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ADULT LEARNING, CONTINUING PROFESSIONAL EDUCATION, AND

CONSTRUCTIVISM APPLIED TO AN INSURANCE EDUCATION PROGRAM

by

Cynthia A. Baroway

A Research Project Presented in Partial Fulfillment
of the Requirements for the Degree
Master of Education

REGIS UNIVERSITY

April, 2007

ABSTRACT

Adult Learning, Continuing Professional Education, and

Constructivism Applied to an Insurance Education Program

The CPCU Society and the Institutes have been concerned about the decline in

CPCU candidates and members. In this project, the author reviewed potential reasons

why the numbers have been decreasing and proposed solutions that local CPCU chapters

might implement to increase the numbers of new candidates and members. After

reviewing literature on adult learning, continuing professional education, and

constructivist theory, the author developed a best practices model of a CPCU Insurance

Education Program designed to be used by other CPCU chapters to implement their own

educational programs. Chapter members were surveyed and those results were

considered within the model. This model was then incorporated within a 3-hour National

Leadership Institute workshop that this author presented on April 19 and 20, 2007 to 63

insurance professionals. Feedback from peers and the NLI attendees was positive and

supportive of implementing insurance education programs within CPCU chapters.

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Chapter 1

INTRODUCTION

Two national insurance organization officials have reported a reduction in their

enrollments and membership. According to P. Coleman (personal communication,

December 1, 2006), the National Society of Chartered Property Casualty Underwriters

(CPCU) Chapter Services Manager, the number of potential CPCU New Designees has

been declining over the past 10 years from 1,438 new designees in 1997 compared to 746

in 2006. K. Dauscher (personal communication, December 1, 2006), Senior Vice

President of the American Institute for Chartered Property Casualty

Underwriters/Insurance Institute of America (the Institutes), reported a similar decline in

the number of new students taking CPCU examinations from 6,788 new students in 1996

to 3,891 in 2005. CPCU students and new designees comprise the membership of local

CPCU chapters throughout the United States of America and several foreign countries.

The CPCU chapter members' dues financially support both the local chapters and

national CPCU Society.

K. Dauscher (2006) viewed the decline as having an impact on the Institutes'

mission and business. From an economic standpoint, the CPCU curriculum is the largest

Institutes' program and if it declines, then the revenue declines, thus jeopardizing their

survival. B. Brewer, President of the CPCU Society, stated that the organization would

not exist if its member base declined (personal communication, December 6, 2006). The

CPCU Society's Executive Vice President, J. Marks, remarked that the level of new

CPCU candidates has not been adequate to compensate for the normal attrition that arises from members' retirements and other forms of industry withdrawal (personal communication, December 12, 2006). Therefore, the survival of both organizations would be compromised if the decline continues.

Statement of the Problem

The CPCU Society and the Institutes have been concerned about the decline in CPCU candidates and members. Without new candidates and new members, both organizations would suffer financially, which would then impact their goals and sustainability. In this project, the author reviews potential reasons why the numbers have been decreasing and proposes solutions that local CPCU chapters might implement to increase the numbers of new candidates and members. The specific questions to be addressed are: (a) Why are insurance professionals losing interest in seeking the CPCU designation; and, (b) What can local chapters do to assist the national organizations to recruit new students, obtain new members, and retain existing members?

Background of the Problem

Historically, various insurance carriers and national brokerages provided financial, personnel, and marketing support to both organizations. Insurance industry changes have been numerous over the past decade, including retiring employees, new chief executive officers coming in from non-insurance fields (e.g., Safeco), attrition, consolidations, competition, new insurance designation programs, changing roles of the insurance professional, and financial controls (K. Dauscher, personal communication, December 1, 2006; B. Brewer, personal communication, December 6, 2006; J. Marks, personal communication, December 12, 2006). Previously, insurance employers fully

supported the CPCU program. For example, some employers paid for all the textbooks, class tuition, exam fees, and the expenses to attend the national conferment; some employers offered cash bonuses once a class was completed and then another cash bonus when the designation was received; and some employers provided time off during the work day for the CPCU student to prepare for the classes and the national examinations (SITE, 2006). With the current industry changes, insurance employers have reduced the incentives for their employees to begin, continue, and/or finish their CPCU studies. For those employees who already have their CPCU designations, some employers no longer encourage nor support those employees attending local chapter meetings and the national conferment. According to Marks (2006), industry executives have told him that their companies do support the CPCU designation. However, he has heard from front-line industry employees and managers that there appears to be a disconnect between the pursuit and support of continuing education and the pursuit for company cost-savings. As the number of CPCU candidates dwindles, so does the number of CPCU members who then volunteer to serve on local chapters as well as to serve on a national level. This impact on the Society causes a strain on the current volunteers and Society employees to fill those slots.

These changes have been significant enough that the Society and the Institutes have both taken increased measures to promote the CPCU designation. Dauscher (2006) reported that the Institutes hired their first full-time field-marketing representatives in the mid-1990's to focus on company visits, attend trade shows, and attend association meetings. Additionally, the Institutes began running direct mail and email campaigns to attract and retain students. In response to member feedback, the Institutes revised the

CPCU program in 2003 from a 10-part series with 1 track to an 8-part series with 2 different tracks, personal lines and commercial lines. Dauscher commented that this change boosted enrollment, however, not drastically. The Institutes joined forces with the Society in 2006 by forming a joint candidate development task force to study the declining enrollment and to make recommendations.

The Society of CPCU has taken several steps to convince the industry that the CPCU designation remains important to the industry as whole. To facilitate this, Society President Brewer met with several insurance employers asking them to require CPCU as a requirement for their employees seeking a Masters in Business Administration by completing the CPCU designation first. There are a few universities who recognize the CPCU curriculum by providing college and graduate level credit. Brewer (2006) suggested incentive plans to carriers that fund the carrier's agents and brokers to take CPCU classes. Finally, Brewer requested that CPCU National and local chapter leaders participate in other insurance organization meetings and events to promote the value of the CPCU designation.

Marks (2006) cited a three-fold approach to help prevent the continued decline. First, he proposed that candidate development become a role for the local Society members, who could encourage industry employees to start the CPCU curriculum. The second component is the strategic high-level task force mentioned by Dauscher that includes prominent CPCU members, Society and Institute executives, and industry executives. Marks asked that Society members reconsider the Connections Program in establishing better relationships with insurance employers, important Society clients that pay for a majority of member dues.

Purpose of the Project

As industry support lessens, local CPCU chapters need to ensure that both organizations do not suffer or diminish in importance. The purpose of this project was to determine how to increase the number of insurance professionals in the CPCU pipeline; specifically, that local CPCU chapters implement Insurance Education Programs using the Colorado Chapter's program as a guideline. In researching the success of the Colorado Chapter's Insurance Education program, it became apparent that the Colorado Chapter continued to have many more new designees in contrast to similar-sized chapters in more insurance-relevant locations. For example, in 2006, the Colorado Chapter had 19 new designees in contrast to the Maryland Chapter with 6, the Pacific Northwest Chapter with 10, and the Chicago Northwest Suburban Chapter with 11. In this study, the quality of the Colorado Chapter's Insurance Education Program was reviewed to determine the factors responsible for the Chapter's ongoing success in producing new designees, converting them to members, and then to volunteers.

List of Definitions

The insurance field has many words and abbreviations that are not commonly used in everyday vernacular. A list of relevant terms and their definitions is presented below:

The National Society of CPCU: Comprised of 26,000 credentialed insurance professionals who have completed their CPCU designation. Industry leaders who wanted to instill a sense of professionalism in the insurance field founded this non-profit organization in 1944. (Commonly referred to as the Society.)

CPCU: A Chartered Property Casualty Underwriter (CPCU) is an insurance professional who has earned the CPCU designation by passing national exams on topics including insurance law, accounting, risk management, and ethics. CPCUs promise to abide by a Professional Code of Ethics and are considered the standard setters of the insurance industry.

AICPCU/IIA: American Institute for Chartered Property Casualty Underwriters and the Insurance Institute of America are independent, nonprofit organizations offering educational programs and professional certification to people in all segments of the property and liability insurance business. The AICPCU/IIA is commonly referred to as the Institutes. The Institutes provide the textbooks for the CPCU curriculum and administers the national examinations.

Chapter Leaders: CPCU members who sit on their local chapter's board of directors. The board of directors is typically comprised of a president, president-elect, treasurer, secretary, and other directors that fill roles deemed necessary for the individual chapter (e.g., director of education, director of membership, director of communication, etc.).

Section Leaders: CPCU members who sit on one of the 14 national Section Committee Boards of Directors. The possible positions are similar to those within a local chapter.

CPCU Society Board of Governors: Comprised of governors (CPCU members) elected by Society members charged with responsibility for defining Society policies and monitoring administration of the Society.

Connections Program: The Society's corporate outreach program with a goal to

develop and foster positive relations with CPCU employers, for the purpose of

encouraging them to support membership in the CPCU Society.

<div align="center">Chapter Summary</div>

The Colorado Chapter's Insurance Education Program and its best practices were

evaluated to propose how other chapters may increase, or at least maintain, the number of

new CPCU students and members. In Chapter 2, the author reviews the professional

literature on adult learning, continuing professional education, and constructivist learning

theory for research which might also support this cause.

Chapter 2

REVIEW OF LITERATURE

The purpose of this project was to provide a guideline for CPCU chapters to implement effective Insurance Education Programs. A review of the relevant literature focused on the following areas: (a) adult learning, (b) continuing professional education, and, (c) constructivist learning theory. In addition to providing a context for the project, exploration of these three areas provided knowledge that was helpful in recognizing the similarities between adults pursuing continuing education and adults volunteering for nonprofit organizations. This understanding is crucial to how the Society and the Institutes can obtain and retain insurance professionals as CPCU students and members.

Adult Learning

For almost a century, the formal study of adult learning has helped adult educators, corporate trainers, and continuing professional education providers understand why adults learn, what learning opportunities are provided, and how adults learn best. In general, researchers have focused on societal changes, educator and student expectations, and student experiences. Some of the societal changes included changes within the workplace and professional environment as well as global economic changes.

Societal Impact

"What one wants to learn, what is offered, and the ways in which one learns are determined to a large extent by the nature of the society at any particular time" (Merriam & Caffarella, 1999, p. 5). Our society's standards for an individual's learning has

changed throughout our history, from a teenage colonial male apprenticing to be a blacksmith to a senior citizen learning how to use the internet. Merriam and Caffarella (1999) stated, "Furthermore, since skills learned in preparation for a job or career cannot keep pace with the demands of the world of work, the ability to learn becomes a valuable skill in and of itself" (p. 13). They suggested that adult education was a form of social intervention that often began with a problem that needed to be solved. Merriam and Caffarella theorized that within the past 30 years or so the purposes of adult education clustered around the United States' sustaining a competitive edge in a global economy. The researchers discovered that the experiences of adults had always been viewed as a critical component of learning in adulthood. Merriam and Caffarella concluded with observations and suggestions, including that adult educators are now ". . . considering the sociocultural context in which learning takes place, how race, class, gender, able-bodiedness, sexual orientation, and so on affect learning, thus shifting from a primarily psychological orientation to a broader contextual view" (p. 404).

Experiential Learning

Miller (2000) wrote, "Learners' life experiences outside as well as inside formal educational institutions are increasingly seen as important dimensions of learning" (p. 71). The focus of her research was on the diverse forms of practice that employed experiential learning approaches. Specifically, Miller reviewed Boydell's (1976) model that had been widely used as a basis for theorizing about the process of learning from experience. She then used the four stages of Boydell's model to organize her discussion of some elements of her own learning from experience in adult education. Miller's conclusion from her personal reflection and research was:

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As the contexts in which learning takes place diversify into the home, the workplace, and cyberspace, there is a need for the development of new approaches to practice in experiential learning and of fresh theoretical models to inform practice. These models will need to take into account the wide diversity of learners' identities and the changing organizational, professional, domestic, and leisure settings in which learning takes place. No one model will capture the complexities and contradictions of learning processes for all adults, just as no narrative account of incidents in a learning biography represents "true" or unmediated experience. (p. 83)

Miller stated that adult educators should be actively involved in an examination of their own learning experiences to help them reflect on their personal and professional activities.

Time Constraints

Arthur and Tait (2004) researched how adult learners manage their time in the midst of other time pressures such as work and family. Their study investigated how lifelong learners "cope with the increasing demands made by employers and educational institutions for structured learning activities against the background of a learning organization [*sic*] and how these compete with personal commitments and individual constraints" (p. 3). Arthur and Tait were concerned with part-time, formal, and non-formal learning. Their research involved nine companies, three each within the private, public, and voluntary sectors. After interviewing 30 employees and 9 employers/trainers, they found three common themes: coping, competing commitments, and sustaining motivation. Arthur and Tait concluded that the main responsibility for lifelong learning had been transferred from employers to individuals, who were now expected to undertake further training in their own time. In fact, "Some employees regretted the fact that education and training for personal development beyond the current employment role

was not within the normal framework of consideration" (p. 9). Arthur and Tait called for

further exploration of the concept of time and its relationship to the adult learning field.

Adult Autonomous Lifelong Learning

Ponton, Derrick, and Carr (2005) wanted to better understand the relationship

between individual resourcefulness subscales and persistence as it related to adult

autonomous lifelong learning. The researchers did not specifically identify a problem to

investigate; instead, the researchers intended to provide insight that might help the

development of autonomous lifelong learning. The Ponton et al. (2005) study included

definitions of learning from Smith (1982, as cited in Ponton et al.) and definitions of self-

directed learning from Long (1989), Oddi (1987), and Merriam and Caffarella (1999) (all

cited in Ponton et al.). Ponton et al. also noted that Ponton, Carr, and Confessore (2000)

had theorized that autonomous learning included the exhibition of personal initiative,

resourcefulness, and persistence in one's learning.

Ponton, Carr, and Derrick (2004, as cited in Ponton et al., 2005) performed a path

analysis on data acquired from a study of 909 adults that suggested that resourcefulness

played a critical role in whether a learner would persist in learning activities.   Ponton et

al. quoted Derrick, "Understanding the behaviors associated with persistence in learning

is critical to understanding . . . why some individuals are successful and others are not

successful in their learning endeavors" (as quoted in Ponton et al., 2005, p. 118). Ponton

et al. (2005) speculated that their study findings suggested:

> . . . that an adult's persistence in autonomous learning is more related to the
> anticipation of future rewards of present learning, with or without the mediating
> influence of prioritizing learning over nonlearning activities, than with the
> mediating effect of choosing learning over nonlearning activities. (p. 123)

Continuing Professional Development

Continuing professional development, also referred to as continuing professional education (CPE), began as a means to provide ongoing education for professional practitioners through the use of apprenticeships and guilds. Houle (1980, as cited in Daley, 2002a) called for CPE to be an integral part of a professional's lifelong learning. In fact, Houle believed that CPE was as important, if not more so, than pre-professional education. Professional education has traditionally been provided within the workplace. Alejandro (2001) noted, "From the professionals' perspective, CPE also helps practitioners to keep current in their fields, maximize their competence, advance in their careers and enjoy greater job security" (p. 15). Daley (2002a) has targeted the future of CPE as shifting from the provision of skills training to holistic development of professionals integrated into the nature of their work and learning.

Challenges

Queeney (2000) noted that CPE was first given a name and recognized as a component of adult education in the 1960's. Individual professions and regulatory agencies began requiring continuing education for licensure, certification, or practice, which reinforced the need for continuing professional education (Stern & Queeney, 1992, as cited in Queeney, 2000). Queeney explored the future of continuing professional education by examining current challenges, exploring strategies that continuing professional educators might employ to address these challenges, and anticipating CPE's 21st Century role in enhancing professional practice. Queeney listed the current challenges as: (a) contributing to competence maintenance and enhancement, (b) enhancing accountability, and (c) relating to the context of practice. Queeney felt that the

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last challenge was the greatest challenge facing CPE: "Education to address application of knowledge and skills within a practice context must go beyond simply providing information and teaching technical procedures; it must help professionals build their collaborative, judgmental, reflective, and integrative capabilities" (p. 379). Additionally, she supplied strategies for successful continuing professional educators by recommending that CPE educators ". . . will need new capabilities, including those related to collaboration, needs assessment, practice-oriented instructional design and delivery, performance-based evaluation, interprofessional education, and distance education" (pp. 379-380).

Knowledge Becomes Meaningful

In a review of related research, Daley (2001) endeavored to understand the process by which knowledge gained in CPE became meaningful in a professional's practice. More precisely, Daley wanted to determine how that knowledge would become meaningful in the work sites of four professions: social work, legal, adult education, and nursing. She theorized that adult educators might benefit from developing a better understanding of how CPE knowledge becomes meaningful in practice to their professional students. Daley employed a constructivist learning perspective to conduct this qualitative study. The two questions that formed the basis for Daley's research study were: (a) How does knowledge become meaningful in the context of professional practice?; and, (b) What differences or similarities exist across a variety of professions? Daley concluded that the process of making meaning from the knowledge presented at the CPE programs was framed for each profession by the nature of its professional work. Each profession had a unique view of their work and integrated that view into their

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learning and meaning-making processes. Daley found that adult educators attending CPE

programs were provided with a "spark for a creative process" that would connect new

information to ideas and experiences or "connect different bodies of knowledge" (p. 46).

Daley concluded that adult educators then used this connection process to make

knowledge from CPE programs meaningful to them and to the groups in which they

worked.

The results of Daley's (2001) study supported the concepts of various forms of

constructivist learning. Specifically, new knowledge was made meaningful by the ways

in which learners established connections between knowledge learned, previous

experiences, and the context in which the learners found themselves. Participants from

all four of the professional arenas commented on how the knowledge gained from the

CPE programs reaffirmed their previously held knowledge, and/or reaffirmed the manner

in which they utilized the knowledge within their practice(s). Daley concluded, ". . . the

need for CPE as a field of practice to move ahead creatively still exists" (p. 52). Those

within the CPE field would most likely concur.

Professional Practice Learning Characteristics

In two other studies, Daley (2002a, 2002b) postulated that there were four main

characteristics of context that frame learning in professional practice: (a) allegiance to the

profession, (b) nature of the professional work, (c) variations in organizational culture,

and (d) level of independence and autonomy. Daley (2002b) stated that these

characteristics influence how professionals take in new information and also constitute a

lens through which the professional views situations. She then discussed each of these

characteristics and how they affected three professions (i.e., law, social work, and

nursing) and how understanding these characteristics could help the adult educator in

developing a program for continuing professional development. She concluded that there

were three implications for providers of continuing professional education: (a) CPE

providers need to base their educational programs on a fundamental understanding of the

nature of professional work, (b) CPE providers need to embrace the view that developing

an occupational community and fostering involvement in professional work affects

learning (i.e., develop a CPE program that promotes sharing, networking, and creating

colleague relationships), and (c) CPE programs should become more attuned to adding

program components to assist the professional in developing specific strategies to

implement new information in the work place.

<div align="center">*Motivational Framework*</div>

Wlodkowski (2003) developed a motivational framework for culturally

responsive teaching that he offered as a tool to be used in continuing professional

development. His framework included four motivational conditions that the instructor

and the learners collaboratively create or enhance:

- *Establishing inclusion*: Creating a learning atmosphere in which learners and instructors feel respected by and connected to one another
- *Developing attitude*: Creating a favorable disposition toward the learning experience through personal relevance and choice
- *Enhancing meaning*: Creating challenging, thoughtful learning experiences that include learners' perspectives and values
- *Engendering competence*: Creating an understanding that learners are effective in learning something they value. (p. 40)

Wlodkowski believed that these conditions were essential for developing intrinsic

motivation among all participants in a professional development program. He agreed

with other researchers (e.g., Lambert & McCombs, 1998, as cited in Wlodkowski, 2003)

that the primary sources of motivation reside in all of us, across all cultures, and that

when learners can see what they are learning makes sense and is important, they become

motivated. Wlodkowski stated that this view of motivation was often regarded as an

intrinsic motivation perspective (Deci, Koestner, & Ryan, 2001, as cited in Wlodkowski,

2003).

Wlodkowski (2003) theorized that participation, learning, and transfer resembled

a logical triangle. "Unless adults participate, they cannot learn, and without learning

there is no possibility for transfer—that is, to apply what they have learned to their life or

workplace" (p. 41).   Under each of his four motivational conditions, Wlodkowski

provided examples to further explain his framework, including the K-W-L strategy

originated by Ogle (1986, as cited in Wlodkowski, 2003).   Ogle's strategy had three

phases: (a) what the participants think they know about the topic, (b) what the

participants want to know about the topic, and (c) what the participants have learned.

Wlodkowski believed that his framework could be used as a guide to foster participation,

learning, and transfer throughout a professional development program for all participants.

Constructivist Learning Theory

While many discussions of constructivism have centered on K-12 education (e.g.,

Noddings, 1998; Betts, 1991), the principles of constructivism can be applied to adult

education. Betts (1991) defined constructivism as ". . . A frame of reference, based on

how children learn, for interpreting and organizing all classroom practice to enhance a

child's ability to learn in any content area" (p. 261). Betts later cited Magoon's (1977)

three assumptions that are critical to a constructivist:

(a) Humans are "knowing beings. . . .;" (b) The locus of control is solely within the individual. . . .; and (c) Humans develop knowledge by . . . rapidly organizing the complexity they observe and taking on complex social roles or reconstructing them. (p. 261)

Noddings (1998) stated that one of the basic premises of constructivism was that all knowledge is constructed and that constructivists traced their early roots to Piaget. Noddings recommended that constructivists might profit from a careful study of the similarities and differences between Dewey's work and Piaget's. "Piaget himself traced his constructivist roots to Immanuel Kant, who, Piaget said, first emphasized the interaction of cognitive mechanisms with the world in constructing knowledge" (p. 108). This perspective contrasted with Dewey, ". . .whereas, Dewey preferred to work with visible behaviors, spoken intentions, and observable consequences. . . . Dewey was so thoroughly concerned with education that he placed the philosophy of education at the center of all philosophy" (pp. 118-119). Noddings also mentioned that constructivism was a contemporary theory that was just recently receiving much attention. Ryan and Cooper (2001) agreed that constructivism was an increasingly important educational idea.

More Than One Theory

According to Jacobsen, Eggen, and Kauchak (2002), there is no single constructivist theory; however, many constructivist approaches are recommended. Ormond (2000, as quoted in Jacobsen et al., 2002) offered the following approaches: "Complex challenging learning environments and authentic tasks; social negotiation and shared responsibility as a part of learning; multiple representations of content; understanding that knowledge is constructed; and, student-centered instructions" (pp. 5-

6). Eggen and Kauchak (2001, as quoted in Jacobsen, 2002) described constructivist

learning as having four key components:

> (1) Learners construct their own understanding rather than having it delivered or
>   transmitted to them.
> (2) New learning depends upon prior understanding.
> (3) Learning is enhanced by social interaction.
> (4) Authentic learning tasks promote meaningful learning.
> Like the Learner-Centered Principles, constructivism refocuses our attention on
> the learner and reminds us that all true learning must ultimately reside within and
> be influenced by the learner. (p. 144)

Jacobson et al. (2002) commented that constructivist learning prioritized and facilitated

the active role of the student, with active learning denoting learning activities in which

students were given considerable autonomy and control of the direction of learning

activities, which mirrored that of Eggen and Kauchak (2001, as cited in Jacobsen et al.,

2002).

<div align="center">Learners Construct Learning Environments</div>

Pratt and Nesbit (2000) reviewed discourses on adult learning, including

androgogy, constructivism, and sociocultural theories. In their constructivism discussion,

Pratt and Nesbit remarked that the "Learners' experience was the avenue through which

teaching gained entry" (p. 120). They elaborated that "Teaching was about helping

people construct better, more complex, differentiated, and integrated cognitive structures"

(pp. 120-121) and ". . . the constructive discourse on teaching has been one of building

bridges, challenging ways of thinking, and constructing more desirable ways of knowing"

(p. 121).   Pratt and Nesbit also noted the sociocultural discourse that impacted the

constructivist learning theory by stating, "Membership and participation [by learners]

would then shape how people think, value, and act in relation to the work and other

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members of that [learning] community" (p. 121). Their use of the word "shape" is synonymous with "construct." More precisely, learners would be able to construct their learning environment, learning process, and learning goals (i.e., the essence of constructivism learning theory).

Chapter Summary

The research in the field of adult learning, specifically with regards to CPE, can have a great impact on the future of the CPCU Society and the Institutes. Understanding adult learners and adult learning theories is thus crucial to both organizations. The preceding literature review provided a background of adult learning, continuing professional education, and constructivism. While adult education has existed for centuries, no one theory or model of adult learning has prevailed. Continuing professional education has become an important piece of adult education and will most likely continue to be essential within work environments where an individual feels allegiance to the profession, enjoys the nature of the professional work, and works in an organizational culture that includes variety providing a level of independence and autonomy. Constructivism theorizes that all knowledge is constructed; and that knowledge is based upon an adult learner's experiences, sociocultural background, and reasons for learning. By working with the adult learner's experiences, educators may help the learner construct new knowledge, as those experiences form the foundation upon which to build further knowledge. The literature review was helpful in developing the procedures for this project, which are detailed in Chapter 3, Method.

Chapter 3

METHOD

Given the problem of fewer students and fewer potential CPCU members and its impact on both organizations, the author developed a best practices model of a CPCU Chapter Insurance Education Program. The model was designed for other CPCU chapters to use as a guideline for implementing their own educational programs for those chapters that do not (i.e., out of 142 Chapters, only 12 have Insurance Education Programs) and for those that do, to provide additional thoughts to improve their existing programs. Throughout this project, this author uses knowledge gained from the Colorado Chapter's program, a review of adult learning theories, a review of continuing professional education literature, and a review of constructivist learning theory.

As this author began the research process, many questions were considered to form the guidelines for the research. For example, two relevant questions were: (a) Why are insurance professionals losing interest in seeking the CPCU designation; and (b) What can local chapters do to assist the national organizations in recruiting new students, obtaining new members, and retaining existing members? In this study, program effectiveness is defined in terms of the number of new students, number of new designees, and quality of instructors. The overall approach to answer these questions involved identifying key program factors via reviewing documents, consulting organization executives, and surveying students and CPCU members.

Target Audience

This project's results are directed towards the CPCU Society executives, the Institutes' executives, and the various chapter board officers. These individuals have the most to gain as well as the most to lose should the CPCU Society or the Institutes see a decrease in new students and membership. It is anticipated that these individuals will use this study's results to guide their decision making process as they formulate strategic plans.

Procedures

The Colorado Chapter's Insurance Education Program was reviewed, beginning with a brief history of the program and ending with the current status of the program. At the 2006 CPCU Colorado and Pikes Peak Chapters' Annual I-Day, Chapter members were surveyed on questions regarding insurance education classes (see Appendix A). The CPCU Society and the Institutes were contacted for additional information regarding class locations, student numbers, membership numbers, and chapter sizes. Journals and other publications containing articles on continuing professional development, as well as the general insurance industry, were reviewed to investigate why professionals seek continuing education courses and then complete professional designations. At the CPCU Society's Leadership Summit in 2007, the completed project was presented to the Society and Institute leaders embedded within a 3-hour workshop titled, "Volunteer Leader Best Practices: Leadership Characteristics and Choices."   This author presented PowerPoint slides accompanied by a student guide to deliver the workshop. The presentation focused on the concept that local chapters might greatly impact the student and member pipeline by implementing Insurance Education Programs.

Goals

The goal of this project was to develop a presentation on the best practices of the

Colorado Chapter's Insurance Education Program. The Chapter's best practices are

detailed in the final product, including a simple outline for other chapters to follow that

was included in the workbook. This presentation was shared with other Chapter and

Section leaders in April, 2007. The Colorado Chapter Webmaster placed the survey

results on the chapter website providing access to all Colorado chapter members as well

as CPCU members nationally. Further dissemination of the research project will be

requested from the CPCU Society.

Peer Assessment

This author, a member of the Colorado Chapter of CPCU, shared the final product

with local chapter leaders, including an insurance instructor, a chapter board member,

and a past chapter president, prior to the formal April, 2007 presentation. The local

chapter leaders were provided with an electronic copy of this author's research project.

Each reviewer was asked to provide comments, suggestions, and recommendations on the

project to include whether the reviewer thought that the author had reached the project's

goals. The results of the assessment are discussed in Chapter 5, Discussion.

Chapter Summary

The debate regarding why the Society and the Institutes are experiencing a decline

of new CPCU students and new CPCU members has been at the forefront for both

organizations for the past few years. Throughout this project, this researcher used

knowledge gained from the Colorado Chapter of CPCU Insurance Education Program, a

review of adult learning, a review of adult continuing professional development

literature, and a review of constructivist learning theory to develop an informative,

educational, and useful presentation for other chapters to use to formulate their own

Insurance Education Program. In Chapter 4, the author presents the PowerPoint

presentation slides.

Chapter 4

RESULTS

At the beginning of this research project, this author contacted the National Society of CPCU to see if there might be an opportunity to present this project at a national meeting. Initially, the author was to prepare an hour presentation on how local chapters could improve their insurance education programs and how to implement one if the chapter did not currently have a program. That opportunity evolved into a 3-hour presentation titled, "Volunteer Leader Best Practices: Leadership Characteristics and Choices." This author presented this workshop on two separate days at the Society's annual Leadership Summit in April, 2007. The research obtained in this graduate project became embedded within the 3-hour PowerPoint presentation, which included a student guide. If anyone is interested in receiving a copy of the student guide, please contact member resources center through the CPCU website, www.cpcusociety.org.

Introduction

This workshop was designed exclusively for Society volunteer leaders within the local chapters and national sections who attended the April 2007 Leadership Summit. Traditionally, the Summit has been a time for the volunteer leaders to attend various workshops to help improve their leadership skills within their volunteer organizations. The Summit lasted for 3 days with the first 2 days devoted to the National Leadership Institute (NLI) workshops which were comprised of half-day and full-day workshops. This author's workshop was included as a half-day workshop within the NLI.

Society volunteer leaders and insurance professionals have written most of the existing

NLI workshops. The following slides were used in the author's Volunteer Leader Best

Practices workshop.

Agenda

- Introductions, Ground Rules, Objectives, Parking Lot
- Leadership Characteristics
- Leadership Choices
- Future: Choices You Make as a Leader
- Develop Your Own Best Practices
- Wrap-up

Logistics and Introductions

- Need to know
  - Restrooms/exits
  - Breaks
  - Cell phones
  - Informal interaction
- Want to know
  - Calling cards
  - Personal objective
  - Parking lot

Learning Objectives

- Defining leadership characteristics and choices
- Examining the process of leadership choices
- Understanding how strategic choices impact areas of chapter/section responsibility
- Learning how to apply leadership choices
- Examining an exemplary chapter's choices
- Developing your own best practices

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Leadership Characteristics

Leadership is the art of getting extraordinary performance from ordinary people.

--Anonymous

Defining Leadership

- Within your group, brainstorm a list of terms and concepts that you associate with "leadership."
- From the list, draft a definition of leadership. If necessary, use examples.
- Select a spokesperson.
- Time limit: 5 minutes
- Each group spokesperson presents.

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A Leader . . .

- Strives to make things better
- Has a desire to influence the world around us
- Gives authority and responsibility to others
- Has the character to be confident in his/her commitment to lead others

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Leadership Choices

When a man does not know what harbor he is sailing for, no wind is the right wind.
Seneca (ca. 4-65)

Leadership Choices Made

- List things that you would change
- List things that you would preserve

The function of leadership is to create change while the function of management is to create stability.

Richard A. Barker, **Human Relations***, April 1997*

Exemplary Chapter Choices

- Forged relationship with local educational institution
- Encouraged participation
- Sought out and provided instructors
- Sought out and provided convenient classroom locations
- Provided study sessions

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Decision Time

- Relationship deteriorated
- Time a factor
- Cost a factor
- What would you do?

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Exemplary Chapter Decision

- Board agreed to manage the classes
- Hired an Insurance Education Program Director
- Marketed the classes
- Developed instructor agreement and remuneration schedule
- Located qualified instructors and convenient classroom sites
- Offered scholarships and fellowships
- Developed an internship program with local insurance company

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Chapter Results

- Maintained 100+ students
- Instructors recognized by AICPCU
- High number of new designees in comparison
- Increased benefits to chapter members
- Increased benefits to local insurance companies and agencies

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Chapter Results Continued

- Increased diversity within the classes and the chapter
- Created leadership opportunities for instructors
- Increased visibility within the community as a whole
- Financially rewarding for members and non-member students

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Chapter Survey Results

	CPCU	Non-CPCU
Self-Studied	32	4
Formal Classes	8	5
Informal Group	1	0
SS/Formal	10	6
SS/Informal	2	0
SS/F/I	1	1

Those Who Took Formal Classes

Avg # Classes Taken	4.4
Needed Wkly Commitment	23
Discipline	23
Employer paid	21
Interaction	22
Instructor Rep	7
Other	3

Highest Rated Categories

- Helpful classroom interaction: 4.36
- Materials covered improved student's understanding of subject: 4.27
- Knowledgeable instructors: 4.24

Areas for Improvement

- Effective use of AV tools: 2.80
- Instructor provided weekly quizzes: 2.89
- Order classes offered was convenient: 3.41

Formal Class Benefits

- Interaction with other students
- Discipline and structure
- Instructor knowledge
- Feedback
- Easier to stay on pace

Added Benefit!

- Thirteen indicated interest in being an instructor
- Four became instructors the following semester!

Future Choices Continued

- Visibility
- I-Days
- Section Events and Newsletters
- Insurance Education Program

Developing Best Practices

- Self-reflection
- Group-reflection (chapter survey)
- Planning
- Building a team
- Implementation
- Striving for *better* practices

Be a Leader in Life

You don't need a title to be a leader in life. And the simple fact of having a title won't make you a leader.

--Mark Sanborn, Sanborn Associates, an idea studio for leadership development

Volunteer Leader Best Practices: Leadership Characteristics and Choices

Chapter Summary

This presentation was designed to encourage full interaction with workshop participants. Daley's (2001) study noted that new knowledge was made meaningful by the ways in which learners established connections between knowledge learned, previous experiences, and the context in which learners found themselves. This presentation included both individual and group activities to facilitate this principle. Additionally, within the student guide, participants were provided with space to write their thoughts on what they would do once they returned to their home locations.

This author delivered much of the presentation's message through comments made as each slide was presented. For a copy of those notes, please see Appendix B. This author relied upon personal experience as well as knowledge gained from a review of leadership books and journals to enhance the quality of the presentation material.

In Chapter 5, Discussion, project contributions, project limitations, peer assessments, recommendations for further development, and a project summary are presented.

Chapter 5

DISCUSSION

This author received feedback from peers as well as the workshop participants.

Overall, the feedback has been complimentary. The CPCU Society surveyed the

workshop participants and provided copies to this author. For a blank copy of this

survey, please see Appendix C. The response to this workshop has been overwhelming

for a new NLI course, with an unprecedented 135 registrants for the April, 2007

unveiling. This author preferred to limit the class size so that participants can fully

engage. Thus, a second presenter was located to facilitate an added third session of this

workshop.

Contributions of this Project

The participants left this workshop with a student guide to help facilitate

developing best practices for their chapter or section. The student guide contained many

questions and checklists for the participants to consider once participants returned to their

home locations, including how to set up a successful Insurance Education Program. One

participant wrote, "Offered a good track to organize new ideas/concepts for local chapter

application." Other participants commented that the student guide was helpful for future

chapter planning. Additionally, several participants commented that the interaction

among the chapter leaders was an invaluable opportunity to share ideas. On a 1-5 scale

with 5 being the best, an overall rating of this program was 4.26. The participants were

also asked to answer whether the program fulfilled their expectations, 88% responded

yes, 6% responded no, and 6% had no opinion.

The November 2006 survey results benefited the Colorado chapter's Insurance

Education Program, as four new instructors were located after the survey was

administered. These four instructors began teaching classes the semester after the survey

was completed. Feedback from the survey has provided the instructors with

reinforcement on what they do well such as being enthusiastic and knowledgeable about

their subject matter. Due to the survey results, instructors are considering how to

incorporate better use of Audio-Visual components to their classroom and preparing

weekly quizzes.

<div align="center">Limitations</div>

This author was limited by a lack of personal knowledge regarding how Society

Sections operate, thus, there was less information in the student guide regarding sections

than chapters. The November 2006 survey was completed by Colorado and Pikes Peak

chapter members who attended the local meeting. The number of survey respondents

was less than ideal to gather meaningful information for Society volunteer leaders. If the

survey had been presented at one of the Society's national venues, the results might have

been different and sent this author on a different path. Of the 71 survey respondents, only

54 had their CPCU designation, with one CPCU member receiving the designation in

1975, 12 in the 1980's, 19 in the 1990's, and 22 since 2000. Twenty-two of those

respondents had never taken a formal class. The average number of classes taken by

those who had taken classes was 4.4.

The mix of respondents might have skewed the results because they might not

have taken the classes through the Colorado Chapter's Insurance Education Program or

its predecessor, the Community College of Aurora. One respondent had taken an online

course, which had nothing to do with either of the local course providers. Nonetheless,

this respondent's results were included within the survey results.

This author tried unsuccessfully to find insurance-specific educational research

and did not want to pursue the realm of volunteer organizations, which would have been

too broad of a topic. Thus, this author relied upon the educational areas of adult learning,

continuing professional education, and constructivism. The potential audience for this

project included insurance professionals who volunteer for the National Society of

CPCU; the majority were not educators. The presentation slides did not include adult

education specific information. Instead, the principles of adult learning, continuing

professional education, and constructivism were applied within the oral delivery of this

workshop.

<div align="center">Peer Assessment</div>

A Colorado Chapter Board Director and insurance instructor reviewed this

author's research paper. This individual wrote:

> You have clearly identified and addressed the single most critical factor in
> attracting new CPCU's—a quality educational program. You have also identified
> the local chapter as the best choice for delivering that education and channeling
> new CPCU's into active participation in both local chapters and the national
> organization. (D. Head, personal communication, March 30, 2007.)

Head (2007) suggested additional questions to research, including whether insurance

companies are spending more or less on employee training, particularly CPE; contrasting

current CPCU students with those of a decade ago; and, questioning whether CPCU

<div align="center">56</div>

programs are changing and being offered in a way that reflects the needs of current

insurance professionals and industry demands.

J. L. Densch (personal communication, April 4, 2007), a former Colorado Chapter

president and past NLI workshops attendee, wrote:

> . . . I think that your program is timely and on target to assist chapters in meeting the challenges they face. Your workshop meets the triangle I gleaned from your narrative of what people think they know, what they want to know and what they learn.

Densch (2007) commented that she did some independent research into constructivism to

better understand this author's research paper. Densch (2007) offered one suggestion to

include information on how the success of the CPE program directly benefits

corporations.

The third reviewer, A. M. Schrader (personal communication, April 20, 2007),

had the opportunity to read the paper and attend the half-day workshop in Orlando.

Schrader has been an insurance education instructor since 1998. Commenting on the

paper itself, Schrader was concerned that the introduction might be confusing to a non-

insurance professional because of the information provided regarding the CPCU Society

and the Institutes. Otherwise, Schrader's impression of the paper was that everything

was supported appropriately. Schrader wrote the following comment on the Society's

April, 2007 survey, "Overall very informative. I would have liked to have had more

discussion of best practices and what they are for CPCU Chapters and how they are

identified (personal view versus Society perspective)."

Recommendations for Further Development

This author has discussed expanding this workshop into a full-day presentation, with the objective of having the author or other facilitators work through each of the future choices that Society volunteers have to make. Some of these choices have a great impact on the survival of the local chapters, national sections, the Society, and the Institutes. For example, without a local insurance education program, potential CPCU candidates who prefer classroom interaction might be lost. Without new CPCU candidates, the chapter and the Society lose members and income.

The director of the NLI workshops has requested that this author develop a program that focuses solely on constructing and implementing an insurance education program. If she were to pursue this suggestion, she would then incorporate more adult educational tenets in this new presentation and would consider approaching this from a collegial viewpoint versus a corporate one. Suggestions received from the peer review and the April 2007 Society survey results would be incorporated as well.

Project Summary

When this author first started discussing possible project options, the idea of creating a 3-hour NLI workshop never developed. This has been more than just an educational experience to complete a Master's degree. It has been an insightful experience into what it takes to develop an adult continuing education program that includes PowerPoint slides and a student guide. Everything from the preliminary research to the mechanics of word processing has been beneficial for future endeavors.

With the positive feedback from the April, 2007 NLI, this project may have a long shelf-life within the National Society of CPCU, impacting greater numbers of Society

volunteers. In fact, one NLI participant specifically asked this author to visit her local chapter to deliver this presentation on a chapter level.

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APPENDIX A

November 2006 Survey (Blank copy)

Insurance Education Program Survey

I am working on graduate program in Adult Education at Regis University. My thesis focuses on the effectiveness of the Insurance Education Program. As part of that project, I would appreciate your time today by asking you to **complete this survey and return it to the registration table in the appropriate basket-Insurance Education Program Survey**. You do not have to provide any personal information, unless you would like to receive information regarding how to become an instructor within the Chapter's Insurance Education Program. Thank you in advance for your cooperation and assistance.

> Cindy Baroway, CPCU, AIC
> Regis Graduate Student and Colorado Chapter President.

---

1. In what year did you receive your CPCU designation? _____

2. What method did you use <u>most often</u> to prepare for the CPCU exams?

   (A) Self-Study   (B) Formal Classes   (C) Informal Groups
   (A) & (B)   (A) & (C)   (B) & (C)
   Other: _____

If you did not take any formal classes, please skip to question 14. If you did take formal classes, please proceed to question #3.

3. If you completed a formal class, why did you choose this option? Circle all that apply:
   - Needed the weekly commitment of a formal class
   - More disciplined approach
   - Employer paid for/reimbursed class tuition
   - Preferred class interaction
   - Instructor's reputation
   - Other: _____

4. Did your employer offer time during your workday to study for the classes?
   YES   NO

5. If so, how much time was allowed:
   - 1-2 hours per day
   - 2+ hours per day
   - 1-2 hours per week
   - 2+ hours per week
   - Other: _____

6. Did your employer offer time off to prepare for and take the national exams?
   YES   NO

<div align="right">(over)</div>

7. If so, how much time was allowed:
    - 1-2 hours the day prior to the exam
    - 1-2 hours on the exam day
    - Half a day prior to the exam
    - Full day prior to the exam
    - Half a day prior to the exam AND the full day of the exam
    - Other: _____

8. How many formal classes did you take?
    > 1 2 3 4 5 6 7 8 9 10

9. In taking the formal classes, please rate on a scale of 1 (not important) to 5 (very important), the importance of the following items:

- The class location was convenient for me.
  > 1   2   3   4   5
- The length of the individual class sessions was appropriate for the subject matter.
  > 1   2   3   4   5
- The time of the year that the classes were offered was convenient for me.
  > 1   2   3   4   5
- The instructor(s) was (were) knowledgeable on their topic.
  > 1   2   3   4   5
- The instructor was flexible with his/her class schedule (i.e. took into account the travel schedules of class participants)D.
  > 1   2   3   4   5
- The instructor effectively used audio-visual tools to present the subject material.
  > 1   2   3   4   5
- The instructor provided timely and effective feedback.
  > 1   2   3   4   5
- The instructor was enthusiastic about the subject matter.
  > 1   2   3   4   5
- Classroom interaction was helpful to me.
  > 1   2   3   4   5
- The homework assignments were meaningful.
  > 1   2   3   4   5
- The material covered during the class sessions met my needs to better understand the subject matter.
  > 1   2   3   4   5
- The instructor gave weekly quizzes.
  > 1   2   3   4   5
- The instructor offered review sessions.
  > 1   2   3   4   5
- The review sessions were helpful.
  > 1   2   3   4   5
- Information regarding when classes were going to be held was timely.
  > 1   2   3   4   5
- The order in which the classes were offered was convenient for me.
  > 1   2   3   4   5

Please answer the following questions YES or NO:

- My employer paid for my class tuition at the time of registration.
  YES   NO
- My employer reimbursed me for the tuition once I completed the course and passed the national exam.
  YES   NO
- My employer required me to take the formal classes if I wanted to be reimbursed.
  YES   NO
- I would have taken the formal classes Regardless of whether or not my employer paid the tuition.
  YES   NO

10. What was the greatest benefit to taking a formal class?
    _____
    _____
    _____

11. If you could select one thing that you would like to have seen included in your class that wasn't, what would it be?
    _____
    _____
    _____

12. Would you recommend formal classes to other CPCU candidates?   YES   NO

13. If yes, why? If no, why not?
    _____
    _____
    _____
    _____

14. According to the American Institute for CPCU/Insurance Institute of America, the Colorado Chapter sponsors the most AICPCU/IIA courses in the country. TRUE FALSE

15. Would you be interested in being an insurance instructor?   YES   NO

16. If yes, please provide your:

    - Name: _____

    - Email address: _____

    - Work phone #:   _____

17. Any suggestions on how we can improve our insurance education program:

_____

_____

_____

Thank you for your time and consideration in completing this survey.
While I have your attention, the I-Day committee would appreciate your cooperation in completing the following survey:

- What did you like best about this year's I-Day and why?

  _____
  _____
  _____

- What did you find least interesting or least helpful about I-Day? Why?

  _____
  _____
  _____

- What would you change for next year's I-Day?

  _____
  _____
  _____

- What did you think of the format of this year's I-Day (breakout sessions in the morning and afternoon vs. just the morning)?

  _____
  _____
  _____

- Barring any conflicts, would you plan to attend next year's I-Day?   YES   NO
- Would you like to volunteer for next year's I-Day Committee?   YES   NO
  If yes, please provide your: Name: _____
  Email: _____
  Phone: _____

Thank your very much for your time and cooperation. We look forward to seeing you at our monthly meetings, which are typically the 3rd Tuesday of the month at Cool River Restaurant. Our next meeting is scheduled for Tuesday December 19, 2006. Please join us for a wonderful holiday luncheon and a wrap up of this year's events.

Next year's I-Day is scheduled for November 8, 2007! Please mark it on your calendars.

APPENDIX B

PowerPoint Presenter Notes

PowerPoint Presenter Notes

Slide 2:
Yes, this program has been designed exclusively for you, our Society Volunteer Leaders. In this half day session we'll talk about establishing relationships, building the foundation for your leadership characteristics, and choices that leaders make. You are building your role as a leader, not your resume.

Slide 4:
In your packets you will find a page titled "Calling Card." Please fill that out. Tear it out. Then, have someone at your table collect them and redistribute them. Hopefully, you will not receive your own. If you do, please exchange with someone else.
Now, start at the 12:00 position of your table. That person will read the "calling card" and then ask to meet that person. That person then introduces him/herself. After doing so, he/she will then read the "calling card" he/she has received and so on.
Take about 5-10 minutes to cover this at your table.
If you've ever dealt with a Japanese business person, you probably noticed that the individual spent a lot of time holding, touching, and looking at your business card. It is a sign of respect and interest in you when they do so. Often, they will keep that business card in a special place. In the U.S., we are so free to give out our business card and we rarely really look one over. It typically shows the person's name, title, company name, address, and contact information. Sometimes it has a photo or a catchy slogan. But what do most of us do with that card? We throw it in our wallet, our purse, our briefcase or our back pocket. We may use it to find out how to do contact that person. We probably never use it when we talk about that person's personality or good works. The business card is similar to a resume. I would not want anyone to read my business card or my resume when I'm gone because neither tells my story. Only those who knew me, who had relationships or experiences with me, would be able to tell bits and pieces of my story. We're not here today to help you build your resume. We're here today to help you build your relationships that will help you be an effective volunteer leader.
Now, that you've met your tablemates, please proceed to the next page re: your personal objective for today's session. Take a minute or two to complete that.

Would anyone like to share their personal objectives for today? (Chart responses.)

Lastly, I'd like to comment on the "parking lot" concept. Some of you may have used this is in the past. Basically, while this will be an interactive session, sometimes questions or issues come up that we may not address in this workshop. What I'd like to do is capture those issues on this "Parking Lot" flip chart and we'll return to it at the end of the session.

Slide 7:
Before we talk about Leadership Characteristics, I'd like to do an exercise with you. Partner up with someone at your table or at the next table. There are some blank sheets of paper on your tables. Each pair should take one sheet. Now, take a pen or pencil. What

I'd like each pair to do is draw a house for me—by sharing the pen/pencil. One of you starts to draw the house and then turns the pen over to your partner who then draws another part of the house. Keep this exchange going until you feel like the house has been completed. Let's take 1 minute to do this. Starting NOW.

Would you mind holding up the drawings of your houses?
What did you discover during the exercise? Did one person dominate over the other? Were you both on the "same page?"
How many different styles of houses do we have here?

As Anonymous said… Were any of you able to get extraordinary performance from ordinary people? Or were you all extraordinary?
Now, take a look at the Leadership Style Questionnaire in your booklets. Take a minute or two to assess your style.
How did you get to where you are today—for today's purposes focus on your volunteer position within your Chapter or the Society.
Can you think of someone who led you to where you are today?
What was unique about that person? What traits would you use to describe him/her?
To establish an effective chapter or section, you need a leader. There are various types of leaders. What types come to mind? (Chart them on flip chart.)

Of these types, which do you prefer? Why? What are the characteristics of the ones you prefer?

Slide 8:
As each group spokesperson presents, Chart the responses.

Then, after each group has replied, ask:

How do we look for, find, or cultivate these traits in our chapter/section members? What has worked for your chapter or section? (Chart them—if necessary)

Slide 9:
Someone who strives to make things better. Can you think of someone you've met within your chapter or your section who wanted to make things better? Was it a new designee? A senior member? A distant member?

What did you do with that member's ideas? How did you recognize or reward him/her?

What happens when we don't recognize those who want to make things better?

Have you met someone who was willing to use their influence to help "spread the word?"
How did you receive that individual's offer?
Any other thoughts on this?

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What this really means is a leader is someone who has mastered the art of delegation…but not delegation for the sake of delegating. But delegation to help others develop their leadership skills. For example, at your annual I-Day, if you are Chapter President, are you the EMCEE for the day? Or do you turn it over to the I-Day Chairperson?

At lunch meetings, do you run the show or allow others to do so?

Developing others is one of the most important traits of an effective leader.

As many of you know, Millie Workman, 2006 Society President chose the theme "Character and Confidence." One Chapter decided to add the word "Commitment" to that. Without commitment, your character and confidence really don't get you very far.

It took character to begin your CPCU studies, then you had to have the confidence that you were going to pass those exams. Lastly, you had to have the commitment to complete your studies and then the commitment to uphold the standards necessary to maintain your CPCU designation—to publicly affirm your professional commitment to technical competence and ethical behavior.

As insurance professionals, we are charged with a higher ethical duty to our customers and one of the ways we maintain that higher ground is through our character.

Having confidence in yourself is very important as a leader. A confident leader gains the confidence of others.

Commitment is the cornerstone to success. Peter Drucker once said "Unless commitment is made, there are only promises and hopes; no plans." Without commitment, we can dream all we want—with commitment, our dreams can come true. What are your dreams or wishes for you chapter/section?

Slide 11:
In your handouts, turn to page ___.

Think of the leadership choices you made, which includes obtaining your CPCU designation. Of the choices you have made, what would you change? Why?

List what you would preserve and why?

We do this to better understand our choices, to provide an opportunity to reflect back on how we got to be where we are today. From here, setting new goals may become clearer.

Slide 12:
Almost 20 years ago, a CPCU Chapter partnered with a local community college to start offering AICPCU courses. Instructors were chosen from the CPCU membership pool. The Chapter could have let this pass. But instead, the chapter leaders decided that this was a great opportunity for their members and future insurance professionals who might need the college credit.

The Chapter leaders encouraged participation from their members and asked their members to encourage others to seek out this opportunity.

The Chapter leaders in partnership with the community college sought out instructors from their member pool. Some instructors were on the Chapter's board of directors. Many of the instructors wanted to give back to the insurance community. The college never had to find the instructors. The Chapter always located them for the college. Initially some of the classes were held at the college. However, in response to the insurance community, the chapter leaders approached local insurance companies, agencies and organizations for classrooms. Many of the companies were delighted to offer the classroom space. The insurance professionals were pleased as well as they did not have to get into their cars to drive somewhere else. In fact, today, some classes are even offered over the lunch hour.
Request for specific classes by the employer, held on site, are give preference in scheduling.

Initially, study sessions were sponsored by the chapter—with volunteers conducting the sessions, typically on a Saturday. Now, the study sessions are built into the class schedule. Many of the instructors have extended the class or met for additional classes to help their students study.

Slide 13:
Case Study: Group Activity

You are a large chapter with about 20-30 people attending your monthly meetings. Typically, about 100 students have taken insurance-related classes through the local community college with Chapter members as instructors. About 10 instructors teach regularly and a handful more teach periodically. Local insurance companies and agencies have provided space for the classes.
The community college has decided that they no longer want to carry the insurance courses—something not revealed to the local chapter until a week prior to contract renewal. What do you do?
Break into groups of _____, (depends upon number in the room) and spend 15-20 minutes working through this. Elect a spokesperson to present your group's decision.

Slide 15:
The Chapter has been told that their organization has the most AICPCU students out of all the colleges, chapters, and online groups that offer AICPCU courses. The chapter has about 350 members—a large chapter.
In comparison to other metro areas with a higher concentration of insurance companies or regional/home offices, this chapter has maintained a relatively high rate of new designees. In 2006 there were over 20 new designees. Thus year, through December, there are already 26 new designees.
All the chapter members benefit from the educational program as the funds have been used to co-sponsor NLI workshops, send chapter leaders and future chapter leaders to the Leadership Summit and the National Conferment.
Local insurance companies and agencies have benefited by having their staff receive convenient, quality insurance education. Some have found new employees through the

internship program. And, they can be proud of the education that their employees receive. Saves them time and money to have the courses taught at their facilities.
Financially rewarding for the chapter.

Slide 19:
Only 8 respondents said that their employer offered time off during the workday to study for the classes; 41 said no. Of the ones who's employers offered time off, 3 said 1-2 hours a day; 2 said 1-2 hrs a week; 3 said 2+ hrs a week.

28 of the respondents said that their employers provided time off to prepare for and take the national exam; 21 said no. 4 said 1-2 hours on exam day; 10 said half a day prior to the exam; 5 said full day prior to the exam; 4 said half a day prior to the exam and the full day of the exam; 5 said other: 2 full day of exam; 1 ½ before & ½ day of; 2 only time for exam.

Slide 20:
The respondents were asked to rate on a scale from 1-5 (5 being very important).
Of note, a question was asked: The instructor was enthusiastic about the subject matter—received 25 4's and 16 5's—the highest for those two ratings combined.

Slide 21:
From this, the exemplar chapter has asked their instructors to look into using AV tools. One instructor does all his presentations via PowerPoint. He has been asked to show the other instructors how he does that. Weekly quizzes are regularly offered now. The low rating may be due to when students took the classes.
Class order is being worked on as well—in coordination & cooperation with the various employer locations and the students as well as the instructors.

Slide 24:
What future choices do you have to make on behalf of your chapter or section?
How do you determine your board's succession? Is it given to someone because they have been on the board…for years…but, has that person been visible? Has that person demonstrated true leadership? What's more important, the success of the chapter/section or the success of the individual?
Chairpersons—how do you determine who to select? I know sometimes it's whoever has the time and the willingness…and most times, they are people you want because they strive to make things better or want to influence the world around them.
How do you select your COE goals? Do you put some forethought into them? Share them with your members, not just your board, but also your members?
Diversity, what has your chapter done or what can your chapter do to increase the diversity? While at the community college, the exemplary chapter had several students from diverse backgrounds who had never considered a career in insurance. Now, they are.

Visibility—is the person you're considering visible? Or, are you selecting the Invisible Man/Woman? Do your members know who this person is?

I-Days – have you exhausted your advertising measures? What other audiences can you advertise to?

Sections—what you doing to increase your membership? And membership benefits? Many people do not realize that there are sections that they can join. How can you make your section more visible?

Slide 26:

You've done some of that already this morning/afternoon. You have to start with yourself. Do you have the character, the confidence, and the commitment to help your chapter or section? I'm sure all of you have the character and the confidence. Do you have the commitment? Are you committed to chapter or section or are you looking for something to put on your resume?

Talk to your chapter members. What do they want from the chapter? Section? What are they looking for from their membership dues?

Conduct a survey—a chapter board member mentioned www.zoomerang.com as an easy-to-use site to develop a survey that can be sent out quickly to your members to seek input on what they would like from the chapter/section.

Planning—take the time to plan. Take advantage of the opportunities when all the players are in place. Plan out for the future. What are your goals in 2 years, 3 years, 5? Is the national convention coming to your city? Who will be in place in those years. Is your Board set up to accommodate some stability as well as change?

Once you know what your plan is—which is based upon your member's request/input/expectations, it's time to start to put together a team. Start talking now. When you are at events such as I-Day, Leadership Summits, the National convention or just your monthly meetings, start networking. Look at the list of attendees. Is there anyone listed from your area that you don't know? Find him or her and start talking. Start talking to your members. What are their interests? Where are they in their lives? What are their strengths? Goals? You've got to ask.

Now it's time to implement your plan. You've asked the questions. You've developed a plan. You've found the players. Now, start to put it all together. Just like a puzzle. Review your COE goals—is there a means to the end? Are there people in place to get you there? If not, how can you find people?

Many of the chapters and sections are already operating sufficiently. All of us know that striving to do things better is how we grow, learn, and succeed. Let's say your chapter has always won the Gold Circle of Excellence. How many people were involved in that achievement? Was it just your Chapter President doing it all? Or, is there a way to get more members involved to make it more of a chapter goal and not just a personal or board goal.

Or, maybe your chapter has many people involved. Well, then how about asking the Society if there is anything your group can do to help out…maybe there are places in the COE that can be deleted or enhanced or your group sees a need and thinks it should be incorporated into the COE. (Diversity issues?)

Many of us in this room have exhibited "striving for better practices" by obtaining our CPCU and taking on leadership roles. Even with that, we can do more to improve our chapters and sections. Even when you are done serving as an official leader, you can still be leader…you don't need a title to be a leader. Your enthusiasm and candor will go a long towards building relationships, developing your leadership skills, and leaving a legacy.

APPENDIX C

April 2007 Society Survey (Blank copy)

CPCU SOCIETY
NATIONAL LEADERSHIP INSTITUTE ▶

PROGRAM EVALUATION FORM
Volunteer Leader Best Practices
Orlando, FL – April 20, 2007

1. How would you rate the education offered at this program?

☐Excellent   ☐ Very Good   ☐ Good   ☐ Fair   ☐ Poor

Why? _____

_____

_____

2. How would you rate the handout materials?

☐ Excellent   ☐ Very Good   ☐ Good   ☐ Fair   ☐ Poor

Comments: _____

_____

3 . How would you rate the audio/visual presentation materials?

☐Excellent   ☐ Very Good   ☐ Good   ☐ Fair   ☐ Poor

Comments: _____

_____

4. Please use the following scale to rate the effectiveness of the speaker(s):

 5 = Excellent   4 = Very Good   3 = Good   2 = Fair   1= Poor

SPEAKER	*Knowledge of Topic*	*Ability to Communicate*
	5 4 3 2 1	5 4 3 2 1
Cindy Baroway, CPCU	☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐

5. What is your *overall* rating of the program: 5   4   3   2   1
                                                         ☐   ☐   ☐   ☐   ☐

6. Did this program fulfill your expectations?   ☐ Yes   ☐ No   ☐ No opinion

If not, please let us know how we could have done better: _____

_____

_____

_____

Name *(optional)*
_____