University of Hawai‘i – West Oʻahu
Business Administration Division

PROVISIONAL TO ESTABLISHED
PROGRAM REVIEW FOR

CERTIFICATE IN RISK MANAGEMENT AND INSURANCE
(RMI)

Date of Proposal: April 2014
Effective Date: Upon Approval
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I. Introduction

The Certificate in Risk Management and Insurance (RMI) at the University of Hawai`i West O`ahu (UHWO) is a Board of Regents approved, upper-division certificate program that is delivered through traditional and distance education modalities, currently with twenty (20) students in the program. As noted in a letter of support (Appendix A) from Sonia Leong, industry professionals approached the university in early 2010 expressing the need for a risk management and insurance program. In Hawai`i many insurance professionals are nearing retirement age, along with a shrinking talent pool. According to The State of Hawai`i DBEDT Data Book 2012, the need for workforce replacement in insurance will be great. In an informal survey conducted by the Hawai`i Independent Insurance Agents (HIIA) nine insurance agencies indicated an average staffing need of ten insurance and risk management employees per year over the next decade. The need has never been greater nor the timing more appropriate to have an undergraduate insurance and risk management program in Hawai`i to train qualified candidates for successful careers in this industry. The growing requirement for specialized education is an unmet need, especially in Hawai`i, with most insurance and risk management programs available predominantly in the contiguous United States. The Certificate in RMI was developed to meet the training needs for those interested in careers in the insurance/risk management industry.

Through a public and private partnership, the program was created and began in fall 2011 with its first certificate graduates in May 2013. To date, local insurance companies and agencies have donated over $120,000 providing support for scholarships, student club activities, and promotion of the program. A list of industry donors, which includes Atlas Insurance Agency and Island Insurance, is provided in Appendix B. In Appendix A, there are many letters of support from insurance companies, agencies, and the State insurance Commissioner. Appendix C is an advertisement, one of several, paid for by the insurance industry featuring our first six RMI Certificate graduates in May 2013.

Needs of the Insurance and Risk Management Industry

The field of insurance and risk management has been a stable area of employment for individuals with varying education levels ranging from high school graduates to those with undergraduate and graduate degrees in various fields. The industry has financially supported thousands of individuals and their families in Hawai`i, a state known for its high cost of living and lower annual average incomes relative to other states in the U.S. According to the Insurance Fact Book 2013, the insurance industry in the U.S. employs nearly 2.4 million people nationally and nearly 10,000 in Hawai`i. Firms include insurance companies, agencies and brokers, as well as government and non-profit organizations. These firms and organizations provide jobs which include accountants, customer service personnel, claims adjusters, human resource personnel,
account executives/producers, risk managers, underwriters, legal and computer specialists and more. The types of jobs in the industry are diverse (see Appendix D for a list and brief description of positions).

The insurance industry is facing many challenges. The pool of talented applicants has been shrinking and the need for applicants with specialized training has grown significantly. As recently expressed by the Executive Director of an international insurance organization, the industry has “T and T” challenges, specifically talent and technology. The McKinsey & Co report on the challenge to obtain talent in the Property and Casualty industry notes that the number of insurance industry employees 55 or older increased by 74% in the last 10 years (P-C Trends).

In a survey conducted by staffing and executive search firm Jacobson Group in August of 2013, 52% of the 80 U.S. insurance companies expected to increase staff in the next 12 months, and only 8.5% expected to decrease staff. Licensing by State Insurance Departments is required of anyone selling or servicing insurance policies. This need is primarily met by industry training through the Insurance Institute of America (Chartered Property Casualty Underwriter), The National Alliance (Certified Insurance Counselor, Certified Risk Manager), and The American College (The Chartered Life Underwriter), amongst others. However this industry training does not take place until the employee is already in the industry. Local firms surveyed by the Hawai`i Independent Insurance Agents Association indicated a preference for hiring workers who not only had communication and computer skills, but who also had a basic understanding of insurance.

**UHWO RMI Certificate Program Provides the Answer**

The State of Hawai`i has a clear need for academic programs preparing students for a career in risk management and insurance (RMI). Our RMI Certificate program is the only program in the state at the undergraduate level at this time. UH West O`ahu, by making the certificate program established, is in a unique position to provide this type of curriculum at the undergraduate level, preparing students to have a strong foundation in risk management and insurance concepts and issues, making them more competitive upon entry into the insurance industry profession. In addition, these certificate graduates will help alleviate the industry's talent crisis. One of our first Certificate graduates last May recently passed the Hawaii State Licensing exam for Property and Casualty Producers on the initial exam sitting. The student said that the technical and application knowledge he acquired in the RMI classes at UHWO prepared him well. See his full remarks in Section VI. The certificate meets the mission of the University of Hawai`i – West O`ahu by providing professional, career-related and applied education to students.

**II. RMI Program: Organized to Meet its Objectives**

The objectives of the program are to:

- offer the only upper-division, stand-alone Risk Management and Insurance Certificate in the State of Hawai`i that addresses the significant demand for qualified professionals;
- provide students with the knowledge necessary to become valuable employees in risk management and insurance organizations; and
• provide access to education and training to many nontraditional, working students on O‘ahu and the neighbor islands through traditional and distance learning methods of delivery.

These program objectives support:
• UHWO’s mission to provide access to higher education serving professional, career-related, and applied fields, based on state and regional needs;
• The UHWO Academic Development Plan 2008-2015, which emphasizes workforce development and accessible education;
• UHWO’s Strategic Plan 2002-2010 goal to provide high quality academic programs in emerging and growing fields, expand distance education opportunities, and provide comprehensive support services to nontraditional and underrepresented students;
• And UHWO’s Strategic Plan 2002-2010 goal to prepare students to enter the workforce in a knowledge/technology based economy.

Learning Outcomes
Upon successful completion of the program, students are expected to demonstrate mastery of the learning outcomes established by UHWO, the Division of Business Administration, and the Risk Management and Insurance Certificate.

UHWO Learning Outcomes:
ILO #1 Effective Communication: Use relevant information to communicate clearly and effectively with an intended audience through written and spoken language.
ILO #2 Cultural Awareness: Demonstrate knowledge of different cultures, sub-cultures or cultural phenomena through the study of art, music, history, literature, ideas, language or cross-cultural research.
ILO #3 Critical Thinking: Demonstrate critical thinking skills by applying information to make well-reasoned arguments or solve a problem.
ILO #4 Disciplinary Knowledge: Demonstrate knowledge of the purview, processes, and contributions associated with an academic discipline.
ILO #5 Community Engagement: Demonstrate engagement with campus life, the broader community, or service to others through the use of co-curricular resources, participation in extra-curricular activities or service learning.

Division of Business Administration Learning Outcomes:
DLO #1 Demonstrate critical thinking, research, and communication skills as applied to organizations.
DLO #2 Explain the cross-cultural context of organizations operating in a global environment.
DLO #3 Demonstrate the knowledge and skills necessary for responsible management and leadership positions.
DLO #4 Demonstrate the ethical and behavioral skills for effective job performance.

Risk Management and Insurance Learning Outcomes:
CLO #1 Demonstrate clear and effective communication skills, both written and oral, in the areas of insurance and risk management.
CLO #2 Demonstrate proficiency in using critical thinking skills necessary to analyze and provide solutions for individuals and organizations in the management of risk.

CLO #3 Demonstrate proficiency in understanding the central concepts of enterprise risk management and distinguish between major sources of risk.

**Program Curriculum**

The RMI certificate program meets its objectives through a curriculum that provides relevant, up-to-date training, distance education delivery, student advising, and academic support services.

The Risk Management and Insurance program requires a total of six (6) courses or 18 credits.

Six (6) credits from the Business Administration curriculum:
- BUSA 324 Business Law
- BUSA 301 Personal Finance

And another twelve (12) credits from the Risk Management and Insurance curriculum:
- BUSA 308 Principles of Risk Management and Insurance
- BUSA 328 Personal Lines Insurance (prerequisite: BUSA 308 or concurrent)
- BUSA 338 Commercial Insurance (prerequisite: BUSA 308 or concurrent)
- BUSA 428 Enterprise Risk Management (prerequisite: BUSA 338 or concurrent)

**Courses Provided**

- BUSA 324 Business Law
- BUSA 301 Personal Finance
- BUSA 308 Principles of Risk Management and Insurance
- BUSA 328 Personal Lines Insurance
- BUSA 338 Commercial Insurance
- BUSA 428 Enterprise Risk Management

**Course Descriptions**

**BUSA 301 Personal Finance (3)**
This course focuses on the management of personal finance giving broad coverage of personal financial decisions, including basic financial planning, use of credit, purchasing an automobile and home, insurance, tax issues, investing, retirement, and estate planning. (Cross-list FIN301)
BUSA 324 Business Law (3)
Introduction to the legal environment in which business operates with particular attention to principles of law relating to contracts, agencies, partnerships, corporations, and government regulations.

BUSA 308 Principles of Risk Management and Insurance (3)
The primary focus will be on risk management and insurance techniques for dealing with potential losses to individuals and organizations. We will examine the principles of insurance and insurance contracts as well as discussing insurance industry operations and the various professions within the industry.

BUSA 328 Personal Lines Insurance (3)
Pre: BUSA 308 Principles of Risk Management and Insurance, or concurrent
This course provides an in-depth study of personal risk management and insurance. Each individual faces risk and must treat risk to continue to live and prosper. This course will examine personal property and liability insurance, life and health insurance, and retirement planning. It will emphasize the provisions of the insurance coverage and how the insurance is used to address personal risk management and financial planning needs.

BUSA 338 Commercial Insurance (3)
Pre: BUSA 308 Principles of Risk Management and Insurance, or concurrent
The objective of this course is to examine the principles and basic concepts of commercial lines property and casualty insurance. The primary emphasis will be on the property and liability loss exposures faced by most organizations and the corresponding types of insurance for covering those loss exposures. We will also overview other risk financing plans.

BUSA 428 Enterprise Risk Management (3)
Pre: BUSA 308 Principles of Risk Management and Insurance, or concurrent
This course examines how corporations approach the problem of dealing with risks in today’s complex marketplace. Emphasis is given to the economic impact of losses on the firm, and alternative methods of dealing with managing and financing risk. Methods include loss prevention, risk retention, self-insurance, insurance purchasing, and risk financing techniques available through the capital markets. We also discuss today’s global marketplace and the risks faced by multinational firms.

Admission
Students who have earned an Associate of Arts degree, or who have 24 transferrable credits with a GPA of 2.0, including ENG 100 or equivalent, will be admitted. Students who have less than 24 transferrable credits or who have not passed ENG 100, need to submit a one page statement with their application, describing their experience in the insurance industry, and why they wish to enroll in the program. On a case-by-case basis, an interview component may be included in the application review process.

Academic Advising
The University of Hawai‘i – West O‘ahu believes that students function best in an intimate learning environment in which they are active contributors to their own educational planning.
Such planning includes identifying individual educational goals and objectives, as well as future career and educational plans.

On admission, incoming students are assigned to a Faculty Advisor, based on their intended program of study. Students are encouraged to continue to meet or contact their faculty advisor at least once each semester, prior to pre-registration or registration. Faculty advisors are an excellent source of information on academic planning, career/professional development, and admission to graduate programs. Student Services’ Academic Advisors are also available for general academic advising, including graduation requirement checks.

Students enrolled in the Risk Management and Insurance Certificate program are also provided academic support both on campus and online by the UHWO Library, No`eau Center for Writing, Math, and Academic Success, and through Computing Services.

For the purposes of this certificate, if a student has taken BLAW 200, the BUSA 324 requirement will be waived; six other UH campuses offer BLAW 200, including UH - Mānoa. To earn the certificate at UHWO, a student must complete a minimum of 12 credits at UHWO, in consultation with their faculty advisor.

III. RMI Program Meets Learning Objectives for Students

The insurance industry in the U.S. employs 2.4 million people nationally and nearly 10,000 in Hawai`i, according to the Insurance Fact Book 2013. Of the 2.4 million, 61% are employed with insurance carriers and 39% with agencies or brokerage firms. Jobs in this field offer a healthy work-life balance, intellectual challenges, and higher than average salaries ($1,155 per week as of November 2013 compared to the average for all private industry of $831) and comprehensive benefits. The State of Hawai`i DBEDT Data Book 2012 indicates the insurance industry supports 585 businesses with an annual payroll of about $428 million. The average annual payroll per employee is $64,177. The demand for young, trained risk management and insurance professionals is growing. The RMI program provides education and training, and meets the objectives of the state and community, enabling graduates to become successful professionals in a growing industry.

Risk Management and Insurance Certificate Program Learning Outcomes (CLO’s)
CLO #1 - Demonstrate clear and effective communication skills, both written and oral, in the areas of insurance and risk management.
CLO #2 - Demonstrate proficiency in using critical thinking skills necessary to analyze and provide solutions for individuals and organizations in the management of risk.
CLO #3 - Demonstrate proficiency in understanding the central concepts of enterprise risk management and distinguish between major sources of risk.

The RMI learning outcomes are aligned with the Bachelor of Arts in Business Administration learning outcomes as well as institutional learning outcomes. Table 1 below shows the alignment of RMI learning outcomes (CLO’s) with the Division of Business Administration learning outcomes (DLO’s). In Table 2 RMI courses are identified as providing low, moderate, or high emphasis in specific program learning outcomes.
Table 1  Alignment of RMI Learning Outcomes with Division of Business Administration Learning Outcomes

<table>
<thead>
<tr>
<th>RMI Learning Outcomes (CLO’s) / Division Learning Outcomes (DLO’s)</th>
<th>DLO #1: Critical Thinking/Research Communication</th>
<th>DLO #2: Cross-Cultural Context</th>
<th>DLO #3: Demonstrate Knowledge</th>
<th>DLO #4 : Demonstrate Ethical and Behavioral Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLO #1: Communication Skills</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CLO #2: Critical Thinking/Analyze/Solve</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>CLO #3: Central Risk Concepts Proficiency</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

Table 2  Curricular Map for RMI Certificate Courses *

<table>
<thead>
<tr>
<th>Courses/ CLO’s</th>
<th>CLO #1: Demonstrate clear and effective communication skills, both written and oral, in the areas of insurance and risk management.</th>
<th>CLO #2: Demonstrate proficiency in using critical thinking skills necessary to analyze and provide solutions for individuals and organizations in the management of risk.</th>
<th>CLO #3: Demonstrate proficiency in understanding the central concepts of enterprise risk management and distinguish between major sources of risk.</th>
</tr>
</thead>
<tbody>
<tr>
<td>BUSA 308</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>BUSA 328</td>
<td></td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>BUSA 338</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>BUSA 428</td>
<td>2</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>
*Courses are identified as providing low (1), moderate (2), or high (3) emphasis on aligned CLO’s.

Course Specific Learning Outcomes (SLO’s)

BUSA 308
- Explain the meaning and major sources of risk.
- Describe the steps in the risk management process and demonstrate use of the major risk management techniques.
- Demonstrate clear and effective communication skills in the area of risk management and insurance.

BUSA 328
- Demonstrate proficiency in understanding the appropriate use of insurance contracts designed for individuals.
- Understand how to address risks in cases of personal insurance claims, including underwriting issues of pricing and product development.
- Demonstrate clear and effective communication skills in the area of personal insurance.
BUSA 338
- Demonstrate proficiency in understanding the appropriate use of insurance contracts designed for corporate risks.
- Explain whether insurance coverage is applicable in the analysis of commercial insurance claims.
- Demonstrate clear and effective communication skills in the area of commercial insurance.

BUSA 428
- Demonstrate proficiency in understanding the central concepts of enterprise risk management and distinguish between major sources of risk.
- Analyze and provide solutions for individuals and organizations in the management of risk.
- Demonstrate proficiency in understanding the appropriate use of risk management techniques for public entities and corporate risks.
- Demonstrate clear and effective communication skills in risk management.

Assessment Schedule for the Risk Management and Insurance Certificate Program

| Table 3 Planned Schedule for Assessment of RMI Program Learning Outcomes (CLOs) |
|---------------------------------|-----|-----|-----|-----|
| RMI Learning Outcome             | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
| CLO #1 - Communication Skills    | X     |       |       |       |
| - Written and Oral               |       |       |       |       |
| CLO #2 - Critical Thinking       |       | X     |       | X     |
| - Risk Management                |       |       |       |       |
| CLO #3 – Central Enterprise Risk |       |       |       | X     |
| Concepts                        |       |       |       |       |

The assessment of the RMI Learning Outcome # 1 aligns with the Business Division’s assessment of DLO #1: Demonstrate critical thinking, research, and communication skills as applied to organizations. The CLO#2 assessment aligns with the Division’s schedule for assessment of the cross-cultural context learning outcome of the Division (DLO #2). Cases and exams in BUSA 328 will be used for the 2014-15 assessment. In 2015-16, student work in BUSA 428 Enterprise Risk Management will be used to assess CLO #3.

As much as possible, the assessments for the RMI program include, and will include multiple courses taught at different levels (i.e., lower and upper division sections) to address formative and summative assessment concerns. Both online and in-person RMI course sections with relevant SLOs will be included in each assessment to evaluate learning in different modalities.

Communication Learning Outcome Assessment (CLO #1)
This 2013-14 year the institutional and business division communication student learning outcomes are being assessed. To align with this plan, the Risk Management and Insurance
program made plans to assess both written and oral communication skills of students in the program. The summary of the written communication CLO assessment plan is as follows:

**Summary of Written Communication Learning Outcome Assessment 2013-14**

<table>
<thead>
<tr>
<th>Semester/Course</th>
<th>Course Modality</th>
<th>Assessed Assignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2013: BUSA/FIN 307&lt;sup&gt;1&lt;/sup&gt;</td>
<td>In-person</td>
<td>Financial Analysis Report</td>
</tr>
<tr>
<td>Spring 2014: BUSA 308&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Online</td>
<td>RMI Analysis Paper</td>
</tr>
<tr>
<td>BUSA 338&lt;sup&gt;2&lt;/sup&gt;</td>
<td>In-person</td>
<td>Commercial Insurance Report</td>
</tr>
</tbody>
</table>

<sup>1</sup> Many students with a finance concentration are also in the RMI program. In BUSA/FIN 307, there were five (5) students identified as RMI students also, and therefore the written work of these students was assessed. Findings of this assessment are below. There is a group project, not an individual one assigned for BUSA 428 this semester.

<sup>2</sup> These two assignments to be assessed are due near the end of the semester.

**Assessment Report of Written Communication:**

Academic Division: Business Administration

Academic Concentration: **Finance/Risk Management and Insurance Certificate**

Student Learning Outcome assessed (provide complete SLO language):

CLO#1 – Demonstrate clear and effective communication skills, both written and oral, in the areas of insurance and risk management. (ILO1; GELO1; DLO1)

Student learning outcome alignment (identify the DLO, GELO and/or ILO aligned with the SLO being assessed):

ILO#1 - Effective Communication: Use relevant information to communicate clearly and effectively with an intended audience through written and spoken language.

GELO #1 – Written Communication: Demonstrate clear and effective writing about relevant information for an intended audience.

DLO#1 - Demonstrate critical thinking, research, and communication skills as applied to organizations.

Assessment procedures:

A growing number of students with a finance concentration are also applying for the RMI certificate program. Of the eleven (11) students in the fall semester BUSA/FIN 307 class, five (5) are also in the RMI certificate program. Students were assigned a financial analysis report which involved research of four (4) companies in two (2) different industries. The assignment required a thorough written analysis of a comparison of financial strengths and weaknesses of the four companies, and a comparison of the industries. The analysis was to include an introduction, presentation of the ratio analysis, identification of strengths/weaknesses, events that affected the companies’ performance, and a conclusion. The UHWO Written Communication Value Rubric was used to assess the financial analysis reports. In each dimension, a rating of “0” is for work
that is in the “beginning” stage; “1” is “progressing”, and “2” is for “advanced” or above expectations. A full description of the Written Communication Value Rubric is in Appendix A.

Assessment findings (provide a description of the assessment results found with a table that summarizes the rubric scores assigned to student works):

<table>
<thead>
<tr>
<th>Dimension / Student</th>
<th>#1</th>
<th>#2</th>
<th>#3</th>
<th>#4</th>
<th>#5</th>
<th>Avg. Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Context/Purpose</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1.40</td>
</tr>
<tr>
<td>Content Development</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0.80</td>
</tr>
<tr>
<td>Genre/Disciplinary Conventions</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1.40</td>
</tr>
<tr>
<td>Sources and Evidence</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>1.00</td>
</tr>
<tr>
<td>Control of Syntax And Mechanics</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1.00</td>
</tr>
</tbody>
</table>

It appears that the students had a clear focus of the context and purpose of the report as a comprehensive financial analysis of different companies operating in different industries (average score of 1.40). The students organized, presented, and used language specific to the finance discipline. In addition, the evidence and discussion pieces of the reports were presented and formatted in a style appropriate for a financial analysis report.

However, there is some concern the students’ use of relevant and compelling content to support the “story behind the numbers”, and make their case for the financial strengths and weaknesses of the company and/or industry. None of the students received a “2”, or “Advanced” in the “Content Development” dimension.

Assessment conclusions:
From this written communication assessment, it appears that the students’ strengths are in their ability to define and focus on the assigned task, and demonstrate conventions appropriate for organizing the content appropriate to a financial analysis report. The primary weakness is that students did not demonstrate an ability to show the interrelationships of the company’s financial system and the economic variables that affect the company and relevant industry.

Recommendations
Though these findings were in BUSA/FIN 307, as mentioned earlier, the work assessed was from students in the RMI program. As a result of these findings, in an online section of BUSA 308 this semester (Spring 2014) Dr. Lee is assigning three (3) additional written assignments in which students need to utilize evidence to support and shape an opinion. This is in addition to a larger written assignment. This will provide the students with additional feedback throughout the semester on their written communication skills.

Oral Communication Assessment of RMI Students:
As mentioned earlier, this 2013-2014 year the institutional and business division communication student learning outcome is being assessed. To align with this plan, the Risk Management and Insurance program made plans to assess both written and oral communication skills of students in the program. The summary of the oral communication CLO assessment plan is as follows:
### Summary of Oral Communication Learning Outcome Assessment 2013-14

<table>
<thead>
<tr>
<th>Semester/Course</th>
<th>Course Modality</th>
<th>Assessed Assignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2013:</td>
<td>In-person</td>
<td>Sarbanes Oxley Presentation</td>
</tr>
<tr>
<td>BUSA/FIN 307</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spring 2014:</td>
<td>In-person</td>
<td>Insurance Experience Presentation</td>
</tr>
<tr>
<td>BUSA 338</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 Many students with a finance concentration are also in the RMI Certificate program. In BUSA/FIN 307, there were five (5) students identified as RMI students also, and therefore the oral presentations of these students were assessed. Findings of both of these assessments are below.

### Assessment Report of Oral Communication:

Academic Division: Business Administration  
Academic Concentration: **Finance/Risk Management and Insurance Certificate**  
Student Learning Outcome assessed (provide complete SLO language):  
SLO #2 Demonstrate clear and effective communication skills in the area of corporate finance.  
(ILO 1; DLO 1, 3)

Student learning outcome alignment (identify the CLO, DLO, GELO and/or ILO aligned with the SLO being assessed):  
ILO#1 - Effective Communication: Use relevant information to communicate clearly and effectively with an intended audience through written and spoken language.  
GELO#2 - Oral Communication: Demonstrate clear and effective speaking skills about relevant information when communicating with an intended audience.  
DLO#1 - Demonstrate critical thinking, research, and communication skills as applied to organizations.  
CLO#1 – Demonstrate critical thinking, quantitative, research, and communication skills as they apply to assessing risk and value.

Assessment procedures (provide a description of the methods used to conduct the assessment):  
A growing number of students with a finance concentration are also applying for the RMI certificate program. Of the eleven (11) students in the fall semester BUSA/FIN 307 class, five (5) are in also in the RMI program. Each student in BUSA 307 was assigned to give an oral presentation about an issue relating to the Sarbanes-Oxley (SOX) Act of 2002. Specifically, each student was to conduct some research on a SOX issue that affected either an individual company or industry, and was to include an introduction, description of the problem/issue, identification of various possible solutions, and a conclusion. The UHWO Oral Communication Value Rubric was used to assess the presentations. In each dimension, a rating of “0” is for work that is in the “beginning” stage; “1” is “progressing”, and “2” is for “advanced” or above expectations. A full description of the Oral Communication Value Rubric is in Appendix D.
Assessment findings:

<table>
<thead>
<tr>
<th>Dimension / Student</th>
<th>#1</th>
<th>#2</th>
<th>#3</th>
<th>#4</th>
<th>#5</th>
<th>Avg.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organization</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1.20</td>
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<td>Language</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0.80</td>
</tr>
<tr>
<td>Delivery</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0.40</td>
</tr>
<tr>
<td>Supporting Material</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0.80</td>
</tr>
<tr>
<td>Central Message</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1.00</td>
</tr>
</tbody>
</table>

All of the students presented in a clear and organized manner (score 1.2). The central message was presented in an understandable manner and only one student did not have sufficient evidence to support the analysis. It appears that the obvious area of weakness is in the “Delivery” dimension (score 0.40) with 3 students scoring a “0” rating. Some areas that need improvement are projecting one’s voice, making eye contact with the audience members, knowing the material so that the speaker is confident, and avoiding long pauses.

Overall, students were able to deliver their message somewhat effectively. However, there are some concerns about performance of the students in the “Delivery” dimension. None of the 5 students received a “2” in the “Delivery” dimension.

Regarding the “Language” dimension with an average score of 0.80, one (1) of the students had difficulty choosing his/her words, and word choices were not always appropriate.

Assessment conclusions:
From this oral communication assessment, it appears that the students’ strength is the ability to convey their central message in a somewhat clear and organized manner. The primary weakness is that students did not demonstrate an ability to deliver their message using language that is compelling in a confident, polished manner.

Assessment Report of Oral Communication:
Academic Division: Business Administration
Academic Concentration: **Finance/Risk Management and Insurance Certificate**

Student Learning Outcome assessed (provide complete SLO language):
SLO#3: Demonstrate clear and effective communication in the area of commercial insurance.

Student learning outcome alignment (identify the CLO, DLO, GELO and/or ILO aligned with the SLO being assessed):
ILO#1 - Effective Communication: Use relevant information to communicate clearly and effectively with an intended audience through written and spoken language.
GELO#2 - Oral Communication: Demonstrate clear and effective speaking skills about relevant information when communicating with an intended audience.
DLO#1 - Demonstrate critical thinking, research, and communication skills as applied to organizations.
CLO#1 – Demonstrate critical thinking, quantitative, research, and communication skills as they apply to assessing risk and value.
Assessment procedures:
Each student in BUSA 338 was assigned to give an oral presentation about his/her experience with a particular insurance issue. The student was to include an introduction, description of the problem/issue, identification of various possible solutions, and a conclusion. Presentations from twelve (12) students were assessed. The UHWO Oral Communication Value Rubric was used to assess the presentations.

Assessment findings:

<table>
<thead>
<tr>
<th>Dimension / Student</th>
<th>#1</th>
<th>#2</th>
<th>#3</th>
<th>#4</th>
<th>#5</th>
<th>#6</th>
<th>#7</th>
<th>#8</th>
<th>#9</th>
<th>#10</th>
<th>#11</th>
<th>#12</th>
<th>Avg.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organization</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0.917</td>
</tr>
<tr>
<td>Language</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>0.667</td>
</tr>
<tr>
<td>Delivery</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>1.0</td>
</tr>
<tr>
<td>Supporting Material</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1.0</td>
</tr>
<tr>
<td>Central Message</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>1.25</td>
</tr>
</tbody>
</table>

All of the students presented the central message in an understandable manner, with three (3) students providing a message or theme that was strongly supported and memorable (average score 1.25). All students provided adequate evidence and/or statistics to support the presentation (average score 1.00). However, no one used a variety of supporting materials.

With average scores of 0.917 and 1.0 for the “Organization” and “Delivery” dimensions respectively, it appears that students had clear patterns of organization and were able to deliver their message somewhat effectively. However, there are some concerns about performance of the students in the “Delivery” dimension, where four (4) students scored a “0”. Some areas to improve for these 4 students would be to make eye contact with the audience, project their voice, have better knowledge of the material (rehearse for confidence), and use more vocal expressiveness. There were four (4) students that received a “2” rating in “Delivery” were animated, made eye contact, projected their voices, knew their material, and smiled.

Besides some concerns in the “Delivery” dimension, there is some concern in the “Language” dimension with an average score of 0.667. Only one (1) of the twelve students used language with word choices that were imaginative or memorable, enhancing the effectiveness of the presentation. The three (3) students with scores of “0” in this dimension struggled to express their message using a clear way such as using the wrong tense of some verbs, or adding many filler words like “so” and “I mean” repeatedly.

Assessment conclusions:
From this oral communication assessment, it appears that the students’ strength is the ability to convey their central message in a somewhat clear and organized manner. The primary weakness is that students did not demonstrate an ability to deliver their message using language that is compelling in a confident, polished manner.
Recommendations:
For the in-person classes, additional oral assignments will be given to provide students with more practice. In particular, feedback will be provided on small presentations in BUSA 308. Future assessment of oral communication skills in subsequent courses such as BUSA 338 and 428 will be done. As they gain more experience speaking in front of a group, their confidence will increase and their manner of presenting will become more comfortable.

IV. Adequacy of Program Resources
Course work for the certificate will also supplement elective offerings in the BA in Business Administration program. This gives students more options and opportunities to see the insurance industry as a possible career choice.

Faculty
One faculty member from the Business/Finance area, Dr. Sharon Lee, was hired for the start of the 2013-2014 year. Since the start of the program, a total of five (5) instructors, experts in the industry, has been recruited from the insurance industry to teach the industry-specific course work. This is another example of the significant support from the industry.

Dr. Sharon K. Lee is the primary faculty and coordinator for the RMI certificate program. Her areas of teaching and research expertise are in risk management and insurance, corporate finance, and corporate governance. She has twenty-five (25) years of teaching experience, significant assessment experience, and has published many articles in academic journals.

Lecturers:
Lloyd Chaffin is Executive Vice President of Fairmont Specialty Insurance Group. He teaches BUSA 338 Commercial Insurance and has over 35 years of industry experience.

Nova Kim is the Manager of the Agency Partners Program at Island Insurance Companies. She teaches BUSA 328 Personal Lines Insurance and has 20 years of industry experience.

Bruce McEwan is Vice President of Administration at Young Brothers, Ltd. Formerly, he was Senior Vice President of Underwriting at United Independent Insurance Agencies, and Vice President of Underwriting at Bishop Insurance Agency. He teaches BUSA 428 Enterprise Risk Management and has over 40 years of industry experience.

Greg Markham is a partner in the law firm, Chee, Markham, & Feldman, and serves as the President of the Hawaii State Bar Association. He teaches BUSA 308 Principles of Risk Management.

Richard Proctor is Vice President at Jerry Hay, Inc. He teaches BUSA 338 Commercial Insurance and has nearly 40 years of industry experience.

Library Resources
None. Books needed for the course work may be purchased by students from the Insurance Institute of America. Most other material or information necessary is available online and/or can be donated by insurance industry employers.
Physical Resources (space, equipment, etc.)
UHWO classroom facilities with standard presentation equipment, such as projectors and screens, etc. will be used.

Additional Resources required (staff, graduate assistantships, etc.)
None.

Estimate of Additional Position Counts and Budget Implementation Over the Next Two Years
A full-time faculty member was hired this year to help develop the program to include extracurricular activities such as advising a student club, networking with insurance agencies for internships, coordinating the schedule of lecturers, and planning opportunities for students to meet industry professionals.

V. Program Efficiency
Program efficiency is measured by:

- Number of students in the program
- Enrollment in courses
- Number of courses taught each year
- Number of students completing the certificate program

There were six (6) students in the first class completing the RMI Program last May 2013. Last semester, one (1) student completed the program in December 2013, for a total of seven (7) graduates from the RMI program so far. At this point, there are twenty (20) students enrolled in the RMI program. However, there are a number of students that are on the path to completing the program but have not declared that they are seeking the certificate. For Spring 2014, it appears there may be up to six (6) students graduating from the RMI program.

Enrollment Numbers
As anticipated in the initial program proposal, enrollments in the Risk Management and Insurance courses have been as follows: 2011-12 year: 10 students; 2012-13 year: 15 students; and for this year 2013-14: 20 students. The following student enrollment reflects the growth of the program. As noted below, the program is growing with UHWO offering two, rather than one section of BUSA 308 Principles of Risk Management and Insurance for the first time this spring semester. This accounts for the significant increase in enrollment this semester in BUSA 308. The Principles course, BUSA 308, has been and will continue to be offered every semester. BUSA 328 is a fall course, while BUSA 338 and 428 are spring courses.

<table>
<thead>
<tr>
<th></th>
<th>BUSA 308</th>
<th>BUSA 328</th>
<th>BUSA 338</th>
<th>BUSA 428</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2011</td>
<td>31</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>31</td>
</tr>
<tr>
<td>Spring 2012</td>
<td>12</td>
<td>0</td>
<td>10</td>
<td>0</td>
<td>22</td>
</tr>
<tr>
<td>Fall 2012</td>
<td>11</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>20</td>
</tr>
<tr>
<td>Spring 2013</td>
<td>28</td>
<td>0</td>
<td>11</td>
<td>9</td>
<td>48</td>
</tr>
</tbody>
</table>
Fall 2013  11  15  0  0  26  
Spring 2014  50  0  12  19  81  
Total  143  24  33  28  228  

Course Scheduling & Delivery Methods
For each of the six (6) courses required for the RMI program, a distance learning delivery is now available at least once every two academic years. Because of this, a student that meets the admission requirements may complete the RMI program in a two-year consecutive period. Recently, promotional visits were made to Kauai Community College and UH – Maui College. In addition to visits to business classes, there were meetings with counselors and Business division chairs to discuss how the program may fit the needs of their students. The initial responses from Kauai Community College and UH-Maui College have been enthusiastic ones. The faculty and advisors on the other islands view this as a great opportunity for their students. In addition, several insurance agencies on Kauai have agreed to provide internships for Kauai Community College students pursuing the RMI certificate.

Regarding course delivery, there will be at least one section of BUSA 301, 324, and 308 taught online every year. The other three (3) courses required for the program will alternate the method of course delivery each year between an in-person vs. distance learning.

The schedule of courses is as follows:
BUSA 308 Principles of Risk Management and Insurance - Offered Every Semester (ITV delivery fall 2014)
BUSA 328 Personal Lines Insurance – Every fall (in-person fall 2014, online fall 2015)
BUSA 338 Commercial Insurance – Every spring (online spring 2015, in-person 2016)
BUSA 428 Enterprise Risk Management - Every spring (in-person spring 2015, online spring 2016)

Although the Risk Management and Insurance course work was designed for the RMI program, these courses may also be used as electives for the BA in Business Administration program. The RMI certificate courses may also be of interest to students in Public Administration, especially in the Disaster Preparedness and Emergency Management and the Health Care Administration programs.

Scholarships
Scholarships have been provided for students in the RMI program. As advised by the insurance advisory board, this was a way to initially generate interest for studying RMI. As stated earlier, the local insurance companies have donated funds to help support scholarships. Up through the fall semester of 2013, $30,000 has been paid in student scholarships. After this semester, the total may be near $50,000.

Student Activities and the Future
The Insurance Society Club was formed in the first year of the program with students participating in campus internship fairs, networking activities, and insurance company tours. Currently, there are approximately 40 students in the club. Last semester, students, along with the faculty advisor, visited a local insurance company, Hawaii Employers Mutual Insurance Company, Inc. (HEMIC) and an insurance agency, Business Insurance Services, Inc. This
semester, a visit to Dongbu Insurance Company is planned for April 23rd. On these visits, the students gain valuable information, insight into the industry, and the learn of job opportunities from top insurance executives. We had the area president of RPS Honolulu, Phil Rellinger, along with a recent UHWO graduate, visit the club on April 8th to discuss industry opportunities. The insurance club students gained valuable industry knowledge and a perspective of the industry from a newly hired student from our certificate program, Alyssa Yafuso.

Currently, there are plans to make our insurance club into an international chapter of Gamma Iota Sigma (GIS) fraternity, an international Risk Management, Insurance, and Actuarial Science Fraternity. Being a part of GIS will improve the networking capabilities of our students before and after graduation, creating more opportunities for them, and giving our program some international recognition. Even while we are in the “applicant chapter” stage, we may send our student chapter president to Philadelphia in August for the GIS Presidents Meeting. The travel expenses for the president are totally funded by the Gamma Iota Sigma national organization.

In the case of a “flat budget” situation, the program will be funded with tuition revenues and support from the insurance industry. If another faculty position is not approved in the next two years, the program can continue with existing faculty and instructors from the local industry. As previously mentioned, the course work has been developed so that it supplements the Business Administration program offerings. This is evident in the number of different majors/concentrations of the students that have enrolled in the program courses to date, in particular, BUSA 308, the Principles course.

The program is funded by tuition revenues and insurance industry support, a great example of the public and private sectors working together. This public/private partnership facilitates career development for students and provides new talent for the industry.

The Academic Cost and Revenue Template follows.
### Academic Program Cost and Revenues Template: Provisional to Established

**ENTER VALUES IN HIGHLIGHTED CELLS ONLY**

<table>
<thead>
<tr>
<th>CAMPUS/Program</th>
<th>UH-WO Certificate in Risk mgmt &amp; Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Provisional Years (adjust as needed to show all provisional years)</strong></td>
<td><strong>Projected Years</strong></td>
</tr>
<tr>
<td><strong>Year 1</strong></td>
<td><strong>Year 2</strong></td>
</tr>
<tr>
<td><strong>Students &amp; SSH</strong></td>
<td></td>
</tr>
<tr>
<td>A. Headcount enrollment (Fall)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>13</td>
</tr>
<tr>
<td>B. Annual SSH</td>
<td></td>
</tr>
<tr>
<td></td>
<td>156</td>
</tr>
</tbody>
</table>

**Direct and Incremental Program Costs Without Fringe**

<table>
<thead>
<tr>
<th>C. Instructional Cost without Fringe</th>
</tr>
</thead>
<tbody>
<tr>
<td>C1. Number (FTE) of FT Faculty/Lecturers</td>
</tr>
<tr>
<td>C2. Number (FTE) of PT Lecturers</td>
</tr>
<tr>
<td>D. Other Personnel Costs</td>
</tr>
<tr>
<td>E. Unique Program Costs</td>
</tr>
<tr>
<td>F. Total Direct and Incremental Costs</td>
</tr>
</tbody>
</table>

**Revenue**

<table>
<thead>
<tr>
<th>G. Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition rate per credit</td>
</tr>
<tr>
<td>H. Other</td>
</tr>
<tr>
<td>I. Total Revenue</td>
</tr>
</tbody>
</table>

**J. Net Cost (Revenue)**

| -45,301 | -42,125 | -26,111 | -4,724 | -55,153 | -87,615 | -120,786 | -170,062 |

**Program Cost per SSH With Fringe**

<table>
<thead>
<tr>
<th>K. Instructional Cost with Fringe/SSH</th>
</tr>
</thead>
<tbody>
<tr>
<td>K1. Total Salary FT Faculty/Lecturers</td>
</tr>
<tr>
<td>K3. Total Salary PT Lecturers</td>
</tr>
<tr>
<td>K4. Cost Including Fringe of K3</td>
</tr>
<tr>
<td>L. Support Costs/SSH</td>
</tr>
<tr>
<td>System-wide Support/SSH</td>
</tr>
<tr>
<td>Organized Research/SSH</td>
</tr>
<tr>
<td>M. Total Program Cost/SSH</td>
</tr>
<tr>
<td>N. Total Campus Expenditure/SSH</td>
</tr>
</tbody>
</table>

**Instructional Cost with Fringe per SSH**

<table>
<thead>
<tr>
<th>O. Comparable Cost/SSH</th>
</tr>
</thead>
<tbody>
<tr>
<td>K. Instructional Cost/SSH</td>
</tr>
<tr>
<td>O. Comparable Cost/SSH</td>
</tr>
</tbody>
</table>

*Reviewed by campus VC for Administrative Affairs:* [Signature]

[Date: 4/9/14]
Instructions
Please include an explanation of this template in your narrative.

A. Headcount Enrollment: Headcount enrollment of majors each Fall semester. Located at url http://www.hawaii.edu/iro/maps.php?category=Enrollment Campus data may be used when majors are a subset of enrollment reported in IFP reports.

B. Annual SSH: Course Registration Report located at url http://www.hawaii.edu/iro/maps.php?title=Course+Registration+Report Add the SSH for the Fall and Spring reports to obtain the annual SSH. This is all SSH taught by the program, including non-majors. Adjust if majors are subset of SSH reported.

C. Instructional Cost without Fringe (automated calculation): Direct salary cost for all faculty and lecturers teaching in the program. *Formula for column D: =IF(OR(D16<="",D17<=""),SUM(D13,D16,D17),"")
   C1. Number of full time faculty and lecturers who are ≥ FTE
   C2. Number of part time lecturers who are < FTE.

D. support for the program who may not be directly employed by the program and may include partial FTEs. Add negotiated collective bargaining increases and 4% per year for inflation thereafter.

E. Unique Program Cost: Costs specific to the program for equipment, supplies, insurance, etc. For provisional years, this would be actual cost. For established years, this would be projected costs using amortization for equipment and add 4% per year for inflation thereafter.

F. Total Direct and Incremental Cost: C = D + E *Formula for column D: =IF(OR(D13<="",D16<="",D17<=""),SUM(D13,D16,D17),"")
   F1. Tuition: Annual SSH X resident tuition rate/credit. *Formula for column D: =F(D16*D10*D122,""")
   F2. Other: Other sources of revenue including grants, program fees, etc. This should not include in-kind contributions unless the service or goods contributed are recorded in the financial records of the program and included in Direct and Incremental Costs in this template.

G. Total Revenue: G = H *Formula for column D: =IF(OR(D21<="",D23<=""),SUM(D21,D23),"")

H. Net Cost: F - G This is the net incremental cost of the program to the campus. A negative number here represents net revenue (i.e., revenue in excess of cost). If there is a net cost, please explain how this cost will be funded. *Formula for column D: =IF(AND(D18<="",D24<=""),D18-24,""")

I. Instructional Costs with Fringe/SSH: (K2 + K4)/B *Formula for column D: =IF(D10<=""),(SUM(D33,D35,D10),"")

J. K1. Salaries without Fringe of Full Time Faculty and Lecturers who are ≥ .5 FTE based on FTE directly related to the program. Add negotiated collective bargaining increases and 4% per year for inflation thereafter.
K2. K1 X 1.35 *Formula for column D: =IF(D32<=""),SUM(D32)*1.35"

K. K3. Salaries without Fringe for Lecturers who are < .5 FTE based on FTE directly related to the program. Add negotiated collective bargaining increases and 4% per year for inflation thereafter.
K4. K3 X 1.05 *Formula for column D: =IF(D34<=""),SUM(D34)*1.05"

L. Support Cost/SSH: The campus' non instructional expenditure/ssh - systemic support - organized research (UHM only) as provided by UH Expenditure Report (http://www.hawaii.edu/iro/maps.php?title=Expenditures+Study) *Formula for column D: =IF(OR(D37>0,D38>0,D39>0),D37+D38-D39,""")

For example, from the 2010-11 UH Expenditure Report (http://www.hawaii.edu/cgi-bin/iro/maps.php?esunify1011.pdf), the support expenditure/ssh per campus is

| UHM | $567.60 + $56 - $128 for organized research - $435 |
| UHWO | $457 + $45 = $482 |
| Haw CC | $230.60 + $28 = $258 |
| UHWO | $155.50 + $34 = $189 |
| Mon CC | $234.60 + $44 = $278 |
| Kap CC | $123.60 + $29 = $152 |
| Kau CC | $238.60 + $59 = $387 |
| Lee CC | $123.60 + $27 = $150 |
| Maui CC | $160.60 + $35 = $195 |
| VW CC | $264.60 + $40 = $304 |

M. Total Program Cost/SSH: K + L *Formula for column D: =IF(OR(D31<="",D36<=""),D31-D36,""")

N. Total Campus Expenditure/SSH: Taken from UH Expenditure Report. For example, for 2009-2010. UHMM $3923-131 (organized research) = $792, UHM = $602, UHWO = $501, HawCC = $408, HonCC = $506, KapCC = $318, KauCC = $703, LeeCC = $300, Maui CC = $396, VWS CC = $457

O. Comparable Program Division Instructional Cost/SSH: Taken from UH Expenditure Report (http://www.hawaii.edu/iro/maps.php?title=Expenditures+Study) or campus data, as available. Please note in the space provided, the program used for the comparison.

Rev. 10.31.12
Narrative for Academic Cost and Revenue Template

A. **Headcount enrollment (Fall):** The number of majors in that were projected in the initial proposal were met:

<table>
<thead>
<tr>
<th></th>
<th>2011-2012</th>
<th>2012-2013</th>
<th>2013-2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Majors</td>
<td>13 majors (10 projected)</td>
<td>16 majors (15 projected)</td>
<td>20 majors (20 projected)</td>
</tr>
</tbody>
</table>

For years projected forward, we are currently beginning to offer the coursework for the certificate online to be able to reach students on the neighbor islands; with this format, we are anticipating a 20% annual increase in majors.

B. **Annual SSH:** For a certificate, we are counting the number of enrollments in the certificate specific courses. These courses could also be used in the finance concentration area, or as Business elective courses.

<table>
<thead>
<tr>
<th></th>
<th>2011-2012</th>
<th>2012-2013</th>
<th>2013-2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSH</td>
<td>156 SSH</td>
<td>195 SSH</td>
<td>318 SSH</td>
</tr>
</tbody>
</table>

C. **Instructional Cost without Fringe:** Year 1 was based on 3 lecturers (1 in FA11; 2 in SP12); Year 2 we 5 lecturer taught sections; Year 3 we added a new faculty who taught 1 section and coordinated internships and other program opportunities.

<table>
<thead>
<tr>
<th></th>
<th>2011-2012</th>
<th>2012-2013</th>
<th>2013-2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sections</td>
<td>3 lecturer taught sections</td>
<td>5 lecturer taught sections</td>
<td>1 faculty taught sec; 1 crse rls for cood duties 5 lecturer taught sections</td>
</tr>
</tbody>
</table>

D. **Other Personnel Costs:** None at this time.

E. **Unique Program Costs:** In H., the insurance industry has donated funding to help generate interest and create support for students. Funds were distributed as noted, in the form of incentive scholarships. The plan going forward is to continue the scholarships with the current criteria for another year, and plan for how future donations could be used, whether it be used for scholarships or professional development opportunities for students to attend conferences or get support for taking/passing industry examinations.

G. **Tuition:** Tuition rates per credit for Year 1 (2011-12): $214/cr; estimated tuition rates based on same rate of increase: for 2012-13: $234/cr; for 2013-14: $254/cr

H. **Other:** Estimated support from insurance industry partners. The industry has promised continuing support contingent upon the growth and quality of the program. Some of the funding has been used for scholarships for classes.

O. **Comparable Cost /SSH:** Though higher initially, we anticipate that these costs will continue to decrease as the program grows.
VI. Evidence of Program Quality

Program quality will be measured by:

- Placement of graduates into related industry positions: Over 70% of the students who have completed the certificate have been placed in industry related positions within one year of completing the certificate, and 100% are employed. Graduates of the Certificate Program currently have job positions at the following companies: ACW Group LLC, RPS (Risk Placement Services) Honolulu Insurance, Dongbu Insurance, Atlas Insurance, GEICO, Social Security Administration, Index Research Services, and Hawaii Federal Credit Union.

  Two students completing the certificate in May have started positions in the industry. One student is working full-time at Island Insurance in the Claims area, while another just started as a Customer Service representative in Commercial Insurance with ACW Group LLC.

- Performance of graduates in related industry positions: Within a year of completion of the certificate, 50% of the graduates will have taken and passed at least one of the Chartered Property Casualty Underwriter (CPCU) licensing exams. To earn the CPCU designation, an individual must pass a series of eight exams, and have at least two (2) years of work experience.

- Placement of students in local insurance industry internships: Currently, we have one student in an underwriting internship position at Island Insurance. Internships for students in the program have been at: Island Insurance-Spring 2014, HEMIC- Fall 2013, Dongbu Insurance- Spring 2013, RPS Honolulu- Spring 2013, Fairmont Specialty Insurance- Spring 2013, and GEICO- Fall 2012.

- Program Assessment:
  1) The following comments from graduating students include remarks on their overall experience in the program and how the program has prepared them for job placement in the insurance industry.

Alyssa Yafuso (December ’13)

*That would be great if they made the RMI program permanent or even expanded it! From what I gathered in Chicago (when I was with the interns from all over the country), there aren't very many insurance programs being offered in the schools. I think there are only a few places where you can get an actual degree in insurance. At first, I didn't want to sign up for the certificate program because the classes weren't being offered in time for me to complete the program and graduate when I wanted to. But at the same time, since I was nearing graduation and having the "Oh my God, what am I gonna do after I graduate" panic attacks and thought I'd just take the intro class and join the Insurance Society to see how I liked it. After going on a few office tours with the club, I decided that I was interested in underwriting and last fall they started offering internships. I looked through the different internships being offered and with a lot of help and guidance from my professors (Eun Ahn and Katie Landgraf) and also the club's advisor (Kevin Higaki), I ended up applying for two internships. I had a lot of friends (not doing the RMI certificate but still in the business division) that had a hard time finding internships to do their senior practicum and fewer were able to find paid internships. So it was awesome that the RMI program was able to team up with insurance companies to offer internships. I decided to take the internship at Risk...*
Placement Services (RPS) and also decided to continue taking the RMI classes during Spring/Fall 2013 even though I graduated in Fall 2012 so I could complete the certificate program.

The internship itself was an amazing experience. The RPS office in Honolulu is pretty small so I didn’t know that it was part of a larger national corporation, Arthur J. Gallagher & Co. (AJG) RPS is one of AJG’s four divisions and had interns in offices all over the country. In addition to the eight weeks I spent training in the Honolulu office, I was also given the opportunity to attend AJG’s intern orientation at their home office in Chicago. I was able to meet all the current and a few former interns that had made the transition into employment at Gallagher after graduating. We also met AJG’s CEO and the Presidents for each of the divisions. It was a bit scary traveling so far away from home, on my own, not knowing anyone and being so far out of my comfort zone, but I learned a lot and met some really great people. Being there definitely motivated me to want to get my professional designations as soon as I can. I learned a lot about the Gallagher corporate culture during the week I was in Chicago and really liked it, so I was really excited when I was offered a full time position at the end of my internship.

My advice to students completing the certificate would be to seriously look at the internships offered by the program as an opportunity for a future career. Of the people I know who completed the program, I’m pretty sure all the people to did internships were offered permanent positions and those who didn’t found it extremely difficult to find a job in insurance without any experience.

I really enjoyed the classes I took in the program and found most of my professors to be very knowledgeable and helpful. The only thing I think I would change about the program would be to split the commercial insurance into two classes, one for property and one for liability. It felt a little rushed to try and learn everything in one semester. I would have also liked for more of the classes to use textbooks from the institutes so students could kill two birds with one stone and also use the class to help study for professional designation exams. Personal lines uses the CPCU 553 book, but I wish the others used CPCU books as well. I believe there’s even a ERM designation/book, but I’m not sure if it covers the same things that we covered in our ERM class.

Jonathan Ringor (May ’13)

There are three benefits the RMI program has provided me over the years. The first is the exposure to an industry that I did not expect myself to be a part of when I first started college. I was able to learn about personal lines, commercial lines, and risk management - topics that would be only a chapter in some finance textbook. However, I do wish that I was able to learn more about the types of insurance outside of property & casualty insurance.

The second is opportunity. The RMI program provided me with many internship opportunities as well as job opportunities right after graduation. The industry is in need of up-and-coming professionals in all lines of insurance. I am proud to say that with the fundamentals from the RMI program and on-the-job training, I am already planning to continue my education in this field in 2014.

The third is confidence. Through this program, I have found confidence in myself and my ability to do my job. In my first year at Dongbu Insurance Co. they were able to accelerate my training and provide me with more responsibilities because of the fundamental knowledge I learned through the RMI program. With this certification, I am confident in my job security in times of economic uncertainty.

Romano Imamura (May ’13)

The RMI program was very helpful in preparing me for my career in Insurance. My faculty advisor, Dr. Eun Ahn, gave me advice about entering the RMI program as a start in the growing field of risk management and insurance. The teachers in my RMI classes were all professionals in the field who had real life knowledge applicable towards insurance positions. Their technical knowledge was critically important, but so was their real life experiences they related to us which made the classes interesting and candidly honest. Dr. Ahn was instrumental in connecting me with Myles Murakami, the head of Atlas Insurance, who gave me an interview opportunity for a position at Atlas. I recently passed my Hawaii State licensing exam to be a Property and Casualty Producer and the RMI classes I took at UHWO covered the very same information I was tested on. I cannot think of a better way to prepare for the licensing exam, or any job in the Hawaii insurance field, than enrolling in the RMI program at UHWO.
Alonzo Gopie (May ’13)

Being one of the first of only six individuals to complete the Risk Management and Insurance Certificate at UHWO, taking the core required classes has broadened my outlook towards the insurance industry. Prior to accomplishing the required classes, my knowledge pertaining to insurance was one of the typical stereotypes; thought dealing with insurance was just a matter of selling car and life insurance. Now, I understand the vast array of possibilities that an individual can pursue in the field aside from just sales. Just to name a few categories, there are financing, accounting, underwriting, claims, and other areas available. I believe the knowledge gained will carry on with me both professionally and personally for years to come.

2) At the end of each semester, course evaluations are given to all students of the RMI courses. The following are some student comments regarding RMI courses and instructors:

BUSA 328 Personal Lines Insurance – Fall 2013

The course really assists in providing that foundation for the future RMI professional. I have learned much and feel confident in pursuing this subject certificate and the profession itself.

This course provided a good depth of knowledge regarding the various personal lines of insurance which will provide a strong foundation professionally in helping clients determine their insurance needs, in addition to helping me determine my personal insurance needs as well. I also feel that it is beneficial to take this course prior to Commercial Insurance so that a student becomes more familiar with further insurance terminology and forms.

She is a wonderful online instructor. She’s very organized and structured the course and coursework well. She is very much the professional in returning our homework assignments and addressing any questions. I felt that I truly benefitted from taking this course and having her as the instructor.

Was a great professor who helped me every chance she could.

I really felt that I benefitted from the way in which the course was structured.

BUSA 338 Commercial Insurance – Spring 2013

From the course evaluation:
Please list your suggestions for improving the course and/or the instructor's teaching style and methods.

I don't really have any suggestions because I thought he was a great professor.

I think that we covered a lot of information in such a limited amount of time. This class should not have only one day of instruction but it needs two days because of the amount of information it has to offer.

My overall evaluation of this instructor is....

Really knowledgeable, friendly and easy to talk to guy. I felt comfortable asking him questions and he is a wealth of knowledge. It
helps having a professor who actually works in the field so he knows exactly how to explain the material.

Good teacher. Maybe slow down a little since there is so much information to absorb. Maybe make it two nights a week instead of one.

He is a great guy and a great teacher. He knows the subject that he teaches very well and he makes me as a student

Very comfortable to talk to him and not afraid to ask questions.

My overall evaluation of this course is...

Good. Kind of difficult, but a good course to take, even if you are not planning on working in the insurance industry.

Good course if you are going into the insurance field. Other than that it really isn't relevant in my opinion to any other concentration of study.

This is a great class if you are very interested in the insurance business.

3) Email from Atlas Insurance - Employer of Certificate Graduate: Romano Imamura

From Myles Murakami – Atlas Insurance President

Professor Ahn: Please read Lance Kawano’s e-mail. You will be very proud of your student and your high recommendation of your student. Your belief and confidence in Romano gave us the confidence in hiring him. It provided Romano an opportunity and Atlas an employee off to a great start! This is what I call a Win-Win deal and was only made possible by you. Mahalo!

From Lance Kawano - Atlas Insurance, Senior Vice President – Personal Lines Division

I have to brag about Romano. Romano took his exam today and passed all sections on the first try. He is one of the few people that has accomplished this. Romano is a bright guy, but he also worked very hard. He represented UH West Oahu and Professor Ahn very well.

VII. Program Objectives are Compatible with Objectives

The outcomes of the RMI program are compatible with the program objectives. The RMI certificate program began just over two years ago and has provided employment for all of its graduates. As a result of earning the certificate, students have gained the skills and knowledge to enhance their job effectiveness in an industry that is in need of talent trained for jobs in risk management and insurance. The messages in letters from industry professionals are in agreement that their industry is facing a crisis of an aging work force and needs quality applicants with an understanding of the fundamentals of this industry.
The RMI certificate program is designed to support UHWO academic and strategic planning, to emphasize increased student access to higher education, and to prepare students for job positions in risk management and insurance. Lecturers of the highest expertise from the industry are in our classrooms teaching our certificate students. The RMI program has been well received by our neighbor island schools, UH – Maui College and Kauai Community College. The RMI program achieves its objectives by offering the opportunity for neighbor island students to complete the certificate over a two-year period. Students in the program are supported by appropriate and accessible academic and faculty advising, library, writing center, and computing services.

VIII. Program Objectives are Still Appropriate Functions of the University

The demand for risk management and insurance professionals is increasing in Hawai`i as well as the rest of the country. According to the Insurance Fact Book 2013, the insurance industry in the U.S. employs nearly 2.4 million people nationally and nearly 10,000 in Hawai`i. Of these people, 61% are employed with insurance carriers and 39% with agencies or brokerage firms. The State of Hawai`i DBEDT Data Book 2012 indicates the insurance industry supports 585 businesses with an annual payroll of over $427 million in 2011. The mean annual payroll per employee is $64,177. Most U.S. insurance companies are expected to increase staff over the next year (Jacobson Group, 2013).

The opportunities for educated individuals trained in risk management and insurance will increase. The industry has weathered recessions by consolidation, new product development, premium adjustments, and cost control. It is a stable industry that offers services and products that are integral in the lives of individuals and organizations. We expect significant growth in our certificate program, preparing students in the state of Hawai`i to meet the continued industry demand.
Appendix A: Letters of Support

1) Myles Murakami, President, Atlas Insurance Agency
2) Gordon I. Ito, Hawai‘i State Insurance Commissioner
3) Hyung Sub Kim, Hawai‘i Branch Manager, Dongbu Insurance Company
4) Stephen Tabussi, Vice President of Marketing, First Insurance Company of Hawai‘i
5) Sonia M. Leong, Executive Director, Hawaii Independent Insurance Agents Association
6) Phillip H. Rellinger, Area President, Risk Placement Services Inc.
7) Timothy M. Dayton, General Manager, Government Employees Insurance Company (GEICO)
February 28, 2014

Dr. Linda Randall  
Vice Chancellor for Academic Affairs  
91-1001 Farrington Highway  
Kapolei, HI 96707

Subject: University of Hawaii, West Oahu – Insurance and Risk Management Certificate Program

Dear Dr. Randall:

Every leader in the Insurance Industry will tell you that they share the same issue that is a constant challenge for them – finding qualified people to fill positions of the rapidly retiring baby boomers. Historically, the industry was able to groom new talent through insurance company’s training programs. Unfortunately, as the insurance companies’ margins grew thinner, the first expense cut was training programs. As a result, the industry now has a talent pool shortage. This issue is not a Hawaii issue but a nationwide problem. Mckinsey & Company did a report titled “Building a Talent Magnet” on this issue and provided recommendations on how to address it. In the Executive Summary of this report, a key recommendation was to attract high quality talent to insurance and risk schools and to expand the number of graduates.

The Hawaii insurance industry took this recommendation to heart and jointly created with the University of Hawaii, West Oahu administrators a Risk Management and Insurance Certificate Program. The goal was to ultimately having a Risk Management and Insurance major degree. The current Certificate Program is jointly funded by the private industry sector and public University system. The Certificate Program includes an internship component, which has had excellent growth and most impressive is the fact that all of the students in the first graduating class found employment in the insurance industry.

The foundation that has been set is very solid, and we need to keep this positive momentum going as a win to the University of Hawaii students and insurance industry. This is a great example of a successful public/private sector endeavor that needs to continue and grow into a baccalaureate degree.

For Hawaii, a very successful Risk Management and Insurance Program will gain national and international attention and entice students from around the world to want to enroll at the University of Hawaii, West Oahu’s program. There are financial supporters with headquarters in places like Japan and Korea, and the Hawaii Insurance Division has taken on interns from many more Asian countries to learn the American Insurance System. Clearly the demand to establish insurance operations in the United States from around the world is there. Let’s do whatever it takes to help the University of Hawaii, West Oahu gain worldwide recognition and help to put Hawaii on the map for all risk management and insurance students!

Respectfully,

Myles A. Murakami  
President

Local Expertise. Global Resources.
February 24, 2014

Dr. Linda M. Randall
Vice Chancellor for Academic Affairs
University of Hawaii-West Oahu
91-1001 Farrington Highway
Kapolei, HI 96707

Dear Dr. Randall:

Re: Certificate in Insurance and Risk Management

The Certificate in Insurance and Risk Management undergraduate program has been a tremendous success. I am encouraging you to continue this program not only for the students’ benefit, but also for the insurance industry in Hawaii, the Insurance Division and other governmental risk management offices.

Insurance touches almost everyone in Hawaii, whether it is through the purchase of health, motor vehicle, homeowners, workers compensation, life insurance or the many other types of insurance. The insurance industry in Hawaii produces around $9 billion in direct written premiums and employs about 30,000 people. Hawaii is the one of largest domicile in the nation for captive insurance companies and is in the top ten based upon assets. Yet, many students do not realize or even contemplate pursuing a career in the insurance industry.

Twice a year, I have been a guest speaker at the insurance classes at the UH-Manoa and have been involved with this program since its inception. I try to convey to students the many different types of jobs opportunities there are in the insurance industry, including producers, underwriters, claims adjusters, marketing experts, risk managers, IT analysts, accountants and actuaries. Management positions, including CEO, COO, CFO, CIO are possibilities. In addition, there is a need in many large businesses to have risk managers that can handle the risk exposure encountered in day to day operations. In short, the opportunities for a good, interesting career are many for those with expertise in insurance and risk management. Furthermore, with the aging population and many of the baby boomers nearing retirement, opportunities to make rapid advancement are there.
The industry needs students to be educated in the basic insurance concepts and principles. The Certificate in Insurance and Risk Management program helps fill in the knowledge and will help fill in the employment gaps. I encourage you to continue this program which is very beneficial to this State.

If you have any questions, please call me at 586-2790.

Sincerely,

GORDON I. ITO
Insurance Commissioner
February 28, 2014

Dr. Linda Randall
Vice-Chancellor for Academic Affairs
91-1001 Farrington Highway
Kapolei, HI 96707

Aloha! Dr. Linda Randall,

I would like to introduce myself, at first. I am the Hawaii Branch Manager of Dongbu Insurance Co., Ltd. (Dongbu) which is a Korean property and casualty insurance company. When insurance industry of Hawaii raised the issue it needed the college graduates and new recruits who already studied insurance courses in the university, UHWO set up the Risk Management & Insurance Certificate Program to satisfy the industry need. Fortunately Dongbu could join the Advisory Board for the Risk Management & Insurance Certificate Program of UHWO.

It is amazing to see the total enrollment for insurance classes in UHWO reached at 228 students during 2 years. There were 6 students who completed the RMI Certificate Program in May, 2013. One student among them applied for Dongbu and became a member of Dongbu staffs. I heard 3 other RMI Certificate Program graduates were employed in insurance industry. I think the beginning was very successful and the insurance industry and UHWO together should encourage this program to be more successful in the future.

I know RMI Certificate Program students are very satisfied with the high quality faculty, better opportunity to employment, and, for one student, even bringing confidence in his life. I am sure RMI Certificate Program got off to a good start. Insurance industry really would like this program to be permanent to attain a long term success.

So I cordially request you to take good care of RMI Certificate Program to be permanent in the future. Dongbu will keep supporting this program.

Mahalo!

Sincerely,

Hyung Sub Lim
Hawaii Branch Manager
Dongbu Insurance Co., Ltd.
February 27, 2014

Dr. Linda Randall
Vice-Chancellor for Academic Affairs
91-1001 Farrington Highway
Kapolei, HI 96707

Dr. Randall,

I am writing in support of making the Risk Management and Insurance Certificate Program at UH West Oahu permanent.

As vice president at First Insurance, I have had the pleasure of working with several insurance leaders and Sonia Leong of HIIA to help make this program a reality. We’ve come together in a collaborative manner around this program because we believe it provides a critical pathway into a strong and growing local industry.

Insurance is an important contributor to the Hawaii job market. Thousands of people enjoy stable and well-paying careers in our industry as agents, adjusters, underwriters, risk and safety specialists, actuaries, support staff and management. However, a continuing issue for many carriers and agencies in Hawaii, including First Insurance, has been the replenishment of talent. Many insurance professionals are nearing retirement age, and during the tech boom of the 90s and the last decade, we didn’t have much new talent entering the industry.

In just two years, the Risk Management and Insurance Certificate Program has directly counteracted this trend by facilitating several job placements for certificate holders and graduates. In addition to exposing students to critical bodies of knowledge for the 21st century, this program connects students to job opportunities that allow them to build their lives and careers in Hawaii, stimulating economic growth for our entire state.

By ‘permanentizing’ the Risk Management and Insurance Program at UHWO, we can continue building on the successes the program has demonstrated in just a short amount of time. The program is a great example of business and public higher education coming together to create a better future for our students and state. I strongly believe it deserves a permanent place in the UH West Oahu curriculum.

Thank you very much for the opportunity to express our support for this program.

Sincerely,

[Signature]

Stephen Dabuti
Vice President, Marketing
February 28, 2014

Dr. Linda M. Randall  
Vice-Chancellor for Academic Affairs  
University of Hawaii - West Oahu  
91-1001 Farrington Highway  
Kapolei, HI 96707

Dear Dr. Randall:

Thank you for this opportunity to send our letter of support of the Risk Management & Insurance Certificate Program at University of Hawaii West Oahu.

When we first approached the University of Hawaii West Oahu about creating the Risk Management & Insurance Certificate in early 2010, we were sincere in our belief that this program would benefit the community and the State. The successful job placement of several of the recipients of Certificate in the insurance industry validates our belief.

Our Insurance industry drives commerce; supports economic stability and provides job opportunities. There are diverse insurance positions which will need to be filled as the aging workforce leaves their employment within the next 5 to 10 years.

We ask that the Risk Management & Insurance Certificate Program become a permanent program.

Yours truly,

Sonia M. Leong  
Executive Director

Phone: (808) 531-3125 • Fax: (808) 531-9995 • Email: hiia@hawaii.twcbc.com  
76 North King Street Ste. 201, Honolulu, Hawaii 96817
February 28, 2014

Dr. Linda Randall
Vice Chancellor for Academic Affairs
University of Hawaii-West Oahu
91-1001 Farrington Hwy
Kapolei, HI 96707

Dear Dr. Randall:

Re: Certificate in Insurance and Risk Management

The undergraduate program, Certificate in Insurance and Risk Management, is very successful and an excellent resource for the insurance industry in Hawaii in the development of young talent. Our industry is facing a crisis of an aging work force. This program is beginning to bear fruit with graduates being hired by local insurance companies, retail agents and underwriting managers.

This is a winning proposition for all concerned. The program exposes students to a profession they might otherwise overlook as a possible career, it assists our industry’s need to find quality applicants with a basic understanding and fundamentals of our profession in replacing those retiring, leaving a void in our ranks. A variety of opportunities exist in sales, underwriting, claims, and finance to name a few.

Our office has been the fortunate recipient of one of these talented students. After interviewing several candidates we offered a young lady a nine week internship which, she accepted. Upon completion, which included a week long session in our Chicago head office, we offered her a position. She started her employment with RPS Honolulu October 1, 2013, and has exceeded expectations. Without this program we would never have been introduced to each other.

I urge you to continue this program for the benefit of the students, the insurance industry and our economy.

Sincerely,

Phillip A Rellinger
Area President

RPS HONOLULU

www.rpsins.com/honolulu

677 Ala Moana Blvd • Honolulu, HI 96813 • Telephone: 808 535-1940 • Facsimile: 808 535-1941

Member AAMGA
American Association of
Managing General Agents

Member PLUS
Professional Liability
Underwriting Society

Member NAPSLO
National Association of
Professional Surplus Lines Offices
February 21, 2014

Dr. Linda Randall
Vice Chancellor for Academic Affairs
91-1001 Farrington Highway
Kapolei, HI 96707

Re: UHWO Insurance Studies Certificate Program

Dear Dr. Randall,

I am writing in support of the proposal to make the Insurance Studies Certificate program permanent. The insurance industry offers one of the largest private employment opportunities for college graduates in Hawaii. There are very limited educational opportunities for students to learn insurance as an entry point into the wide variety of positions available. I am personally familiar with the studies program as GEICO had the first internship for one of the program’s students and has recently hired another student into a full time position. The program is very much a practical program matching graduates with knowledge, experience and skills that are in demand today and will be in the future.

Thank you for your consideration of this proposal.

Sincerely,

Timothy M. Dayton, CPCU
APPENDIX B
List of Industry Donors
(alphabetical order)

1) Atlas Insurance
2) DTRIC Insurance
3) Dongbu Insurance
4) Farmers Insurance Hawaii
5) First Insurance Company of Hawaii
6) GEICO
7) HEMIC
8) HIIA (Hawaii Independent Insurance Agents)
9) Island Insurance
10) RIMS (Risk and Insurance Management Society)
11) RPS/Triad (Risk Placement Services)
12) Underwriters Association
13) Zephyr
14) Anonymous Donor
Appendix C: Advertisement of First RMI Graduates

Congratulations to the 2013 inaugural Risk Management & Insurance Program class at UH West Oahu! We salute your hard work, dedication, and interest in Hawaii’s insurance industry.

The culmination of a unique partnership between UH West Oahu, the Hawaii Independent Insurance Agents Association and its Company Partners, the Risk Management and Insurance certificate guides students toward solid futures in insurance. In the State of Hawaii, the insurance industry employs over 30,000 individuals, and insurance companies write approximately $9 billion in direct written premiums annually.

For more information on this innovative program, please call the Hawaii Independent Insurance Agents Association at 531-3125.

Sponsored by:

[List of sponsors]
Appendix D: Types of Jobs in Risk Management and Insurance

- **Underwriter** – Assesses and analyzes personal and business risks to develop insurance coverage that protect lives, properties, personal assets, and businesses.

- **Claims Adjuster** – After suffering a personal injury or property damage, helps people get settled financially.

- **Broker or Agent** – Builds personal and business relationships to help people secure the protection best for them.

- **Loss Control Analyst** – Investigates and inspects businesses to identify loss exposures and communicate these risks to underwriters.

- **Customer Service Representative** – Responsible for maintaining strong relationships with customers, making sure that customers receive a good level of service is provided.

- **Risk Managers** – Work within a corporation or an insurance company to develop a comprehensive plan for handling risk in a diverse number of areas.

- **Investment Managers** – Within an insurance company, this may be combined with risk manager functions.

- **Other positions needed within the industry where insurance knowledge is an asset:**
  - Accountants
  - Information Technology
  - Human Resources
Appendix E: UHWO WRITTEN COMMUNICATION VALUE RUBRIC

The VALUE rubrics were developed by teams of faculty experts representing colleges and universities across the United States through a process that examined many existing campus rubrics and related documents for each learning outcome and incorporated additional feedback from faculty. The rubrics articulate fundamental criteria for each learning outcome, with performance descriptors demonstrating progressively more sophisticated levels of attainment. The rubrics are intended for institutional-level use in evaluating and discussing student learning, not for grading. The core expectations articulated in all 15 of the VALUE rubrics can and should be translated into the language of individual campuses, disciplines, and even courses. The utility of the VALUE rubrics is to position learning at all undergraduate levels within a basic framework of expectations such that evidence of learning can by shared nationally through a common dialog and understanding of student success.

Definition

Written communication is the development and expression of ideas in writing. Written communication involves learning to work in many genres and styles. It can involve working with many different writing technologies, and mixing texts, data, and images. Written communication abilities develop through iterative experiences across the curriculum.

Framing Language

This writing rubric is designed for use in a wide variety of educational institutions. The most clear finding to emerge from decades of research on writing assessment is that the best writing assessments are locally determined and sensitive to local context and mission. Users of this rubric should, in the end, consider making adaptations and additions that clearly link the language of the rubric to individual campus contexts.

This rubric focuses assessment on how specific written work samples or collections of work respond to specific contexts. The central question guiding the rubric is "How well does writing respond to the needs of audience(s) for the work?" In focusing on this question the rubric does not attend to other aspects of writing that are equally important: issues of writing process, writing strategies, writers' fluency with different modes of textual production or publication, or writer's growing engagement with writing and disciplinarity through the process of writing.

Evaluators using this rubric must have information about the assignments or purposes for writing guiding writers' work. Also recommended is including reflective work samples of collections of work that address such questions as: What decisions did the writer make about audience, purpose, and genre as s/he compiled the work in the portfolio? How are those choices evident in the writing -- in the content, organization and structure, reasoning, evidence, mechanical and surface conventions, and citational systems used in the writing? This will enable evaluators to have a clear sense of how writers understand the assignments and take it into consideration as they evaluate.

The first section of this rubric addresses the context and purpose for writing. A work sample or collections of work can convey the context and purpose for the writing tasks it showcases by including the writing assignments associated with work samples. But writers may also convey the context and purpose for their writing within the texts. It is important for faculty and institutions to include directions for students about how they should represent their writing contexts and purposes.
Glossary
The definitions that follow were developed to clarify terms and concepts used in this rubric only.

• Content Development: The ways in which the text explores and represents its topic in relation to its audience and purpose.

• Context of and purpose for writing: The context of writing is the situation surrounding a text: who is reading it? who is writing it? Under what circumstances will the text be shared or circulated? What social or political factors might affect how the text is composed or interpreted? The purpose for writing is the writer's intended effect on an audience. Writers might want to persuade or inform; they might want to report or summarize information; they might want to work through complexity or confusion; they might want to argue with other writers, or connect with other writers; they might want to convey urgency or amuse; they might write for themselves or for an assignment or to remember.

• Disciplinary conventions: Formal and informal rules that constitute what is seen generally as appropriate within different academic fields, e.g. introductory strategies, use of passive voice or first person point of view, expectations for thesis or hypothesis, expectations for kinds of evidence and support that are appropriate to the task at hand, use of primary and secondary sources to provide evidence and support arguments and to document critical perspectives on the topic. Writers will incorporate sources according to disciplinary and genre conventions, according to the writer's purpose for the text. Through increasingly sophisticated use of sources, writers develop an ability to differentiate between their own ideas and the ideas of others, credit and build upon work already accomplished in the field or issue they are addressing, and provide meaningful examples to readers.

• Evidence: Source material that is used to extend, in purposeful ways, writers' ideas in a text.

• Genre conventions: Formal and informal rules for particular kinds of texts and/or media that guide formatting, organization, and stylistic choices, e.g. lab reports, academic papers, poetry, webpages, or personal essays.

• Sources: Texts (written, oral, behavioral, visual, or other) that writers draw on as they work for a variety of purposes -- to extend, argue with, develop, define, or shape their ideas, for example.
## Written Communication Value Rubric

<table>
<thead>
<tr>
<th>Writing Dimension</th>
<th>Advanced 2</th>
<th>Progressing 1</th>
<th>Beginning 0</th>
<th>Scoring</th>
</tr>
</thead>
</table>
| **Context of and Purpose for Writing** | Demonstrates a thorough understanding of context, audience, and purpose that is responsive to the assigned task(s) and focuses all elements of the work | Demonstrates adequate consideration of context, audience, and purpose and a clear focus on the assigned task(s) (e.g., the task aligns with audience, purpose, and context) | Demonstrates minimal attention to context, audience, purpose, and to the assigned tasks(s) (e.g., expectation of instructor or self as audience) | 0  
 1  
 2 |
| **Content Development**         | Uses appropriate, relevant, and compelling content to illustrate mastery of the subject, conveying the writer's understanding, and shaping the whole work | Uses appropriate and relevant content to develop and explore ideas through most of the work | Uses appropriate and relevant content to develop simple ideas in some parts of the work | 0  
 1  
 2 |
| **Genre and Disciplinary Conventions** | Demonstrates detailed attention to and successful execution of a wide range of conventions particular to a specific discipline and/or writing task (s) including organization, content, presentation, formatting, and stylistic choices | Demonstrates use of important conventions particular to a specific discipline and/or writing task(s), including organization, content, presentation, and stylistic choices | Attempts to use a consistent system for basic organization and presentation | 0  
 1  
 2 |
| **Sources and Evidence**        | Demonstrates skillful use of high-quality, credible, relevant sources to develop ideas that are appropriate for the discipline and genre of the writing | Demonstrates use of credible and relevant sources to support ideas that are situated within the discipline and genre of the writing | Demonstrates an attempt to use sources to support ideas in the writing | 0  
 1  
 2 |
| **Control of Syntax and Mechanics** | Uses graceful language that skillfully communicates meaning to readers with clarity and fluency, and is virtually error-free | Uses language that generally conveys meaning to readers with clarity, although writing may include some errors | Uses language that sometimes impedes meaning because of errors in usage | 0  
 1  
 2 |

**Total score:**

---

**UHWO ORAL COMMUNICATION VALUE RUBRIC**
The VALUE rubrics were developed by teams of faculty experts representing colleges and universities across the United States through a process that examined many existing campus rubrics and related documents for each learning outcome and incorporated additional feedback from faculty. The rubrics articulate fundamental criteria for each learning outcome, with performance descriptors demonstrating progressively more sophisticated levels of attainment. The rubrics are intended for institutional-level use in evaluating and discussing student learning, not for grading. The core expectations articulated in all 15 of the VALUE rubrics can and should be translated into the language of individual campuses, disciplines, and even courses. The utility of the VALUE rubrics is to position learning at all undergraduate levels within a basic framework of expectations such that evidence of learning can by shared nationally through a common dialog and understanding of student success.

**The type of oral communication most likely to be included in a collection of student work is an oral presentation and therefore is the focus for the application of this rubric.**

**Definition**

Oral communication is a prepared, purposeful presentation designed to increase knowledge, to foster understanding, or to promote change in the listeners' attitudes, values, beliefs, or behaviors.

**Framing Language**

Oral communication takes many forms. This rubric is specifically designed to evaluate oral presentations of a single speaker at a time and is best applied to live or video-recorded presentations. For panel presentations or group presentations, it is recommended that each speaker be evaluated separately. This rubric best applies to presentations of sufficient length such that a central message is conveyed, supported by one or more forms of supporting materials and includes a purposeful organization. An oral answer to a single question not designed to be structured into a presentation does not readily apply to this rubric.

**Glossary**

*The definitions that follow were developed to clarify terms and concepts used in this rubric only.*

- **Central message:** The main point/thesis"bottom line"/"take-away" of a presentation. A clear central message is easy to identify; a compelling central message is also vivid and memorable.
- **Delivery techniques:** Posture, gestures, eye contact, and use of the voice. Delivery techniques enhance the effectiveness of the presentation when the speaker stands and moves with authority, looks more often at the audience than at his/her speaking materials/notes, uses the voice expressively, and uses few vocal fillers ("um," "uh," "like," "you know," etc.).
- **Language:** Vocabulary, terminology, and sentence structure. Language that supports the effectiveness of a presentation is appropriate to the topic and audience, grammatical, clear, and free from bias. Language that enhances the effectiveness of a presentation is also vivid, imaginative, and expressive.
• Organization: The grouping and sequencing of ideas and supporting material in a presentation. An organizational pattern that supports the effectiveness of a presentation typically includes an introduction, one or more identifiable sections in the body of the speech, and a conclusion. An organizational pattern that enhances the effectiveness of the presentation reflects a purposeful choice among possible alternatives, such as a chronological pattern, a problem-solution pattern, an analysis-of-parts pattern, etc., that makes the content of the presentation easier to follow and more likely to accomplish its purpose.

• Supporting material: Explanations, examples, illustrations, statistics, analogies, quotations from relevant authorities, and other kinds of information or analysis that support the principal ideas of the presentation. Supporting material is generally credible when it is relevant and derived from reliable and appropriate sources. Supporting material is highly credible when it is also vivid and varied across the types listed above (e.g., a mix of examples, statistics, and references to authorities). Supporting material may also serve the purpose of establishing the speaker’s credibility. For example, in presenting a creative work such as a dramatic reading of Shakespeare, supporting evidence may not advance the ideas of Shakespeare, but rather serve to establish the speaker as a credible Shakespearean actor.
<table>
<thead>
<tr>
<th>Oral Dimensions</th>
<th>Advanced 2</th>
<th>Progressing 1</th>
<th>Beginning 0</th>
<th>Scoring</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Organization</strong></td>
<td>Organizational pattern (specific introduction and conclusion, sequenced material within the body, and transitions) is clearly and consistently observable and is skillful and makes the content of the presentation cohesive.</td>
<td>Organizational pattern (specific introduction and conclusion, sequenced material within the body, and transitions) is clearly observable within the presentation.</td>
<td>Organizational pattern (specific introduction and conclusion, sequenced material within the body, and transitions) is not observable within the presentation.</td>
<td>0 1 2</td>
</tr>
<tr>
<td><strong>Language</strong></td>
<td>Language choices are imaginative, memorable, and compelling, and enhance the effectiveness of the presentation. Language in presentation is appropriate to audience.</td>
<td>Language choices generally support the effectiveness of the presentation. Language in presentation is appropriate to audience.</td>
<td>Language choices are unclear and minimally support the effectiveness of the presentation. Language in presentation is not appropriate to audience.</td>
<td>0 1 2</td>
</tr>
<tr>
<td><strong>Delivery</strong></td>
<td>Delivery techniques (posture, gesture, eye contact, and vocal expressiveness) make the presentation compelling, and speaker appears polished and confident.</td>
<td>Delivery techniques (posture, gesture, eye contact, and vocal expressiveness) make the presentation interesting, and speaker appears comfortable.</td>
<td>Delivery techniques (posture, gesture, eye contact, and vocal expressiveness) detract from the understanding of the presentation, and speaker appears uncomfortable.</td>
<td>0 1 2</td>
</tr>
<tr>
<td><strong>Supporting Material</strong></td>
<td>A variety of types of supporting materials (explanations, examples, illustrations, statistics, analogies, quotations from relevant authorities) make appropriate reference to information or analysis that significantly supports the presentation or establishes the presenter's credibility/authority on the topic.</td>
<td>Supporting materials (explanations, examples, illustrations, statistics, analogies, quotations from relevant authorities) make appropriate reference to information or analysis that generally supports the presentation or establishes the presenter's credibility/authority on the topic.</td>
<td>Insufficient supporting materials (explanations, examples, illustrations, statistics, analogies, quotations from relevant authorities) make reference to information or analysis that minimally supports the presentation or establishes the presenter's credibility/authority on the topic.</td>
<td>0 1 2</td>
</tr>
<tr>
<td><strong>Central Message</strong></td>
<td>Central message is compelling (precisely stated, appropriately repeated, memorable, and strongly supported.)</td>
<td>Central message is understandable and consistent with the supporting material.</td>
<td>Central message can be deduced, but is not explicitly stated in the presentation.</td>
<td>0 1 2</td>
</tr>
</tbody>
</table>

**Total score:**
Appendix E: Information Sources

5) The American Institute for Chartered Property Casualty Underwriters (AICPCU) and Insurance Institute of America, http://www.aicpcu.org
8) P-C Trends, Gravity of Talent Crisis in Property-Casualty Industry, Veronica Devore.