

# **BASICS OF RISK MANAGEMENT FOR MUNICIPAL RISK MANAGERS**

## *Using Anchored Instruction*

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### **RESEARCH BASED LESSON PLAN**

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Bethany Pendley  
pendleyb@email.sc.edu

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## **Problem Statement**

There are 271 cities and towns in South Carolina and forty six percent of the municipalities have a population of less than 1,000 residents (Municipal Association of South Carolina). In these smaller municipalities, resources are spread thin. Administrative employees of municipalities, especially small rural municipalities, often are expected to wear several hats and have responsibility for several tasks within the public entity. Because of this, local governments are challenged in recruiting individuals with the needed experience and education that is needed to implement strong risk management practices. Unfortunately, currently, individuals who take these roles learn through on-the-job training and experiences. Sometimes serious injuries or extensive property damage occurs because risks have not been properly identified and addressed. A basic course is needed for newly hired municipal employees so that these learners can identify potential risk exposures, implement programs, and take action to ultimately create safer communities. This in turn will reduce potential liability and loss for the municipalities, saving taxpayer dollars.

## **Target Audience**

The target audience for this learning will be municipal employees who are given the responsibility of managing risks for the municipality. Typically, this individual is responsible for managing potential risks associated with employee injuries that occur in the workplace, damage that occurs to property or assets owned by the municipality, or property damage or injury suffered by a citizen or visitor of the municipality. The target audience is projected to be approximately 24 learners annually.

## **Instructional Model**

This learning will be developed using Anchored Instruction.

## **Explanation of Instructional Model**

The Anchored Instruction Model was introduced by The Cognition and Technology Group at Vanderbilt University in 1990, under the leadership of John Bransford. This approach “anchors” content, or a story that illustrates important problem-solving scenarios (CTGV, 1990). All information needed to solve the problem should be embedded in the video anchor. The “anchors” create “macrocontexts” that offer meaningful realistic scenarios relative to the situated learning of the student. In other words, the learning lesson includes a video story that has realistic problems, and this allows the learner to construct their own understanding of concepts and ideas. According to Duncan and Bamberry (2010), this instruction model is typically recommended for learners who have limited “real-life” experience in the situational learning. Since the learner defined in the audience group will have little to no experience with the subject matter, this instruction model is appropriate. Risk management can be a complex and abstract concept. Anchored instruction is proposed as the instruction model because video allows a realistic representation of events and this helps the student with recognition processes (CTGV, 1990). This model encourages instruction to include context rich information that promotes critical thinking and a deeper understanding.

Anchored instruction has three goals as set forth by The Cognition and Technology Group (1990):

- To promote students in becoming independent thinkers and learners.
- To help students in learning to identify problems and critically think through problem solving.
- To become better communicators.

This instruction model encourages the learner to gain an understanding of concepts and to engage with the anchored story, construct their own understanding, allowing them to practice decision making during learning.

## **Relationship of Instructional Model to Specific Problem**

As Hannafin and Land (1997) outline, direct instruction approaches have received criticism for failing to consider research and theory in teaching, learning, and technology. It seems that training and teaching is used interchangeably in a workplace setting. Training tends to focus on how to do a task while teaching focuses on helping the learner understand the why behind required tasks. Using an evidenced based instruction model, such as anchored instruction, fosters a deeper understanding of ideas, creating a deep level of engagement for the employee. Identifying and treating risks requires critical thinking and analysis. Using anchored instruction allows the facilitator to help the learner understand why identifying risks is important, as well as, how to implement programs and practices to reduce potential risks. Anchored instruction promotes critical thinking by giving the learner real life scenarios, allowing the learner to practice in a learning environment that mimics real life situations.

## **Lesson Plan Objectives**

At the end of the instruction, the learner will:

- Be able to identify potential risks in a municipality. [Knowledge]
- Be able to distinguish the difference in risks associated with employee injury, property damage and damage or injury to others. [Evaluation]
- Be able to analyze job duties and identify potential hazards. [Analysis]
- Be able to identify potential liability risks and categorize individuals who could be affected by the risk. [Knowledge and analysis]
- Be able to identify and apply measures to eliminate or reduce risks. [Application]

## Details of Lesson Plans

<i>Tasks Related to Unit 1</i>	
<b>Instructor</b>	<b>Student</b>
Assigns the video in the learning management system.	Watches the video and completes the assessment at the end.
Grades the assessment according to the rubric below.	

<i>Tasks Related to Unit 2</i>	
<b>Instructor</b>	<b>Student</b>
Assigns the video in the learning management system	Watches the video.
	Explores the additional resources shared.

<i>Tasks Related to Unit 3</i>	
<b>Instructor</b>	<b>Student</b>
Assigns the video in the learning management system	Watches the video.
Grades the assessment according to the rubric below	Explores additional resources shared.
	Completes the assessment

The lessons will be delivered through online learning. The content will be divided into three units, with each having its own anchored instruction or video. Each video will be a continuation of the previous and will build on the content previously delivered. The videos will include a storyline about a municipal worker named Sam who was recently hired at the City of Berndale. The videos will be produced in a cartoon format and will include the following:

## **Unit 1**

The first video will introduce Sam and situate him in a role similar to that of the targeted audience member. Sam will be visited by a representative of the Municipal Association who will take a walking tour of the city with Sam, addressing concepts along their journey. At the end of the visit (video), an online assessment will be included.

### **Unit 1 Assessment**

The assessment will be essay type questions that will address these items:

- After watching the video, what risks did you identify on your walking tour of Berndale?
- After identifying the potential risks, now determine if each risk is related to an employee injury, property damage, or damage/injury to others.

## **Unit 2**

The second video will include another visit to Sam by the Municipal Association representative. The scenario will review identifying risks and then demonstrate strategies to manage risks related to preventing workplace injury. Sam will introduce the website that houses all the information needed in support of what was covered on the walking tour. The lessons will be supplemented with additional reference resources and links to a reference website.

## **Unit 3**

The third video will be similar to the second, it will review identifying risks and then demonstrate strategies to manage risks related to preventing property damage and eliminating or reducing liability exposures. The learner will be reminded about the website that houses all the information needed, as well as the links to the additional resources.

### **Unit 2 and 3 Assessment**

The assessment will be essay type questions that will address these items:

- After watching video 2 and 3, identify the job duties that were introduced and describe the potential hazards involved with each position.
- What hazards did you see in the video that could cause damage to property or injury to an individual? Identify the party to which the risk exposure could affect.
- Using the video, as well as the additional reference material, what measures can be taken to eliminate or reduce risk in the municipality?

## Evaluation/Assessment of Lesson Plan

Objective	1	2	3
<p>1 Identify risks</p>	<p>Only one risk was identified, and the description lacks support. Risk lacks clarity, organization, and detail.</p>	<p>Two or three risks were defined with evidence to support each. Risks lack one or more of the following: clarity, organization, or detail.</p>	<p>More than three risks were defined with evidence to support each. Risks are described in a clear, concise manner.</p>
<p>2 Distinguish the difference in risks associated with employee injury, property damage and damage or injury to others.</p>	<p>Unable to distinguish risks or misses 4 or more.</p>	<p>Is able to distinguish risks into categories but is not able to properly identify two to three into the correct category.</p>	<p>Is able to distinguish risks associated with employee injury, property damage and damage or injury to others.</p>
<p>3 Be able to analyze job duties and identify potential hazards.</p>	<p>Is able to describe two or less jobs within the municipality and properly identifies associated hazard(s).</p>	<p>Is able to describe three to five jobs within the municipality and properly identifies associated hazard(s).</p>	<p>Is able to describe six or more jobs within the municipality and properly identifies associated hazard(s)</p>
<p>4 Be able to identify potential liability risks along with a description of party the exposure could affect.</p>	<p>Is able to describe two or less potential liability risks within the municipality. Description of party affected show a lack of understanding.</p>	<p>Is able to describe three to five potential liability risks within the municipality. Description of part affected shows some degree of understanding.</p>	<p>Is able to describe six or more potential liability risks within the municipality. Description of party affected shows understanding.</p>
<p>5 Identify and apply measures to eliminate or reduce risk exposures.</p>	<p>Describe in detail three or less strategies to eliminate or reduce risk exposures.</p>	<p>Describe in detail four to six strategies to eliminate or reduce risk exposures.</p>	<p>Describe in detail seven or more strategies to eliminate or reduce risk exposure.</p>

## **Defense of Instructional Model**

Some would argue that cognitive apprenticeship would be the best model in a professional environment. However, often the target audience group for this lesson plan works in a silo and without a subject matter expert for guidance. The Cognition and Technology group at Vanderbilt noted the importance of “looking carefully at what we know about everyday cognition and of creating apprenticeships composed of authentic tasks”. (Brown et al., 1989, as cited by CTGV, 1990). I agree with this group that anchored instruction can simulate apprenticeships consisting of authentic tasks by creating anchored instruction that the learner can relate to.

Project based learning could be used. However, major components of project-based learning are collaboration and in-depth investigation. Also, the learning is centered around the student who is expected to create or construct their own understanding. For the target audience, the learning is intended to be delivered early in their role as a risk manager and they may not have the time required in a project-based learning model. Project based learning that involves in-depth investigation requires more time (Grant, 2014). Additionally, they often have no co-workers or mentors for support, collaboration, or discussion.

In anchored instruction, the learner can re-watch the video if needed to seek clarity or to repeat a concept that perhaps warrants extra attention. Anchored instruction creates a link between formal education and life experience, encouraging learning along the way and not just a goal at the end.



## References

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