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# Insurance Claims Adjuster Remote Training Initiative

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Instructional Design Master's Degree Program  
University of Massachusetts at Boston

Insurance Claims Adjuster Remote Training Initiative

Submitted by  
Pamela Wieboldt

In partial fulfillment for the requirement of the degree

MASTER OF EDUCATION

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*Dr. Carol Sharicz*

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Approved by Dr. Carol Ann Sharicz, Faculty

**Abstract**

This paper contains a full training plan initiative to correct a knowledge gap among remote marine insurance adjusters. The problem originated from a longer claims handling process among remote adjusters dealing with Maritime Law claims. In an assessment in the analyze phase this knowledge gap was confirmed. Through analysis there were three major areas of maritime law that adjusters on staff did not test well on. The modules developed will follow the theory of micro learning due to the staff members having limited time to commit to learning each day. As the employees are remote, all of the learning events designed are asynchronous online modules. The evaluation plan will follow four levels of Kirkpatrick's Levels of Learning. The organization desires to see a reduction in the time it takes field adjusters to handle maritime law claims by 50%, which would mean a deduction of 20 days.

**Key Words**

Microlearning, micro-learning, elearning, e-learning, online, mobile, asynchronous, training plan, instructional strategies, Maritime Law, marine insurance, admiralty law, ADDIE, engagement, remote training

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## **Phase I: Analysis**

### **Background Information:**

The Marine Insurance organization is a 600-person company with varying types of employees and training needs. As an insurance company, the organizational goals focus on excellent customer service, money-saving claims practices, and timely service from “wreck to check” initiatives. This problem is focused within the Claims department, where the competitive advantage is the amount of time a customer has to wait for their claims payment. Competitors are averaging a time in process metric of 30 days for marine claims. The Marine Insurance organization is averaging 45 days. Currently, the company’s online training tools are limited to Adobe Captivate and Camtasia. A knowledge gap exists within the Field Adjuster department which is the only fully remote area within the organization.

With the organization averaging 45 days until they are able to provide customer’s payment on a claim, when this is drilled down, the average wait time is almost 60 days when a Field Adjuster is required to complete the claim. After further investigation, major knowledge gaps were found when observing those Field Adjusters complete their duties as assigned. Eight out of 10 Field Adjusters were observed incorrectly dispersing liability payments. When these payments are not dispersed correctly at the time of inspection, the supervisory staff has to review and then return it back to the adjuster for further adjustments. This can extend the claims process by 10 to as much as 20 days. Each Field Adjuster is equipped with an Android Tablet in which they are expected to input real-time information on-site. A possible barrier to training Field Adjusters is their very limited time in the office or time to dedicate to training.

The organization has a goal to meet or exceed their competitors' time in process on claims payments. Industry standard for Marine Insurance is 30 days, a needed decrease of 15 days on average throughout the claims department. With most of the extended claims wait times being in the Field Adjuster's area of responsibility, this project estimates to decrease the average wait time by at least 10 days.

There are 150 field adjusters on staff and all could be potential learners. They are located in various areas of the U.S. and do not have a physical working address. They are 100% remote workers that have tablets and cell phones to use for learning. Their shifts are anytime around the clock 7 days per week. The subject matter is anticipated to be Maritime Law when it comes to accidents on the water, a fairly complicated subject.

#### **Analysis Plan:**

There were two main areas of focus when conducting the Analysis; a needs assessment and learner analysis.

The first part of the needs assessment was a survey (see Appendix A) that evaluated what the learners already know and what they do not know regarding Maritime Law. This was done using a sample of 20 field adjusters with varying tenure at the company. The results are stated in the percentage of answers that were correct among those 20 participants. This was an essential step in the analysis process because very little was known as to what these learners actually know about the topic. It was simply known, that when the topic must be applied to their work, they took longer to complete it, or completed it inaccurately. In a case study dealing with this very issue, it was shown that training organizations may have to "re-do" a training or "re-design"

it based on providing content that was already completely understood by the learner (Saxena, 2011).

The second portion of the needs assessment consisted of face-to-face interviews between an instructional designer, from Human Resources, and a Field Adjuster from the Claims department in a private area. This interview measured the relevance of the subject matter to their jobs. The questions asked (see Appendix B) were pointed towards the amount of time they work with the subject matter, and also how relevant they perceived the subject to be. These interviews were done with 8 current Field Adjusters with varying degrees of tenure by an Instructional Designer in the Human Resources department. The answers are stated as the average range of time given by the participants.

For the learner analysis (see Appendix C), questions were asked of stakeholders (management) and of the learners during the above interviews. This portion would gauge the learner's entry skills, characteristics, preferences, and collected data regarding the ARCs model of motivational design. The answers are a summary of the responses we received. The earlier survey (see Appendix A) responses showed a possible motivational issue as learners did not entirely see how Maritime Law applied to their positions or was not relevant. Therefore we are using the ARCS model, a methodology in which designers consider what motivates the learner throughout the design process (Li & Keller, 2018). Created in the 1970's, this model looks at learner motivation being a result of grabbing their attention, making training relevant, allowing them to gain confidence, and providing an avenue for learner satisfaction within a learning event (Reynolds, 2017). Additionally, given that this will be one of many on-going learning interventions by this designing and delivering department, ARCS is an effective strategy because

it has been proven to increase a learner's opinion, attitude, and perception of training overall (Reynolds, 2017).

The content will be derived from "Maritime Law", a dictionary of legal terms for non-lawyers written in 2016. After some searching, this was the easiest to read and interpret when it comes to understanding the law. It also contains definitions written in layman's terms, just like our upcoming training should be written.

### **Analysis Report:**

In the needs assessment, a knowledge gap was discovered among the Field Adjusters, specifically around Death at Sea laws, Federal Labor Regulations at sea, and Federal regulations around water pollution. Only 10% of respondents were aware Federal Labor laws extend to offshore workers, 50% were aware of maritime pollution laws, and only 20% were aware of the death at sea laws (see Appendix A). Therefore, the training will focus on those three main subjects.

In the learner analysis that measured relevance to the subject, the first three questions were about how often they deal with the maritime law subjects, but not actually mentioning the term "maritime law" (see Appendix B). In those questions, it was found the majority of the claims they are adjusting do have something to do with a maritime law subject. However, in the fourth question, learners were asked how much they thought maritime law was relevant to their jobs and the average response was only 20% (see Appendix B). From this, we can conclude maritime law is in fact very relevant to their jobs, they just are not totally aware that it is or of the definition of the term. Therefore, the training will also include "buy-in" statements and scenarios that keep the learner engaged and aware that this really does impact their lives. According to the



Adult Learning Theory, needing relevance is one of the five assumptions you can make about adults in a learning environment (Knowles, 1984). Consequently, bringing relevance of the subject will also be a topic of the training.

The learner analysis also brought some things to light about the learner group (see Appendix C). Learners were asked in question four about the ARCS model, and their answers further concluded the importance of making sure this training is relevant to them, but also showed they wanted to solve problems or play games as part of achieving confidence. In question three learners were asked about using their tablets for training and they did respond they were comfortable with it, but did not want to do it for long sittings. Also, in question five, learners were then simply asked about their general learning preferences and their responses showed they prefer short trainings that they can access on their own schedule.

Using all the information found in the learner analysis, the method for this training will be Micro-learning in an asynchronous fashion to allow learners small time commitments and learning they can access anytime. This will better meet the needs of the learner based on the learner analysis and it would meet the company needs based on stakeholder interviews. Based on industry standards for micro-learning, some options for this training could be video supported problem solving, game-based mobile learning by multiple choice exercises, and game-based mobile learning by taking the learner on a short “journey” through the topic (Omer, 2016).

In addition to these two methods, this training will also qualify as mobile learning because learners will be accessing it via Android Tablets. Contrary to what people may think of when hearing the term mobile learning, this approach actually gives the learner much for functionality than a desktop computer or classroom environment (Floro, 2011). Now that a user

is on a tablet, they can take a picture, record audio, make a video, annotate media, and access mobile platform websites. The tablets are the company's only resource to provide training to this group of employees as they do not regularly report to the office, do not have company provided computers, or mobile phones. The company has two programs to create self-paced mobile learning which are Adobe Captivate and Camtasia, which can work together.

The goal of this instructional initiative is to prepare learners to apply maritime law and policy when making coverage decisions on marine insurance claims.

## **Phase II: Design**

### **Instructional Strategy:**

The instruction will be created using a combination of Camtasia, for videos and animation, and Adobe Captivate, for interactive features and quizzes. This will allow the lessons to be taken without a live instructor at the learner's own pace. True to the Micro-learning methodology, each Module will have three to four lessons within it that are no more than 5-10 minutes. It is intended that the learners complete at least one part of each module per day, or one per week depending on business needs. The learning objectives for each module are listed below:

#### Module 1-

- Recognize the value of learning Maritime Law
- Identify the role of Maritime Law

#### Module 2-

- Differentiate between Territorial Waters, Contiguous Zones, and International Waters

- Identify where Federal pollution laws can be enforced
- Apply the Federal pollution laws to settle claims

#### Module 3-

- Describe the Fair Labor Standards Act
- Identify where Fair Labor Standards apply on the water
- Apply the Maritime Law and Fair Labor Standards when making coverage decisions in claims

#### Module 4-

- Describe the Death at High Seas Act
- Apply Death at High Seas Act when making coverage decisions in claims

### **Phase III: Develop**

#### **Introduction**

Due to the results of the learner analysis (see Appendix C), all 4 Modules will be self-paced and asynchronous. Additionally, the learners prefer electronic learning to physical materials, smaller time commitments, and material they are able to access at any time and multiple times as references. Therefore, the materials were developed using Adobe Captivate and Camtasia video and each part is designed to take less than 5 minutes. Using this combination of programs will allow a SCORM file to be uploaded to the learning management system that is quickly accessible in a single, seamless

document. Additionally, the organization's authoring tools and resources are limited to these programs at this time.

Each of the 4 modules will consist of 3-4 parts that vary in the amount and type of interaction the learner will have with the material. In the analysis (see Appendix C) learner's indicated having a variety of interactions and problem solving exercises will gain and keep their attention. The modules use interaction types like "roll over" images and audio in which the learner can control what they see and hear by moving the mouse around a screen. Additionally, the modules will include drag and drop, matching, videos, quizzes, and case studies in order to provide the learner the variety and problem solving and, therefore, keep them engaged.

The modules were designed and created by one Instructional Designer on staff with the help of a team of 4 maritime law experts on staff at the organization. After each storyboard and final module was created it was submitted to these experts for accuracy. There was also a group of 5 field adjusters that were used in the design and development of each module. They were able to preview the modules and make suggestions for improvements based on level of engagement, clarity, and ease of use.

All modules, including videos, interactive slides, and quizzes, will be available to take on any Android mobile device. The material was created by testing the use on the field adjuster standard issued Android tablets and personal phones of the test groups.

**Instructional Materials:**

1. Module 1- Maritime Law's Value
  - Part 1: Maritime Value

- Learning Objective- Recognize the value of learning Maritime Law
    - o Maritime Law and You Video (5minutes)- An in-house produced movie with department chairs, assisted with infographics, explain the definition and importance of Maritime Laws when it comes to insurance adjusting. The majority of employees, 83%, on the AOS survey at the organization said they respect their leadership team. Therefore, the leadership team talking about the value of maritime law in this video would help to meet the learning objective. The video would then be followed by two questions about maritime law's value to their roles in the company (see Appendix D item A).
  - Part 2: Maritime Law History
  - Learning Objective- Identify the role of Maritime Law
    - o History of Maritime Law- a clickable interactive timeline, Maritime law was very reactive in its creation so this will enhance the value of its existence and its role in the United States. This micro learning interactive slide contains roll over images in which the user can hover their mouse over a point in the timeline to hear a clip and see an image of what happened at that time. The screens shots of this included in this document will also include an example of the audio script to accompany them (see Appendix D item B). This timeline was followed by a one question matching quiz (see Appendix D item C).
2. Module 2- Maritime Law Geography
- Part 1: Map of Maritime Law
  - Learning Objective: Differentiate between Territorial Waters, Contiguous Zones, and International Waters

- An interactive map of territorial waters, contiguous zones, and international waters with brief explanations of them when the user clicks on the areas was provided with permission from the National Oceanic and Atmospheric Administration. This map was developed for public use, including training purposes. In this part of the Module, we will introduce this map, not only as a tool in this training, but as an ongoing resource for Adjusters to use in their daily lives. This map allows a user to zoom in on a particular area and find the contiguous zone or international border at sea (see Appendix D item D). This will be followed by a “scavenger hunt” of the website and map. This will consist of 5 questions that can only be answered by reading the website information and following the instructions to use the interactive map (see Appendix D item E)
- Part 2: Oil Spill Disaster Animation
- Learning Objective: Identify where Federal pollution laws have been enforced
  - An animated video of several oil spills and explanations of their federally enforced fines, followed by 2 fill in the blank sentences in which the user must identify the evolution of Federal fines under the Clean Water act (see Appendix D item F). These questions must be answered by learners drawing their own conclusions from the material, providing another problem solving opportunity.
- Part 3: Pollution Claim
- Learning Objective: Apply the Federal pollution laws to settle claims
  - This is a series of situation based, life-like claims scenarios that will include all the documents we receive and require as a company from our customers to file a

claim in which the learner has to make the correct claims decision based on the location of the claim and pollution Maritime Laws (see Appendix D item G).

### 3. Module 3- People Maritime Law Affects

- Part 1: Jenna's Job
- Learning Objective: Apply the Fair Labor laws to maritime situations.
  - o This is a self-paced animated course in which a character, Jenna, must go through various situations at her offshore rigging job on a commercial vessel in which the learner can click to make her walk to various locations and trigger narration/explanations (see Appendix D item H).
- Part 2: FLSA & Where it Applies
- Learning Objective: Describe where FLSA laws apply on the water
  - o An interactive map of Jenna's boat moving around the water and explanations of where FLSA is active (see Appendix D item I). Followed by a boat driving itself and the user having to choose whether FLSA applies in that area (see Appendix D item J).
- Part 3: Jenna Has a Claim
- Learning Objective: Apply FLSA to settle claims
  - o This is a series of situation based, life-like claims scenarios that will include all the documents we receive and require as a company from our customers to file a claim in which the learner has to make the correct claims decision based on FLSA (see Appendix D item K).

### 4. Module 4- Tragedies at Sea

- Part 1: Video

- Learning Objective: Describe the Death at High Seas Act
  - o A video explanation of the Death at High Seas Act (5min) brief description and history
- Part 2: Wrongful Death Claims
- Learning Objective: Apply Death at High Seas Act when making coverage decisions in claims
  - o This is a series of situation based, life-like claims scenarios that will include all the documents we receive and require as a company from our customers to file a claim in which the learner has to make the correct claims decision based on the Death at High Seas Act (a total of 5 scenarios that can be taken separately).

As stated above, this training will offer a variety of materials including interactive maps, videos, animations, and scenarios. The activities will also vary to keep the learner engaged and range from “driving” an animated boat to watching oil spill animations. There are also assessments associated with each module that are scenario based using the same type of materials learners will have in their daily jobs. This is to continue to instill the relevance of the content into the learner, but to also accurately assess if the learner can complete the performance objective in their normal working context.

## **Phase IV: Implementation**

### **Implementation & Improvement Plan**

There was a formative assessment done by a group of five field adjusters on each module. They completed a survey on google forms after each module (see Appendix E). The results on clarity of information were all 100% on the information being easy to understand. However, the



results on ease of use could be improved as 3 of the participants rated it just a 2 of 5 on the linear scale. The linear scale is defined around the user knowing what is expected of them and where to click. The improvements around this are to add more instructions via audio and written prior to any interactions on the slides. Additionally, a simulated example of the action being completed using red arrows to clearly define the learner's role in the upcoming exercise will be added before each interaction.

The final question on the formative survey is a freeform short answer question in which participants can write anything they want around improving the online modules. The findings from this question's results were also around the expectation of a learner and knowing how to complete each activity. They also added comments around wanting more videos to watch with real adjusters to connect the material with their lives rather than just leadership talking about maritime law. A video will be added to module one using real adjusters we have on staff talking about their experiences and when they needed maritime law to do their jobs.

## **Phase V: Evaluation**

### **Evaluation Plan**

The evaluation plan will follow the methodology of Kirkpatrick's Levels of Learning. Each level will measure something different about the effect of the training on the learners and the organization. Different tools will be used such as anonymous surveys, knowledge assessments, interviews, and observations.

Level one of Kirkpatrick's model measures the learner's initial reaction after going through the training. This includes how much they enjoyed the training and materials. This will be measured through survey questions that learners will complete immediately after each

module. There will be two questions that will be the measure for level one (see Appendix F item A).

Level two of Kirkpatrick's model measures how much learning occurred during the training session. To do this, there have been assessments included with each module (see Appendix D items A, C, E, F, G, K). The percentage of correct answers will be the measure for level two. The desired outcome is 95% of learners pass the assessments with a passing grade of 85%.

Level three of Kirkpatrick's model measures how much of the information learned in training is adopted as a new behavior in the learner's job. This will be measured two ways. Firstly, there will be a random audit of 25 maritime law claims in the month following the training to look for accuracy and application of the maritime laws when settling claims. The other way this level will be measured is through observations. The instructional designer and claims supervisors will observe 25 field adjusters while they adjust maritime claims. The outcome desired is that 95% of these claims are adjusted accurately.

Level four of Kirkpatrick's model measures the result the organization would like to see on their business. As defined by stakeholders at the time of problem identification, this will be measured by the amount of time it takes field adjusters to settle maritime law claims. The desired outcome is a decrease of 20 days in this number. The time in which this number is expected to be reached is 6 months after the training completes.

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## Appendix A

### Needs Assessment – A measure of the Maritime Law knowledge gap.

Survey Question	% of Responses Correct
1. A passenger at sea has the right to sue a captain if they injure themselves aboard the vessel even if no damage has occurred. (true/false)	100%
2. Ship owners must comply with Federal Labor regulations. (true/false)	10% (Fair Labor Standards Act)
3. Pollution or fuel spill resonating from recreational boats are subject to Federal fines. (true/false)	50%
4. Maritime employees have the right to sue their commercial vessel captains for discrimination and hostile work environment. (true/false)	100%
5. The family members of a crewman lost at sea can file wrongful death suits up to 3 years later. (true/false)	20% (Death at High Sea Act)
6. Charter and Cruise lines insert language into their ticket contracts that deprive passengers of their legal rights under Maritime Law. (true/false)	90%
7. Longshore Worker's are eligible for compensation, medical car, and rehabilitation services if they are disabled from an on the job injury in U.S. waters. (true/false)	80% (Longshore and Harbor Workers' Compensation Act)

**Appendix B**  
**Needs Assessment- A measure of the relevance of the subject.**

<b>Interview Question</b>	<b>Average Response</b>
1. How often do you adjust claims that include fuel spills?	60-70%
2. How often do you adjust claims that include injured passengers of a vessel?	70-75%
3. How often do you adjust claims that deal with commercial vessel crews?	60-70%
4. How often do you think Maritime Law applies to your work?	20%

**Appendix C**  
**Learner Analysis- Characteristics and preferences of learners**

<b>Information Categories</b>	<b>Data Sources</b>	<b>Learner Characteristics</b>
1. Entry skills	Survey	Learners have no formal Maritime Law Training in Labor standards.
2. Attitudes toward content	Interviews	Learners are interested in the topic, especially how it can be applied to their everyday jobs.
3. Attitudes toward potential delivery system	Interviews Stakeholder input	Learners are comfortable using their tablets for daily tasks within their program. They cannot use them for long sittings however.
4. Motivation for instruction (ARCS)	Interviews	<b>Attention</b> through problem solving and variety <b>Relevance</b> through life like examples from their point of view, <b>Confidence</b> is achieved through winning (passing games/tests), <b>Satisfaction</b> is gained when applying to daily job
5. General learning preferences	Interviews Stakeholder input	Preferences are small time commitments, ability to access on the go anytime

## Appendix D Instructional Materials Screenshots

### Item A:

Question 1 of 2

Multiple Choice

Which of the following is true about Maritime Law and your role as an insurance adjuster?

- A) Maritime Law provides the basics on what to do in hull damage claims
- B) Maritime Law doesn't really matter in my role
- C) Maritime Law provides the guidelines to adjust claims with Maritime Workers, pollution, and wrongful death

You must answer the question before continuing.

<<

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Submit

Question 2 of 2

Multiple Choice

Maritime Law is...

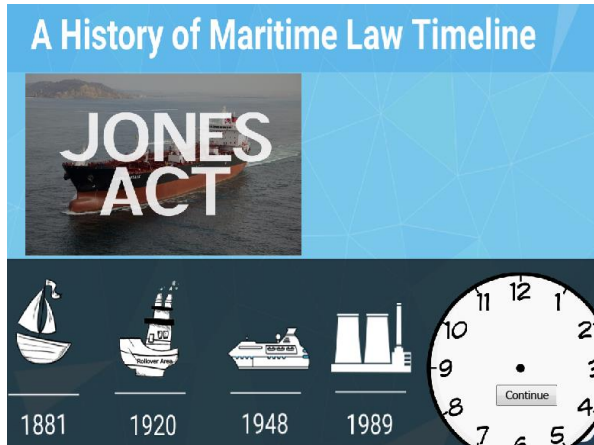
- A) important to adjust claims only when it comes to commercial claims
- B) important when adjusting losses because we need to know who is entitled to payments
- C) important when dealing with death claims only

You must answer the question before continuing.

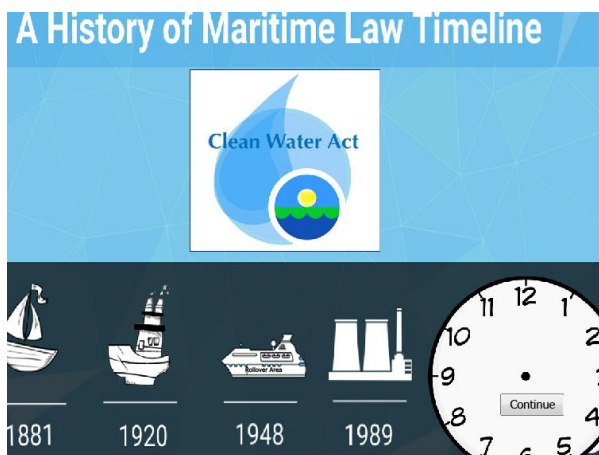
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Submit

**Item B:**

“1920” Rollover Image audio script: The Jones Act was created in 1920 in a response to social outcry about making money at sea. It requires that goods shipped between U.S. ports be shipped on vessels that are built, owned, and operated by U.S. citizens or permanent residents.



“1948” Rollover Image audio script: The Federal Water Pollution Act of 1948 was the first Federal law passed to prevent water pollution. Growing public awareness and concern for water pollution lead to sweeping amendments in 1971 and it is now known as the Clean Water Act.





“1989” Rollover Image audio script: In 1989 the Exxon Valdez oil tanker struck a reef in Prince William Sound Alaska, spilling 10.8 million gallons of crude oil into the water. It is considered one of the worst human caused environment disasters and it sparked many Clean Water Act amendments.

Item C:

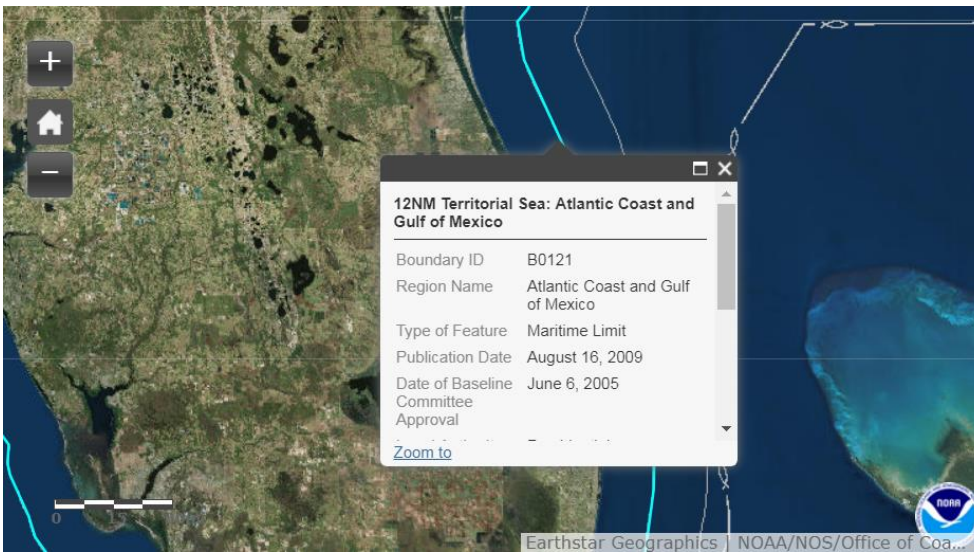
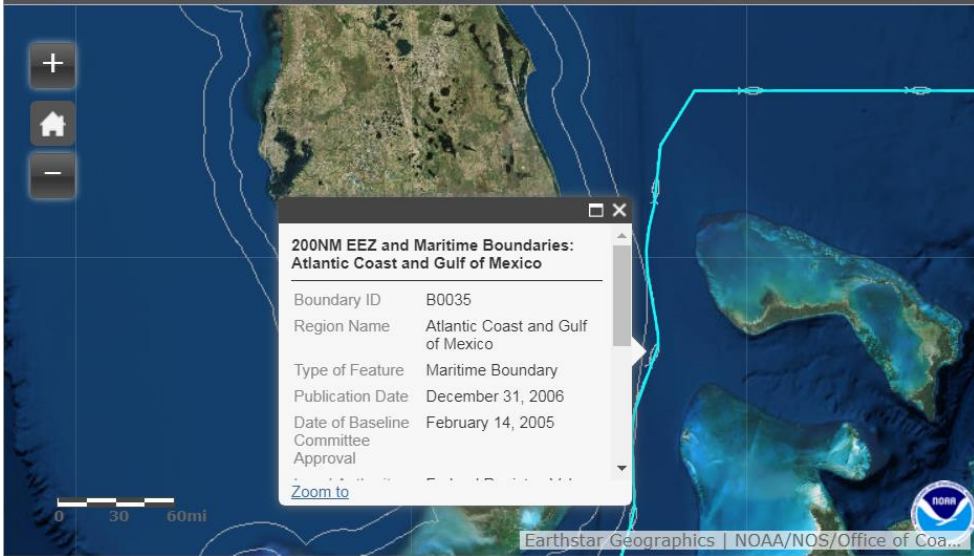
Question 1 of 1 Matching

Match the following events to their descriptions.

<input type="checkbox"/> B	Clean Water Act	<input checked="" type="checkbox"/> A	Provides coverage for dock workers' injuries
<input type="checkbox"/> C	Exxon valdez	<input checked="" type="checkbox"/> B	Provided the basis for pollution regulation at sea
<input type="checkbox"/> A	Longshore Act	<input checked="" type="checkbox"/> C	Sparked the need for oil regulations

You must answer ~~the question~~ before continuing.

Item D: provided from <https://nauticalcharts.noaa.gov/data/us-maritime-limits-and-boundaries.html>



Item E:

Question 1 of 3

Matching

Match the following zones and their distance from shore

<input type="text" value="B"/>	Contiguous Zone	<input type="text" value="A"/>	200 Nautical Miles or Country Boundaries
<input type="text" value="C"/>	Territorial Sea	<input type="text" value="B"/>	12 Nautical Miles
<input type="text" value="A"/>	Exclusive Economic Zone	<input type="text" value="C"/>	24 Nautical Miles

You must answer the question before continuing.

<<

>>

Submit

Question 1 of 4

Multiple Choice

When was the Economical Zone/Country Boundary established between the U.S. and Cuba?

- A) 1950
- B) 2005
- C) 1970
- D) 1901

You must answer the question before continuing.

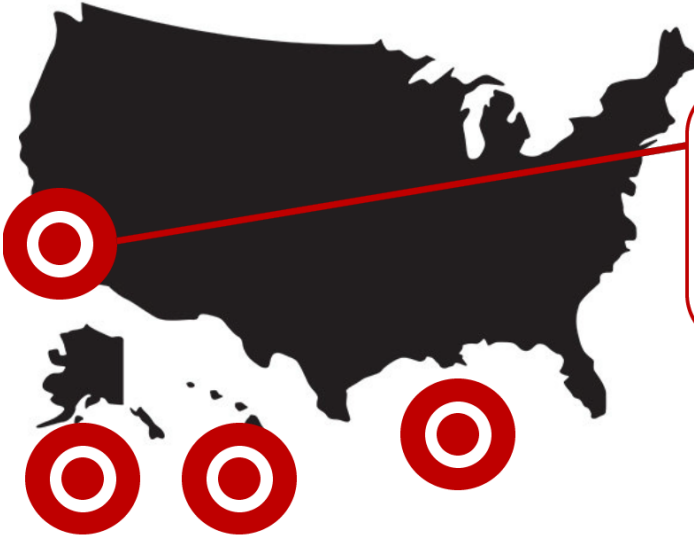
<<

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Submit

Item F:

An Evolution of Federal Prosecution for Oil Spills



On January 28th, 1969, crude oil and gas erupted from a platform off the coast of Santa Barbara.

The federal fines were limited to \$150 per hour during the clean up, of about 100 hours, a mere **\$15,000.**

An Evolution of Federal Prosecution for Oil Spills



On February 23rd, 1977, the HAWAIIAN PATRIOT fully loaded with **99,000 tonnes** of Indonesian crude oil, en route from Indonesia to Honolulu, reported a crack in her hull plating during a storm, spilling her entire contents into the water.

**There was NO federal fine.**

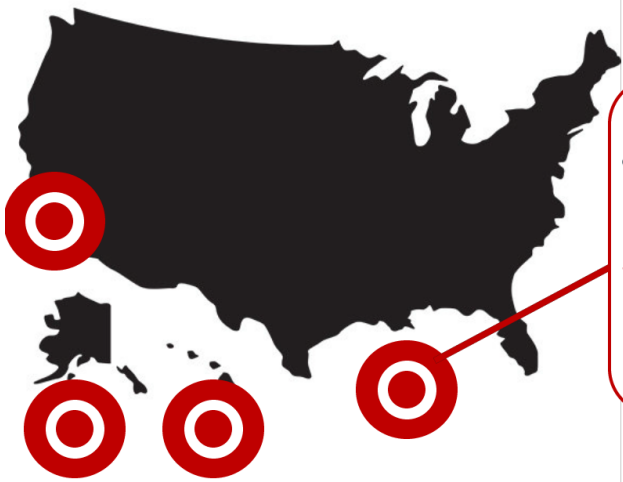
### An Evolution of Federal Prosecution for Oil Spills



In 1989 the Exxon Valdez spills 10.8 million gallons of crude oil into the Prince William Sound in Alaska.

**There was one death in which Exxon was charged 1 count of homicide and received \$100 million in fines by the EPA.**

### An Evolution of Federal Prosecution for Oil Spills



On April 20th, 2010 the Deepwater Horizon spilled 130 million gallons of crude oil in the Gulf of Mexico.

**There were 14 deaths and Exxon received 14 criminal counts for its illegal conduct leading to and after the 2010 Deepwater Horizon disaster, and was sentenced to pay \$4 billion in penalties and fines by the EPA.**

Question 1 of 2

Fill-In-The-Blank

Complete the sentence below by filling in the blanks.

The only way to explain the extreme increase in EPA fines for oils spills in the last few decades is the reactive nature of maritime law.

You must answer the question before continuing.

&lt;&lt;

&gt;&gt;

Submit

Question 2 of 2

Fill-In-The-Blank

Complete the sentence below by filling in the blanks.

Companies can not only be charged criminally for their environmental damage, but they can also be charged fines for their damage by the EPA.

You must answer the question before continuing.

&lt;&lt;

&gt;&gt;

Submit

Item G:

### Module 2: Part 4

Case Study “Pollution Claim”

Date of Loss: January 31<sup>st</sup>, 2019

Vessel: HTR Private Yacht

Location: Chesapeake Bay, within 10 miles of Annapolis, MD

Description: The Insured was boating at a safe speed when they capsized on a previously submerged vessel. The hull was punctured and 300 gallons of diesel fuel spilled into the water. He is filing a claim to cover \$500,000 of federal fines according to the clean water act.

1. Is he entitled to payment? How much?

- 2. Would you pay this directly to the Insured?
- 3. Would this claim be subject to subrogation?

Item H:

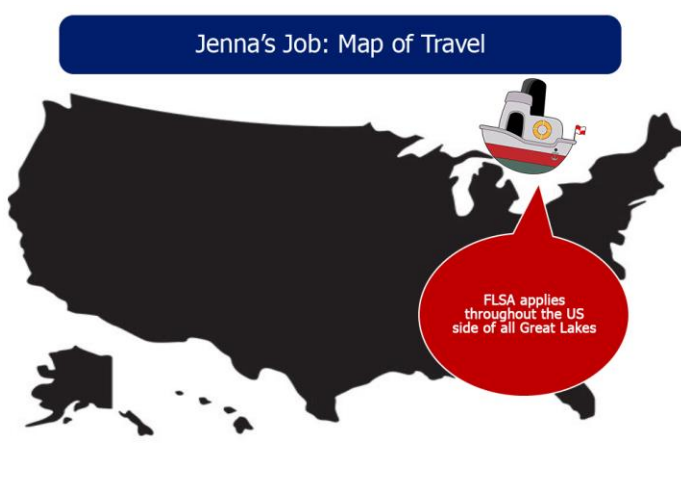


Applies to contiguous zones for all domestic ships.  
Any hours worked over 40 per week must be paid at the overtime rate of 1.5 times.

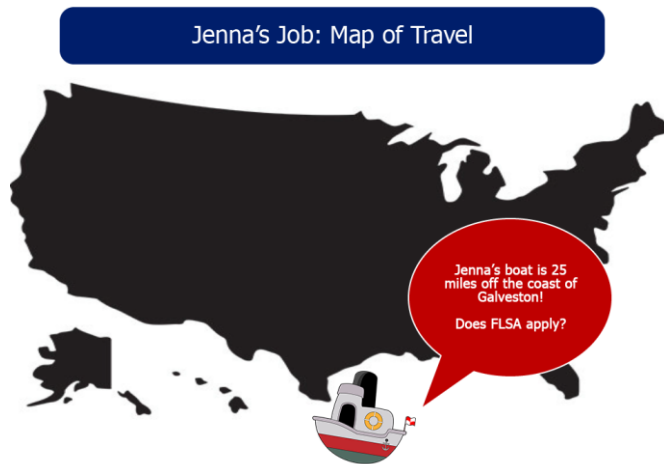


Jenna is showing her supervisor her timecard. She worked 45 hours last week and did not receive overtime.

Item I:



Item J:



Item K:

### Module 3: Part 3

Case Study “Jenna Has a Claim”

Date of Loss: January 10<sup>th</sup>, 2019

Vessel: The Perfect Storm

Location: L.A. Harbor, 5 miles offshore

Description: Jenna, who is an offshore rigger aboard The Perfect Storm, has worked 80 hours a week for four weeks in a row. The vessel hasn't left a 12 mile radius of Los Angeles. She earns a base pay of \$20 per hour and was paid \$6,400 before taxes. She is filing a claim under her Marine Worker Policy.

1. Is she entitled to a payment? How much?
2. Would you pay this claim to Jenna directly?
3. Would this claim be subject to subrogation?



## Appendix E

### Formative Survey

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#### eLearning Module Formative Survey

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This survey will be used to improve the ease of use and clarity of each module.

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On a scale from 1 to 5, rate the ease of use of this module. \*

1   2   3   4   5

Difficult to know what is expected of me                  I knew exactly what to do

On a scale from 1 to 5, rate the clarity of information in this module. \*

1   2   3   4   5

Hard to understand                  Easy to understand

In your opinion, what can be done to improve this module overall? \*

Long answer text

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