



## **COURSE COMPLETION CERTIFICATES: Credible credentials, or receipts for fees?**

Insurance companies covering water damage losses can reduce risk by ensuring that restorers are knowledgeable and competent to perform covered restoration work. To reach this goal, they often require that such restorers complete a specified training course.

In fact, however, requiring a training course cannot ensure that restorers are knowledgeable and competent, because this method does not provide a reliable means of verification. The only way to ensure that individuals are properly trained is to require a credible certification.

*Course completion certificates* (often erroneously called “certifications” by the course providers who issue them) have long been used by insurance companies for this purpose. However, these credentials cannot provide verifiable proof of knowledge and experience. Regardless of the quality of a training course, the completion certificate is nothing more than a receipt for fees. It tells the insurance company exactly nothing about the actual knowledge and experience of the restorer.

This is because a course completion certificates fail to provide any of the three components of credibility:

### *Third-party verification*

Completion certificates are issued by the course provider, whose interest in seeing students pass the course represents a conflict of interest.

### *Content validity*

Completion certificates assert that students have mastered a curriculum, but the content of this curriculum is often unverifiable. The certificate does not help insurers determine whether content domains have been developed by appropriate experts, whether they are relevant, up to date, and comprehensive, and whether the course covers these domains effectively.

### *Psychometric support*

Completion certificates rely on a standard of competency (the examination) that is unverifiable. The certificate does not help insurers determine whether the test represents relevant knowledge, whether it is appropriately difficult, whether it has been graded fairly, or whether its results are reliable, valid, and repeatable.

Without psychometric support, an examination (and the certificate that accompanies it) is useless as an index of knowledge.

The only reliable measure of knowledge, competency and experience – and therefore the only means of ensuring that water damage restoration personnel are qualified – is an accredited third-party certification.

Accredited certifications are those credentials which provide all three components of credibility: third party verification, content validity, and psychometric support. The Council-certified Structural Drying Supervisor (CSDS) is one such credential.

#### *Third-party verification*

The CSDS is issued by ACAC, which maintains complete independence from the training process. ACAC conducts no training courses and has no contracts with any course provider. The CSDS is board-awarded by unanimous vote of a nationwide panel of industry peers, which includes no course providers, and is therefore free from all conflicts of interest.

#### *Content validity*

The CSDS is developed using procedures published by the American National Standards Institute (ANSI), the National Commission for Certifying Agencies (NCCA), and the Council of Engineering and Scientific Specialty Boards (CESB). These include the development of a formal Job/Task Analysis, the proper vetting of subject matter experts, the mapping of content domains to an examination blueprint, the use of standard industry publications, and the role of verified field experience in the certification process. ACAC compliance with these procedures is documented and verified by independent third parties, and is a matter of record.

#### *Psychometric support*

The CSDS examination is developed and administered according to strict psychometric principles as required by the accreditation bodies listed above. These ensure that CSDS exam results are reliable as an index of knowledge. In particular:

- *Exam content validity*

Formal content validity scales employed by properly vetted subject matter experts ensure that CSDS content domains reflect current knowledge of the structural drying and water damage restoration industry.

- *Internal consistency reliability*

Statistics from each administration of the CSDS exam are compiled using the Kuder-Richardson Formula #20 (KR20) to determine how well the exam reflects the body of knowledge and content domains.

- *Item discrimination reliability*

Statistics from each administration of the CSDS exam are compiled using a point-biserial correlation analysis to determine how well individual exam items perform as discriminators – that is, how effectively they distinguish between qualified and unqualified candidates.

- *Cut score specification*

The passing score for the CSDS examination is set using the Modified Angoff method, a statistically defensible procedure that employs the

knowledge of subject matter experts in a documented standard-setting survey.

Psychometric processes such as these allow ACAC to ensure that the CSDS exam continues to deliver valid, reliable, fair and repeatable results, and that it consistently represents an effective index of relevant knowledge.

Because certifications like the CSDS provide all three components of credibility, they are the only reliable testimony of a certificant's knowledge and experience.

Requiring a credible certification is the most efficient means of ensuring that water damage restoration personnel are properly trained. Insurance companies that simply require training have done nothing more than state the problem; those that require third-party certification also implement a solution.



*The American Council for Accredited Certification (ACAC) is an independent non-profit certifying body serving the environmental industry since 1993. ACAC maintains third-party accredited certifications structural drying and related fields throughout North American and overseas. More information about ACAC certifications for water damage restoration professionals can be found at [www.acac.org/cert/structuraldryingcertification.aspx](http://www.acac.org/cert/structuraldryingcertification.aspx)*