; involve claimant
- Give claimant Statement of Claim and EQC brochure (if required)
- Loss Adjuster concludes visit by telling claimant what will happen next

a. Communicating with Claimants continued

- Brief trainees on how to communicate with claimants by running through the points on the slide, emphasising that listening to the claimant before doing anything else will put your communication with them on a good footing. Emphasise that it is the Loss Adjuster who takes the lead in communicating with the claimant.

- On completion of your inspection a Statement of Claim document is to be given to the claimant (see Sessions 4 - 6). Check that the claimant has the EQC pamphlet “A Guide to Making a Claim with EQC”, and the booklet “Householders’ Guide to EQCover” (hold these up and point out that they have copies of these in their folders).

- With respect to the last point on the slide, ask trainees what the possibilities are - e.g., you may have to call in a specialist (engineer, plumber), or the claimant may receive a document from EQC (tell them what that will be and what action they have to take with respect to it)

- Explain that the type of questions they are likely to get will have answers in the EQC pamphlet and booklet or in the EQC booklet “Inspecting Earthquake Damage to New Zealand Houses”. They need to study these resources so that they can best answer claimant queries on the spot.
a. Communicating with Claimants continued

When communicating with difficult or stressed claimants, trainees must employ assertive communication techniques. Examples of these techniques - broken down into "Listening Strategies" and "Calming Tactics" are in their Workbooks. Run through these techniques with the trainees (see next 2 pages)
### Listening Strategies

<table>
<thead>
<tr>
<th><strong>DO</strong></th>
<th><strong>DON'T</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Listen for what <em>emotion</em> the claimant is displaying and reflect this.</td>
<td>knock, knock... 'Show me what's broken.'</td>
</tr>
<tr>
<td>2. Listen to what the claimant is saying.</td>
<td>Focus only on how the claimant is saying things.</td>
</tr>
<tr>
<td>3. Listen to everything the claimant has to say - within your attention span - and give some <em>listening signals</em> (m-hu, OK, right).</td>
<td>Pretend you are paying attention or start 'self-listening'.</td>
</tr>
<tr>
<td>4. Take <em>notes</em> of important details - and remember the claimants <em>name</em>.</td>
<td>Try to write down <em>everything</em> the claimant is saying.</td>
</tr>
<tr>
<td>5. Ask for <em>clarification</em>.</td>
<td>Try to work out what you don’t understand.</td>
</tr>
<tr>
<td>6. Be as organised as you can when making a call (phone or visit).</td>
<td>Be distracted by what is going on around you when talking to a claimant.</td>
</tr>
<tr>
<td>7. Try to remain as calm and <em>objective</em> as possible.</td>
<td>Let an angry claimant <em>push your buttons</em> or your <em>prejudices</em>.</td>
</tr>
<tr>
<td>8. Interrupt to:</td>
<td>Interrupt or contradict before the claimant has finished.</td>
</tr>
<tr>
<td>- <em>clarify</em>, and</td>
<td>Leave the claimant not knowing that you have heard what they have said.</td>
</tr>
<tr>
<td>- <em>paraphrase</em>.</td>
<td></td>
</tr>
<tr>
<td>9. <em>Summarise</em> to the claimant what they have told you.</td>
<td></td>
</tr>
</tbody>
</table>
# Causing Tactics

<table>
<thead>
<tr>
<th>Tactic</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Reflect feelings.</td>
<td>I think you are pretty annoyed about the amount of damage. (NOT You should see what happened two streets over.)</td>
</tr>
<tr>
<td>2. Keep it impersonal</td>
<td>EQC will need to send a plumber in to have a look. (NOT You will have to wait until we can get a plumber.)</td>
</tr>
<tr>
<td>3. Use / statements; avoid you statements.</td>
<td>I can see how these cracks might look like earthquake damage. (NOT You’re making a false claim here.)</td>
</tr>
<tr>
<td>4. Avoid giving orders.</td>
<td>Once this form is signed, the repairs can go ahead. (NOT You have to sign this form.)</td>
</tr>
<tr>
<td>5. Set expectations about what you can do, what needs to happen, and how long it will take.</td>
<td>I cannot see exactly what damage there is to the wiring, so I am going to get an electrician to look at it as soon as possible. This might take three or four days to happen. (NOT You will need to wait a bit longer.)</td>
</tr>
<tr>
<td>6. Avoid causing defensiveness.</td>
<td>When the water cylinder gets replaced make sure the installer secures it with a strap. (NOT Well, if you had had the water cylinder strapped to the wall in the first place, it would not have come loose and caused all this damage.)</td>
</tr>
<tr>
<td>7. Be assertive.</td>
<td>I understand that you think the amount EQC is offering for the repairs should cover the fence as well, but it is outside what they are legislated to cover. (REPEAT as necessary.)</td>
</tr>
</tbody>
</table>
Communication
Service Standards

Claimant should be communicated with at least once in every 2 - 3 week period by Loss Adjuster
or Claims Coordinator

- Maintaining this standard will reduce enquiries from claimant
- Loss Adjuster uses Claimant Status Update (CSU) to manage this (session 6)
- If claim springs to life, more regular File Notes should be entered into ClaimCenter

a. Communicating with Claimants continued

The objective is to communicate regularly with the claimant and EQC. It is envisaged that the
intervals of reporting and updating at intervals be no greater than three weeks. We would
expect once every two weeks initially and when file is active. This can extend to 3 weekly once
you are relying on others to move the file forward.

By maintaining this standard unnecessary enquiries from the claimant will be reduced.

This standard has not been achieved to date and is the most dominant cause of
complaint to EQC.

We need to be mindful of avoiding concerns from claimants as in a major event
these avoidable calls will choke the system and your ability to be effective as

a team.

The Claimant Status Update (CSU) document will play a prime role in assisting
your team fulfil its obligations in this area.

If something happens to spark the claim to life (e.g. claimant dissatisfaction,
lawyer involvement) more regular File Notes and/or CSU should be provided to
claimant and EQC.
b. Setting Claimant Expectations

- Explain to the trainees that they have to know how to set claimant expectations, as they will be communicating with claimants and claimants will ask them questions.

- During this session we are going to look at what these expectations are about and how to set them.
Why is expectation-setting important?

- You and EQC need to look like you know what you are doing
- It will save time later because it will reduce the number of phone-calls from claimants
- It allows you to manage and take control of the communication
- It is critical to providing good customer service

b. Setting Claimant Expectations continued

- The claimant views you as an EQC person who is 'local' or 'on the ground' and that brings with it expectations concerning their claim.

- You need to be able to set expectations around the concerns that claimants have or might have in the future about their claim because:
  - if you don’t know what’s happening or going to happen or you can’t communicate this to the claimant, you and EQC will look like they don’t know what they are doing
  - setting expectations about the claim ‘first-up’ will save time later because it will reduce the number of phone-calls from claimants who ring up to find out what’s happening
  - setting expectations allows you to manage and take control of communication with the claimant
  - it is critical to good customer service provision.
What will a claimant want to know?

- Who is coming to talk to me/look at the claim?
- When is the person coming?
- What will they want to do?
- What do I need to have ready/give them?
- How long will the person be at the house?
- What happens after that?
- How long will it take before a claim resolution is likely?

b. Setting Claimant Expectations continued

- In general, a claimant will be want to know:
  - who is coming to talk to me/look at the claim (next)
  - when is the person coming
  - what will they want to do
  - what do I need to have ready for them/give them
  - how long will the person be at the house
  - what happens after that
  - how long will it take before a claim resolution is likely?

- You need to be able to provide information to the claimant about these matters and/or answer questions concerning them.
How do I manage claimant expectations?

Providing a claimant with information or answering their question/s sets their expectations

- Once you set an expectation, manage it

- Manage an expectation by monitoring its delivery and re-setting it if necessary

- Always try to under-promise and over-deliver

b. Setting Claimant Expectations continued

- Once you provide a claimant with information or answer their question/s, you have set their expectations.

- Once you have set an expectation, you need to manage it.

- You manage an expectation by monitoring its delivery and re-setting it if necessary.

- Always try to under-promise and over-deliver, rather than the other way around - for example, tell the claimant that the engineer will be coming to look at the land within 10 days knowing that there is a good chance that they will be able to come within 7 days.

- Ask trainees for some other examples of how they might:
  - set expectations
  - under-promise and over-deliver.
How do I reset Claimant Expectations?

It's about keeping in touch and letting know what is going on:

1. If going to be late for an appointment - ring and let know a new time

2. A claim is pushed to the bottom of the pile - let the claimant know when a Loss Adjuster visit can now be expected

3. A claim needs an expert visit – the Loss Adjuster should say this first up and when, then the claimant should be rung when the expert visit has been arranged.

- Once an expectation has been re-set, it needs to be managed just as before.

- Loss Adjusters remember that a file note or CSU is needed to record the communication.

b. Setting Claimant Expectations continued

- Re-setting claimant expectations is about keeping in touch with claimants and letting them know what is going on.

- There are a number of possibilities when you can do this, for example –

  - the Loss Adjuster is delayed at their morning inspection and will be late for their afternoon appointment - he/she should ring the claimant and let them know what time they will arrive

  - a claim has been pushed to the bottom of the pile by higher priority claims - the Loss Adjuster should ring the claimant and arrange a new time for a visit

  - a claim now needs to have an expert visit – the Loss Adjuster should advise the claimant why this is so during the visit and then the claimant should be contacted and advised them when it will happen.

- Once an expectation has been re-set, it needs to be managed just as before.

- The Loss Adjuster will enter a file note in CC.
Communicating with Claimants Exercise 10 min

Ask trainees to talk to the person sitting next to them about answers to the following questions, which are in their Workbook.

When trainees have finished, go over the answers (see below)

Q1. On arriving at a property you are about to inspect, the claimant insists on showing you his glasshouse, which sustained only one broken pane of glass, while the dwelling looks to have suffered more extensive damage. What does the Loss Adjuster say to him?

Ans: Before starting your inspection, go with the claimant to look at the glasshouse and remark to the effect that it's strange how the earthquake has done its damage.

Q2. You arrive at a property and the claimant looks a bit puzzled when she opens the door to you and realises you are 'from EQC'. She says that she showed the last fellow who came and took a photo of the place what had been damaged and was surprised when last evening she received a call to say that someone else was coming around to have a look at the damage. What does the Loss Adjuster say to her?

Ans: Explain that the person who came first needed to see whether they could settle the claim on the spot or whether someone else - yourself - needed to come around and make a more thorough investigation.

Q3. As you are about to leave a property after inspecting it and estimating the cost of repairs, the claimant asks you what happens next. What do you say?

Ans: The Loss Adjuster explains that they will need to complete an estimate of the cost of repairs or replacement and that the claimant will be asked to agree with that estimate. Once agreement has been reached, the claimant can arrange for the repairs or replacement to start. This should take X weeks.
Session Close

Close Session 3 with oral summary.

Ask questions to the floor.

- Ask for questions from the floor.

- Revise/Confirm items on Parking Lot for clarification at the Expert Session

- Remind trainees of the start time for the next session
Introduction

a. Preparing to inspect

b. Forms the Estimator completes (breakout)
   The Loss Adjuster’s inspection (breakout)
   Claims Administrator – making up files (breakout)
Session 4: The Damage Inspection Process 90 min

Session Objective: Trainees will know how to prepare for a dwelling inspection and the strategies to use when inspecting, and will have been introduced to respective Estimator and Loss Adjuster site forms and physical claim files (Claims Administrator).

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<td>2. <strong>Training Workbook</strong></td>
</tr>
<tr>
<td>3. Estimator tools (SOW, sketch plan, exercise book pages or note paper)</td>
</tr>
<tr>
<td>4. Loss Adjuster site forms (Statement of Claim Checklist, File Notes)</td>
</tr>
<tr>
<td>5. Claims Administrator blank files, labels, and forms</td>
</tr>
<tr>
<td>6. Blank and example claim files</td>
</tr>
<tr>
<td>7. Example Estimator notes</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Learning Outcomes</th>
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<tbody>
<tr>
<td>Trainees are familiar with:</td>
</tr>
<tr>
<td>• the preparation and strategies needed for inspecting dwellings</td>
</tr>
<tr>
<td>• site visit forms, repair cost estimation forms and tools, physical files</td>
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</tbody>
</table>

Set Up:
Prior to session:
• set up the training room with the resources needed for the session
• ensure resources required are set up or available - liaise with the Site Manager and the EQC Training Manager regarding this
• note that a breakout room will be required for the part of the session where Estimators and Loss Adjusters are separately familiarised with their site forms - make sure that a separate room or area within the main room has been organised for this. CAs will also require a separate work area.
Training Map

Session Setup

Introduction (5 min)

a. Preparing to inspect (20 min)

b. Breakout sessions (65 min):
- Forms the Estimator completes
- The Loss Adjuster’s inspection
- Claims Administrator – making up files

Session Close

Trainer
Builder
Estimator Supervisor
Claims Coordinator

Training Session Attendance
All trainees
Introduction

5 min

- Explain to the trainees that by the end of this session they will know what they need to do when they first visit an earthquake-damaged dwelling.

- If they are a Loss Adjuster, they have been allocated the dwelling to inspect by their Claims Coordinator and have made contact with the claimant to arrange a visit together with an Estimator.

- Loss Adjusters and Estimators inspect for damage caused by an earthquake.

- The Loss Adjuster inspects the dwelling and its contents. The Estimator inspects the dwelling only.

- The Loss Adjuster may decide or ask the Claims Coordinator whether a specialist, e.g., Engineer, Surveyor, Valuer, and possibly other tradespersons need to inspect as well.

- The Loss Adjuster completes certain forms associated with their inspection.

- The Estimator takes notes, then completes a sketch plan and Scope of Works (SOW) form on finishing their inspection.

- Each of these forms will be looked at in more detail in this session.

- This session concentrates on how to inspect and what forms need to be started or completed as a result of the inspection.
Preparing to Inspect

- Say to trainees that they need to carry out every visit or inspection using the same approach - this will help in getting consistent claim assessments carried out. Use the next 3 slides to explain the preparation they need to do and the strategy they need to use when carrying out an inspection.
Before leaving the Field Office

- Claims Administrator prepares file folders
- Claims Coordinator allocates files to Loss Adjuster
- Claimant details are as received from EQC
- Loss Adjuster – arranges appointment with claimant
  - briefs Estimator on visit
  - does not “own” file
  - ensures information placed on file is legible

Preparing to Inspect continued

The claims administrator allocated to your team will prepare the claim file folder and place in it necessary documents.

The Claims Coordinator then allocates the claims to Loss Adjusters. This is usually based on physical locations though it may vary according to skills a particular Loss Adjuster has.

The schedule of visits is arranged according to the claim priority then the claimant is contacted for a visit time either in the morning or the afternoon.

Note – the Loss Adjuster does not “own” the Claim File. It must always be returned to the Field Office/Claims Administrator following work completed on it by the Loss Adjuster.

Any information the Loss Adjuster places on the file must be able to be worked on by the Claims Coordinator, Claims Administrator, and/or any Loss Adjuster who subsequently works on the claim after the Loss Adjuster leaves the Field Office – so make it legible and clear.
Preparing to Inspect continued

- Before the Loss Adjuster and Estimator leave the Field Office to inspect a dwelling, the Loss Adjuster needs to uplift and read the relevant claim file.

- We will take a quick look at what the cover of a claim file looks like now and will go into the forms that the Estimator and Loss Adjuster complete during the visit in the breakouts later in this session. Look at the example claim file that you have been handed.

- Note that the cover of the claim file contains information about the property (including its address!) and that it also contains a "Hazard Information" panel. If the Loss Adjuster or Estimator finds hazards during the visit, they must add these to those already noted on the claim file cover.

- Forms that the Loss Adjuster and Estimator complete during the visit will be added to the file, as will other forms and documents during the life of the claim. These will be covered later in this session or in sessions to come.
Preparing to Inspect – when you arrive

- Check you are at the right place/address
- Check for any Territorial Authority tags (see next slides)
- Turn your cell phone OFF or put on SILENT
- Loss Adjuster does the talking BUT listens first – this is an information-gathering exercise

Preparing to Inspect continued

- Check claim file to make sure you are at the right address
- Note the claimant may be under stress
Only Buildings You Can Enter (if they have a tag)

**INSPECTED**

**NO RESTRICTION ON USE OR OCCUPANCY**

- This building has been inspected and no apparent structural damage has been found.
- Exterior Only
- Interior and Exterior

**Facility Name:**

**Address:**

**Do Not Remove this Placard:** (placed by order of the Territorial Authority)

---

**Preparing to Inspect** continued

The only buildings that you are allowed to enter (if they have a TA tag on them) are ones with a green tag, as shown on the slide.
The inspection strategy - 1

Loss Adjuster and Estimator inspect the total building with the claimant to assess damage
- Refer to building construction details or similar
- Loss Adjuster inspects contents damage
- If Loss Adjuster is unsure of amount of damage, discuss with Claims Coordinator/Estimator Supervisor off-site
- If no adults on the property, don’t inspect
- Update hazard information after inspection
- Let your Supervisor know if you are delayed for next inspection/return to Field Office

Preparing to inspect

Use the next 2 slides to explain the strategies Loss Adjusters and Estimators need to use when carrying out an inspection.

- Loss Adjuster and Estimator inspect the total building to assess damage. Loss Adjuster may not inspect all of the building, i.e. roof cavity and under the floor. This is the area the estimator should be looking at. The Loss Adjuster may stay and talk to the claimant or go into the next property.

- Loss Adjuster inspects contents damage.

- Anyone visiting a claimant should let their Supervisor know if they are delayed, complete early, or have a claimant ‘no show’. Use your cell phone to advise significant delays.
The Inspection Strategy - 2

Inspect logically - interior then exterior
- Do interior thoroughly be guided by the claimant
- Do exterior – use the Loss Adjuster’s Statement of Claim Checklist as a guide
- Loss Adjuster completes Statement of Claim

Preparing to Inspect

continued

- Ask trainees to look at the Statement of Claim Checklist in the blank forms claim folder
- Go through what needs to be inspected (see next two slides)
## Interior Inspection

<table>
<thead>
<tr>
<th>Room</th>
<th>Damage</th>
<th>Stids</th>
<th>Cast</th>
<th>Shear</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lounge</td>
<td></td>
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<tr>
<td>Dining Room</td>
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<tr>
<td>Kitchen</td>
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<tr>
<td>Family Room</td>
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<tr>
<td>Bedroom 1</td>
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<tr>
<td>1st Suite</td>
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<tr>
<td>Bedroom 2</td>
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<td>Bedroom 3</td>
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<tr>
<td>Bedrooms 4</td>
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</tr>
<tr>
<td>Bathroom</td>
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<tr>
<td>Toilet 1</td>
<td></td>
<td></td>
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<tr>
<td>Toilet 2</td>
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<tr>
<td>Office/Study</td>
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<tr>
<td>Rumpus</td>
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<tr>
<td>Entry Hall</td>
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<tr>
<td>Stairwell</td>
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<tr>
<td>Laundry</td>
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</tr>
</tbody>
</table>

Prepared by: [Name]

Prepared to Inspect

Continued
### Exterior Inspection

#### Preparing to Inspect

<table>
<thead>
<tr>
<th>Item</th>
<th>Roof</th>
<th>Damage</th>
<th>Description of Damage</th>
<th>Applicable Regime</th>
</tr>
</thead>
<tbody>
<tr>
<td>External Walls</td>
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</tr>
<tr>
<td>North</td>
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<td>South</td>
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<td>West</td>
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<td>Decks</td>
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<tr>
<td>Chimney</td>
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<tr>
<td>Base</td>
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<tr>
<td>Ceiling Cavity</td>
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<tr>
<td>Above Roof</td>
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<tr>
<td>Fireplace</td>
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<td>Foundations</td>
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<tr>
<td>Fencing</td>
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<tr>
<td>Services</td>
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</tr>
<tr>
<td>Other Dwelling</td>
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</tr>
<tr>
<td>Items</td>
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<tr>
<td>Outbuildings</td>
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</tr>
<tr>
<td>Land &amp; Retaining Walls</td>
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<tr>
<td>Other &amp; Self Structural</td>
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</tr>
</tbody>
</table>

continued
The Inspection Strategy – 3

- Ensure ceiling cavity and subfloor are physically inspected – the next slide shows what can happen if not!
- Note: Non-earthquake damage also needs to be identified – if possible get supervisor on site
- Discuss with supervisor(s) whether specialists (Engineer, Surveyor, Valuer, Building Trades) are needed

Preparing to Inspect continued

- Non-earthquake damage and calling in a specialist will be covered in session 8

- The Loss Adjuster carries out the discussion with supervisor(s) on whether to call in a specialist. (The estimator and loss adjuster reach agreement on this first.)

- The forms that need to be completed as you inspect will be covered in the breakout part of this session
Preparing to Inspect continued

This damage was missed because the ceiling cavity wasn't inspected.
Measurement Rules 1

- Measure all affected surface areas - walls, floors ceilings, etc.
  - For damaged tiled roofs, measure the length of capping tiles
- Measure repairable crack length in masonry veneers OR veneer area requiring repair or replacement
- Allow for total redecoration of damaged wall linings

Preparing to Inspect

- State that when the inspection is being carried out there are a few rules that need to be followed when measurements are being taken.
- Explain these on this slide and the following slides
Measurement Rules 2

When quantifying work items there are some basic rules of measurement which must be observed:

When dealing with sheet products measure the smallest rectangular area that the shape can be cut from

Measure as

Preparation to Inspect

State that while these rules are only reminders, it is important that everybody applies them

continued
Measurement Rules 3

Use the following UNITs of measure when recording on EQC forms:

- m³  metres cube
- m²  metres square
- m  metres
- kg kilogram
- h hour
- % percentage
- item

Preparing to Inspect continued

Use of standard notation helps prevent errors in calculations and costings — i.e., provides consistency
Measurement Rules 4

When entering and completing calculations:

- Record dimensions in metres to 2 decimal places - e.g. 1.84 metres
- Record quantity totals to 2 decimal points - e.g. 2.00 metres
- Calculate all currency in dollars and cents
- Have your calculations checked!!

Preparing to Inspect

Emphasise what is being said on the slide

continued
Forms the Estimator completes

65 min

Explain that we are now going to look at what an Estimator needs to do during an inspection visit and the EQC forms and tools that are used in this process.
Forms the Estimator completes

1. Notes relevant to the damage
2. A sketch plan of the property
3. A Scope of Works (SOW) quantifying the damage

Forms the Estimator completes continued

State that during and after their inspection, the Estimator needs to do three main things:

1. Take notes relevant to the dwelling that they can refer to later when they need to complete the next two forms.

2. Complete a sketch plan of the property.

3. Complete a Scope of Works form (SOW) quantifying the damage.
Estimator Inspection Notes

For dwelling:

- Note address and time and date of visit
- Note dwelling and/or room measurement details for later reference and sketch plan/SOW completion
- Note damage details/measurements for later reference
- Note questions for later discussion with Loss Adjuster
- KEEP YOUR WRITING LEGIBLE

Forms the Estimator completes

- Most Estimators take notes in an exercise book as they carry out their inspection
- Points to note are listed on the slide
- Questions for discussion later with the Loss Adjuster (or Estimator Supervisor) might relate to the need for a specialist or whether a particular aspect of the damage was actually caused by the earthquake (we will look at how to tell the difference later)
Forms the Estimator completes continued

- The Sketch Plan the Estimator completes provide a cross reference to the Statement of Claim made by the claimant and SOW.
- Always orientate the plan by showing the position of the street relative to the structure, or if it is in a rural area, the North position.
- Adequate floor plan information needs to be provided to record the damaged areas accurately and clearly. The sketch plan must have measurements to give indication of sizes. These may be paced out.
- It is not necessary to draw a complete floor plan of the house, only the rooms affected. Show on the plan where the damage is.
- As much of the plan as possible should be completed during the visit.
- Again, make sure all figures and writing is LEGIBLE.
- The same room names and reference details on this document should be used as on other documents, for example the SOW.
- Ask trainees to look at the sketch plan in the example claim file that they have and to see whether it complies with the 'rules' just outlined.

Trainers Guide V10 Session 4
Exercise Sketch Plan

Complete a Sketch Plan on the residential dwelling that you currently live in or most recently lived in

2. Draw the plan sketch from memory
3. Indicate damage to the dwelling that will NOT require you calling in a specialist

Forms the Estimator completes continued

Allow 5 minutes for the sketch plan to be completed and five minutes for discussion and questions.

On completing the exercise, ask trainees to discuss their answers with each other.

Go over the exercise when all have finished and have had some time to discuss their answers
Forms the Estimator completes continued

- State that the last form the Estimator has to gather information for is the Scope of Works (SOW)

- The purpose of the SOW is to describe the damage and provide figures for the cost of repairs needed

- State that while they are carrying out their inspection, the Estimator makes notes of the damage and repairs that will be needed so that they can complete the Scope of Works off-site later

- Ask trainees to look at the completed SOW in the example Claim File. Say that we will now go through some points relating to SOW completion.