

UNIT III: Assessing and Documenting Roof Damages

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Course Title:

Introduction to Basic Claims Adjusting

Overview of Class:

Pre-requisite: Xactimate Training

Number of students: 10-12

Age Group: 18+/adult learner. The training is for individuals looking for the proper training in order to obtain an entry level claims adjusting position.

Course: 8 week course in basic claims adjusting

Unit of instruction: Purpose of the course is to accurately identify and document hail, wind, and mechanical damage.

Classroom Setting: 100% online instruction. Use of Affective, Psychomotor and, Cognitive instruction utilized.

Individual Materials: Computer, Microsoft Word, HAAG [Composition Roofs Damage Assessment Field Guide](#) Book, internet access, and Internet Explorer.

Diversity/Accommodations

The class can and will be accommodated for all types of students. All students that will need special arrangements/needs will be on a case to case basis. We will do our best to provide all students with the resources needed to be successful in the course. It is my goal to treat all students equally with the respect, compassion, and caring in this course.

Introduction:

To the course:

This course is an 8 week course that focuses on determining your basic property damage. By the end of the unit, you will be able to inspect and properly document interior and exterior property damage to be used on a day to day and claim to claim basis.

(The following Unit would fall in to Week 3 of the course.)

Supporting Materials:

- Course Outline broken into units
- Moodle
- Course content and checklist
- Rubrics for assignments
- Discussion board
- School/Organizations Code of Conduct
- "Student Lounge" (students ask questions, post additional resources, etc.)
- Surveys, quizzes, activities
- Syllabus
- Orientation (how to post on discussion board, use drop box, technical assistance)
- Link go library learning center
- Expectations (Expectations are what I expect from the student on assignments. The expectations are documented in the syllabus, course outline, and unit instructions)
- Activities
- Objectives (clear and concise)

Objectives:	Blooms Taxonomy					
	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation
Given the appropriate resources (HAAG Composition Roofs Damage Assessment Field Guide Book, InspectAPedia [®] , etc), the student will select a resource related to documenting storm created damages and mechanical damages using the Discussion Rubric.			X			
Given the appropriate photos, the student will be able to distinguish the differences between hail, wind, and mechanical damages and document their findings in their portfolio.				X		
Upon completion of the readings, the students will be able to develop an opening report, with 100% accuracy.					X	
At the end of the unit, the student will analyze their grades and feedback posted on Micrograde, reply/give suggestions/ask questions/respond etc to each assignment in Micrograde, and post a brief reflection in Micrograde, following the rubric.			X			

Activity 1

Objective:

Given a 2 examples of resources (HAAG [Composition Roofs Damage Assessment Field Guide](#) Book, and [InspectAPedia](#)®), the student will find one new additional resource that will be helpful when documenting the difference between storm created damages and mechanical, and post their findings to the discussion board using the Discussion Rubric.

Activity Description:

Search the web, the library, ask your local insurance agent etc and find any resource you can on wind and hail damages. Explain why this resource is valuable to you and how it will help you in the field for determining storm related roof damages. What do you like best about the resource and/or is there something you don't like about the resource? Attach the document, URL, the resource information etc to the discussion board along with your response by midnight Wednesday night. (TIP: Make sure the review the website for credibility and validity. (This activity is designed to ease stress and use of others to gain resources. The goal is for the students to constructively collaborate to gain further ideas, learn new information, and to pose additional questions.)

Assessment Description:

All answers and feedback will be posted in a common discussion board on Moodle. The students will post their findings and feedback following the rubric. The purpose of having the students post these ideas on one discussion board is for the students to determine what resources other adjusters are using and what resources will work best for them. The discussion board will push the student further in gathering valuable information toward the understanding of the claims process. The instructor will monitor the discussion board to make sure students are on task and to assure learning and understanding are taking place.

Assessment Tool Details:

The assessment tool being used is from the courses main learning center, Moodle. In Moodle there will be an area where students will post their findings to the "discussion board." The discussion board is a common place where the students can place their assignments/feedback and a time that is convenient for them and all students are able to view at any time. This allows students in all time zones and with varying schedules to log on when convenient to begin learning. In theory, learning should be constantly taking place as students will continually add feedback and questions at various times through the week. It will be crucial as an instructor to keep up on all conversations and to keep conversations on track. If the students get of course, there can be issues with netiquette, invalid information, etc.

Plagiarism and Diversity:

Plagiarism will be addressed on a case to be case basis. To prevent plagiarism, the instructor will advise the students to go over the schools code of conduct and policies. The code of conduct and policies is available at any time on the course learning center. For this assignment plagiarism will be very limited. The assignment is individually based. The students may take other students website ideas, but as long as they form their own ideas about the website, it would be difficulty to determine. Any accommodations/diversity needs will be addressed on a case by case basis.

(Rubric Below)

Weekly Discussion Requirements and Points (5 Pts Total)			
(1 point)	(1 Point)	(2 Point)	(1Point)
Student follows the weekly discussion direction and post a response by Midnight, Wednesday.	The student follows the basic rules of netiquette. "The Core Rules of Netiquette" by Virginia Shea	The student actively engages in the discussion by reading and replying to at least two of their peers posting.	The student will read and respond to the replies that are directly related to them.

Activity 2

Objective:

Given the appropriate photos, the student will be able to distinguish the differences between hail, wind, and mechanical damages and document their findings in their portfolio.

Activity Description:

The purpose of this activity is for the students to apply the knowledge the learned from the readings and use of the resources in everyday claims. The goal is for the student to understand that proper documentation and explanation is important to success in the claims world. The student will not only be able to identify the damage themselves, but relay the information off to their manager, insured, or any other party of interest. The student will upload the photos in to their portfolio and properly document each photos.

Assessment Description:

The student will email the instructor and advise when completed, along with the link to the portfolio site. The instructor will review and give feedback regarding the activity. If students get any wrong, the instructor will give feedback to the student, and have a chance to correct the answers.

Assessment Tool Details:

Students will have created a portfolio site in week 1 (or different type of webpage if approved by instructor) where they will document all course work. The purpose of including this activity in the portfolio is that the student will be able to see the progress they have made throughout the course and have a resource the student has created and understands on their own. This allows the student to be able to look back at previous assignments/learning and to use them in current assignments. All course work will come together as the course moves on and will be used to come to one common goal at the end of the course. An issue that I have sometimes see, is students get in to is that students spend too much time on the portfolio and not enough time on the individual assignments. It is key to keep students on task and remind them what the portfolio is for.

Plagiarism and Diversity:

Plagiarism will be addressed on a case to be case basis. To prevent plagiarism, the instructor will advise the students to go over the schools code of conduct and policies. The code of conduct and policies is available at any time on the course learning center. For this assignment plagiarism could easily occur with this activity. The way I will prevent plagiarism is to thoroughly assess each student's assignment and look for any developing patterns or mistakes in duplicate assignments. Any accommodations/diversity needs will be addressed on a case by case basis.

Activity 3

Objective:

Upon completion of the readings, the students will be able to develop an opening report, with 100% accuracy.

Activity Description:

The students will break up in to groups of 3-4 and develop a narrative report that as at the opening of a claim report. This report is crucial in claims handling as it gives an adjuster reviewing the file a summary of what they can expect to look for as far as the estimate, scope of repairs, and what is damaged. The students will collaborate using a collaboration tool (such as Scribblar) of their choice (approval from instructor needed). The students will develop a narrative that they will be able to use out in the field and fill in as necessary. The students will use the rubric to develop a solid opening narrative.

Assessment Description:

Upon completion of the narrative, the instructor will find a common time to meet with the students using the collaboration tool, review with the students, and guide them through any necessary changes. Upon completion of this assignment, the student will have a base narrative they can use for all future claims.

Assessment Tool Details:

For the purpose of this description, we will assume the students are using Scribblar. Scribblar is a tool that allows users to communicate through online chat, microphone, and also a common word pad. This allows the students to jot down ideas, portray ideas graphically and narratively, and allow for instant feedback from the group members or any peers that may join for support! The instructor would also be able to log on at any time to give added help as needed and to keep students on track. A notable problem with Scribblar is it can take some getting used to. By the time the students may just be getting a hang of the program, the activity will be over and graded.

Plagiarism and Diversity:

Plagiarism will be addressed on a case to be case basis. To prevent plagiarism, the instructor will advise the students to go over the schools code of conduct and policies. The code of conduct and policies is available at any time on the course learning center. For this assignment plagiarism should be limited. The assignment is group based and with a group it would be tough for the students to want to cheat. The instructor will also visit with the students work area and will be able to check the notes at any time. If there are limited notes, then further investigation may be warranted to determine if the students work is “the students work.” Any accommodations/diversity needs will be addressed on a case by case basis

Activity 4

Objective:

At the end of the unit, the student will analyze their grades and feedback posted on Micrograde, reply/give suggestions/ask questions/respond etc. to each assignment in Micrograde, and post a brief reflection in Micrograde, following the rubric.

Activity Description:

The purpose of this activity is the students to reflect on the weekly material. The students are to comment individually on each graded assignment. Whether it be suggestions, possible improvements, questions, etc. The student will also write a brief reflection in the notes area of Micrograde.

Assessment Description:

Micrograde is being used as this allows for immediate grades, results, and feedback. This tool and activity will require the students to briefly review the material and determine the extent of their own learning. If students are having difficulty with a concept, it is crucial both I and the student know so that we can “fix the issues” and I, as the instructor can make any necessary changes.

Assessment Tool:

The assessment tool that will be used will be Micrograde. Micrograde is a software management system that an instructor can use for various reasons such as tracking grades, tracking progress, student feedback, and can be accessible by student via the internet. This program allows teachers to enter scores and feedback as necessary. The student is able to give feedback as well that the instructor would be able to review. Both the instructor and student will benefit from this tool as they will both be able to get instant feedback and make necessary adjustments. A problem that may occur with this assessment tool is students may grow tired of seeing “just another grading system” and they may just go through the motions to complete this activity.

Plagiarism and Diversity:

Plagiarism will be addressed on a case to be case basis. To prevent plagiarism, the instructor will advise the students to go over the schools code of conduct and policies. The code of conduct and policies is available at any time on the course learning center. For this assignment plagiarism should be non-existent as the student is reviewing their own grades and feedback and adding comments as a result of this. Any accommodations/diversity needs will be addressed on a case by case basis.

(Rubric Below)

Weekly Grade Review and Reflection Requirements and Points (3 Pts Total)		
(1 point)	(1 Point)	(1 Point)
Log in to Micrograde and review grades and feedback.	Reflect on each assignment/feedback that is given by the teacher.	Reflect on week, add comments, ask questions, new ideas, etc. as necessary.

Conclusion

The main objective of this unit is that students get the basics down of looking damages and documenting the damages correctly. Resources are very valuable in the world of claims as it gives the adjuster the tools to give the insured's credible observations that the insured's can understand and agree with. The Assessment tools that I used will give the students easy and dependable access to tools and resources regarding basic claims adjusting. Not only do the assessment tools keep the students engaged, but they are also learning tools and skills that will help them in future claims adjusting.