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Professional development for part-time community college insurance instructors

Moulton, Sandra Davis, Ed.D.

The University of North Carolina at Greensboro, 1988

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PROFESSIONAL DEVELOPMENT FOR PART-TIME COMMUNITY COLLEGE INSURANCE INSTRUCTORS

by

Sandra Davis Moulton

A Dissertation Submitted to the Faculty
of the Graduate School at
The University of North Carolina at Greensboro
in Partial Fulfillment
of the Requirements for the Degree
Doctor of Education

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Dissertation Adviser

APPROVAL PAGE

This dissertation has been approved by the following committee of the Faculty of the Graduate School at The University of North Carolina at Greensboro.

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In response to new prelicensing education requirements for entry-level insurance agents, the North Carolina Department of Insurance, the North Carolina Department of Community Colleges, and the North Carolina Insurance Education Foundation co-sponsored in-service training for the improvement of teaching skills of prelicensing insurance instructors. A seminar comprised of two insurance content sessions and one pedagogy session was conducted at three locations in 1987; teaching outlines and supplemental materials were adapted to complement participants' teaching responsibilities. The present study was undertaken to determine what relevancy professional development may have for teaching performance.

A model for in-service training was developed to offer skills training in adult teaching methodology and insurance theory; training resources provided by instructional materials and expert instructors; and attendance incentives in the forms of convenience, financial assistance, and multi-organizational support. Outcomes were expressed as trainee perceptions indicated by survey responses and as student pass rate performance on state licensing examinations. A survey questionnaire was administered to elicit attendance motives, achievement of atendance motives, and evaluation of content and instruction. State licensing examination reports for participating and non-participating institutions prior and subsequent to training were compared for changes in pass rates.

Favorable perceptions were obtained from survey responses indicating 81% participated to improve teaching skills; 83% achieved their attendance goals; 91% perceived the training to be valuable; and 86% were willing to

recommend it to others. Topics for future seminars, principally property and casualty insurance, were suggested by 65%. Pass rate changes were observed before and after training for participant and non-participant community colleges and insurance industry schools on Life/Accident/Health and Property/Casualty licensing examinations. Generally, participants experienced improvement, while non-participants realized declines. The greatest changes occurred on Property/Casualty, from a 1.3% increase for participating insurance industry schools to a 30.4% decrease for non-participatipating community colleges. These results suggest a relevancy between professional development and teaching performance and advocate further in-service training in pedagogy and content-specific topics.

ACKNOWLEDGEMENTS

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CHAPTER I

INSURANCE INSTRUCTORS' SEMINAR

Teaching quality is an issue in community colleges often affected by large numbers of part-time faculty and external pressures for educational accountability. Prelicensing insurance education in North Carolina community colleges provides an opportunity to study the impact of these forces. Education programs of this nature are designed to offer entry-level agents a degree of minimum skills necessary for competent and professional service, and community colleges, frequently the source of pre-licensing education, are responsible for the quality of instruction provided to licensure candidates.

Need for In-service Training

Following enactment of prelicensing insurance education requirements in North Carolina, a need emerged to develop new strategies for insurance progam improvement. While it may be possible to attain higher levels of prelicensing education by enrolling more academically prepared students, based on a policy of higher admission standards, this approach will be discouraged by the open door philosophy so characteristic of community colleges. Moreover, the practice of insurance does not appear to be so unique as to justify preadmission standards for academic ability. On the other hand, it may be possible to achieve higher levels of prelicensing insurance education by employing qualified instructors and by in-service training. As the Commissioner of Insurance certifies instructors on the basis of insurance education and experience, professional development

moves to the forefront of appropriate strategies by which the colleges may affect improved prelicensing insurance education.

Where insurance instructors are employed as full-time faculty, the institution will expect them to be adequately informed about regulations, subject matter, teaching methodology, and technical assistance. However, instructor certification standards established by the North Carolina Department of Insurance emphasize experience to the degree that insurance instructors typically are part-time faculty and full-time agents. Individual institutions will want to retain the flexibility to provide orientation and support services according to local resources. It is in the area of subject matter and teaching skills that statewide in-service training may prove to be beneficial.

In-service Training Objectives

Prelicensing insurance education requirements were ratified by the North Carolina General Assembly on July 12, 1985, to become effective on July 1, 1986, an action creating demand for improved insurance education programs. In response, three organizations joined forces to design and conduct a series of two-day conferences for the professional development of prelicensing insurance instructors: the North Carolina Department of Community Colleges, ~~the~~ North Carolina Department of Insurance, and the North Carolina Insurance Education Foundation. Topics were selected to address technical aspects of teaching insurance to adults, and invitees included personnel from community college and insurance industry schools.

The primary objective of the resultant insurance instructors' seminar was to improve prelicensing insurance education in North Carolina, to be accomplished by a conference comprised of three sessions featuring topics

of interest to life and health insurance and property and casualty insurance instructors. Two sessions emphasized insurance content most common to various forms of state licensing examinations; the third addressed appropriate techniques for teaching adult students. Seminars were conducted during the first half of 1987.

Problem Statement

The purpose of the present study was to discover what relevancy may exist for participants between in-service training and subsequent teaching behaviors. Measures of effectiveness were designated as participants' assessment of the seminar and students' examination pass rates. Accordingly, participants at each location were invited to evaluate the training. In addition, the performance of licensure candidates on state licensing examinations prior and subsequent to the seminar were reviewed; examinees represented both participating and non-participating insurance programs. Survey responses provided subjective perceptions about the effectiveness of the seminar, while examination performance offered comparisons for participant and non-participant community colleges and industry schools on life and health insurance and property and casualty insurance examinations. These data were analyzed for participants' perceptions and students' performance, respectively, on the premise that positive perceptions about the professional development experience would lead to improved instruction, which in turn would be evidenced by greater numbers of successful examinees. Results were then compared to determine whether or not examination pass rates might be attributable to in-service training.

Chapter II presents a survey of three topics: issues associated

with part-time faculty; recent trends for professional development in higher education; and the nature of adult learning. Chapter III describes several elements essential to the development, implementation, and evaluation of the insurance instructors' seminar. Specifically these refer to vested interests of the sponsoring orgainzations, an in-service training model, and evaluation objectives and procedures. Chapter IV traces the implementation phase, presents the findings, and discusses the implications; despite positive indications between participation and examination performance, the results are inconclusive. Chapter V offers conclusions and recommendations appropriate to future professional development for prelicensing insurance instructors.

CHAPTER II

PART-TIME FACULTY, PROFESSIONAL DEVELOPMENT, AND ADULT LEARNERS

The purpose of the following review is to examine three factors which, by their relevancy to the present study, have the capacity to influence its design as well as its outcome. Consideration is given to part-time faculty, as they represent the primary target of the insurance instructors' seminar, with emphasis on (1) their growing numbers in higher education, (2) reasons why institutions employ them, (3) their teaching quality, and (4) the policy issues which have resulted. A second factor, professional development, is surveyed as it constitutes the treatment to which seminar participants were subjected. Topics include (5) collegial interest in and support of in-service training, (6) justification of professional development as a non-monetary benefit of part-time employment, (7) recent trends among community colleges nationwide and opportunities provided to community college part-timers in North Carolina. Finally, adult learning will be explored, for it applies not only to students of insurance but also to seminar participants. Consideration is given to (8) the growing numbers of adult learners, (9) their learning motives and processes, and (10) their interest in occupational learning.

Part-time Faculty

In a 1981 presentation to the American Association for Higher Education, Thomas A. Emmet reviewed a number of then-recent conferences,

studies, and other activities devoted to the topic of part-time faculty. The number of conferences, panels, and statements alone - attributable to the American Association of Community and Junior Colleges, the American Association of University Professors, the American Council on Education, the American Federation of Teachers, and the Association of Governing Boards of Universities - suggested a strong interest in "academic career alternatives." (Emmet, 1981). This interest, derived from increasing reliance on temporary instructors, includes consideration of teaching quality.

Studies have been conducted to determine: how many faculty have part-time status; why they seek academic employment and why institutions employ them; and what teaching preparation and effectiveness they have. The results have given rise to policy issues which endorse provisions for professional development. In-service training offered to part-time faculty at the community college level typically are intended to improve communication systems, orientation procedures, support services, and teaching skills. Professional development for part-time faculty is justified as a strategy to enhance instructor understanding of student needs and institutional missions.

Employment Trends

Post-secondary employment of part-time faculty began to increase in the 1960s, with much of the growth occurring at the two-year level. The following decade experienced an 80% increase in part-timers at community colleges, as compared with an 11% gain in the numbers of fully-employed teachers. At the same time, four-year institutions employed 38% more part-timer professors and 11% more full-time faculty. By the early 1980s,

employment of part-time faculty in higher education had become substantial. The National Center for Education Statistics (1980) reported more than 250,000 part-timers, a figure representing approximately 32% of all post-secondary instructors; of these, 53% were employed by community colleges, 34% by four-year institutions, and 13% by universities. Two years later, the American Association of Community and Junior Colleges reported 651,606 full- and part-time faculty. (Vaughan, 1982; Gappa, 1984; Tucker, 1984). If 53% were a correct estimate, actual numbers of part-time community college instructors would have been approximately 345,350 in 1982. The seeming discrepancy between these reports may be due to the variety of employment classifications which exist in higher education.

Another observation indicates slightly different distributions of part-time faculty among institutions: 51% at community colleges, 24% at liberal arts colleges, and 20% at research institutions. (Brown, 1982). The Florida community college system illustrated this trend in the fall of 1980, with a faculty of approximately 9,000 part-timers and half that number of full-timers. (Tucker, 1984). Other reports suggest the number of community college part-time faculty ranges between 51% and 69%. (Andes, 1981; Brown, 1982; Cohen, 1982; Illinois Community College Board, 1987). However, a more recent study found that 23% of all FTE staff in community colleges were part-timers from 1984 to 1986; further, 29% of all credit FTE staff were part-time faculty in 1986. These data were obtained from a research project undertaken by the National Association of College and University Business Officers in cooperation with the American Association of Community and Junior Colleges, the Association

of Community College Trustees, and the Center for Education Statistics. It is highly probable that they provide a more accurate picture of picture of community college part-time employment. (Dickmeyer, 1987). The North Carolina community college system relects this pattern of reliance on part-time faculty.

Employment Rationale

The Tuchman Taxonomy identifies seven categories for the population of part-time employees in higher education, on the basis of individual employment motives. Derived from a sampling, categories are described in terms of percentages and characteristics.

> Full-Mooners (27.6%) - individuals concurrently employed full-time elsewhere for more than 34 hours a week and for more than 17 weeks a year.
>
> Students (21.2%) - individuals registered for academic credit in a department other than the one in which they are employed.
>
> Hopeful Full-Timers (16.6%) - individuals accepting part-time employment in anticipation of obtaining a full-time position.
>
> Part-Mooners (13.6%) - individuals holding two or more part-time positions of less than 35 hours a week but for more than one week a year.
>
> Homeworkers (6.4%) - individuals employed part-time in order to care for a dependent in the home.
>
> Semi-Retired (2.8%) - individuals otherwise retired.
>
> Part-Unknowners (11.8%) - individuals whose reasons for part-time employment do not fall into any of the preceding categories. (Tuchman, 1981).

Two-thirds of the sample were employed as instructors; thus a variety of employment motives appear to exist among part-time faculty. (Gappa, 1984; Morton, 1984; Tucker, 1984; Morton, 1986; Selman, 1986; California Community Colleges, 1987).

Today's faculty administrators face the seemingly impossible task of integrating two dichotomous goals in higher education. One is to "maintain a stable pool of teaching personnel whose members are familiar with their positions and able to give continuity to the educational process." The second goal is to "provide flexibility in meeting changes in enrollment patterns and course demands." (Flynn, 1980, p. 993). No solution has emerged as yet, perhaps because the reasons for employing part-time faculty vary from one institution to another. (Emmet, 1981; Cohen, 1982; Gappa, 1984). Flexibility is the most frequently cited rationale, followed by financial and other needs.

Flexibility The substantial increase in part-time faculty employment is justified by institutional need to meet unexpected shifts in enrollment demands. (Andes, 1981; Tuchman, 1981; Tucker, 1984; Smith, 1986; California Community Colleges, 1987). Specifically, part-timers offer colleges the ability to provide (1) state-of-the-art courses (2) taught by state-of-the-art practitioners (3) at convenient times and places. (Gappa, 1984). Often those needs are dictated by the educational demands of business and industry. (Brown, 1982; Hodgkinson, 1983). In some cases, continuing education programs that traditionally relied on part-timers have been expanded; in others, student preferences for night courses have resulted in more part-time evening instructors to supplement day-time academic programs. (Gerry, 1981; Brown, 1982; Hodgkinson, 1983).

Economy Finance ranks as the second most-cited explanation why colleges find temporary instructors attractive: part-time faculty provide the financial means to reduce personnel costs. Economic savings may be realized on the basis of widely-accepted assumptions that part-timers

require less compensation and benefits because they (1) have less experience and/or academic preparation for teaching, and they (2) receive benefits from a primary employer. (Andes, 1981; Tuchman, 1981; Brown, 1982; Gappa, 1984; Tucker, 1984).

Curriculum Competency At least one reason appears to be somewhat related to flexibility. Colleges report a demand for instructors who possess the credentials necessary to provide curriculum competency. (Andes, 1981; Tuchman, 1981; Brown, 1982; Hodgkinson, 1983). By virtue of expertise gained outside academe, part-timers often have the capacity to make a classroom contribution not readily available from among the pool of full-time faculty. Experience from business/industry, and the professions can enrich a curriculum where state-of-the art knowledge is sought by adult learners.

College-community relations is another rationale for the employment of part-time faculty, the notion being that part-timers perform a public relations function by providing a link between the institution and its constituencies. (Andes, 1981; Emmet, 1981). Moreover, part-timers may be a creative resource for the academic community, bringing vitality and fresh ideas to bear on both old and new programs. (Tuchman, 1981; Bennett, 1983; Tucker, 1984). Finally, instructors with full-time status are choosing to remain in the system longer, perhaps due to inflation and the absence of a mandatory retirement age. Consequently needs deemed to be temporary by the institution are often met by employing part-time faculty. (Gerry, 1981; Bennett, 1983).

Two employment policies have been recommended to community colleges for resolution of the dichotomy: (1) hire full-time faculty to achieve

stability and (2) employ part-timers to acquire flexibility. (Flynn, 1980). This approach suggests that flexibility is indeed the overwhelming justification for growing numbers of part-time faculty on American campuses. Additional support for this rationale proposes that part-time instructors offer a viable means to meet the evolving changes in our socio-economic systems. Among these changes are growth in the number of adult learners, rising competition from non-academic institutions, shifting enrollments across fields, and growth in student enrollments sensitive to the business cycle. (Tuchman, 1981). Although students may be a source of part-time faculty for senior institutions, according to the Tuchman Taxonomy, they are not readily available to junior colleges. Instead, community colleges typically look to business, industry, and the professions for part-time instructional needs.

Teaching Quality

Academic preparation became a national issue once part-time faculty began to have a substantial impact on courses offered for academic credit and on programs where accreditation is necessary. Even prior to this time, however, demand for quality instruction from part-timers was dictated by the needs of older students and the proliferation of evening, weekend, and off-campus programs which tend to siolate the faculty from administration. (Tucker, 1984). As a result, forces external to the institution also have a vested interest in the qualifications of part-time faculty. For example, the Commission on Colleges of the Southern Association of Colleges and Schools is resolved to "give systematic attention during institutional evaluations to such matters as...quality of part-time teaching staff." (Southern Association of Colleges and

Schools, Criterion 4.4, p. 20).

The evidence is inconclusive regarding the degree to which part-time faculty are qualified for their teaching responsibilities. A study of West Virginia post-secondary faculty (1974) sought to determine the distribution and other characteristics of full- and part-timers. This system contains 15 institutions, three of which are graduate schools, eight are four-year colleges, and four are two year schools. Only one of the graduate schools reported employment of part-time faculty exceeding 50% of the total faculty, whereas half of the two-year colleges did so. In addition, part-time instructors, as compared with all full-timers, were characterized by:

(1) less experience in higher education;
(2) less experience at the reporting institutions;
(3) younger in age;
(4) less scholarly preparation (master's degree was the highest); and
(5) more likely to be employed as a lecturer or instructor than as a professor.

No significant differences between the groups were found on the basis of race and sex. These data corroborate the national profile of part-time faculty, which can be summarized by four traits:

(1) fewer academic credentials;
(2) longer practical and/or professional experience;
(3) less academic experience; and
(4) less theory in the individual's content field.
Hoffman, 1979; Andes, 1981; Morton, 1984; California Community Colleges, 1987; Illinois Community College Board, 1987).

These characteristics suggest that few part-time faculty are academically prepared in programs specifically designed for post-secondary teaching. On the other hand, where they are working in the field, they may have more knowledge than most full-time faculty. As a consequence,

recruitment and in-service activities typically reflect the standard recommendation to select and train those individuals who possess a broad preparation and a sensitivity to adult learner needs and institutional mission. (Cohen, 1982). One may conclude that where a college seeks to correct the academic deficiencies which appear to be characteristic of its part-time faculty, professional development in the content field may be an appropriate strategy. Moreover, in-service training which emphasizes theory may be the most expedient step, in that scholarly preparation and academic experience may, by comparision, require more outlay of institutional resources.

Policy Issues

Observers in the field of higher education have identified a number of policy issues relevant to the employment of part-time faculty which indicate several areas of concern: quality in teaching; legal rights; professional development; equitable pay; and accreditation agencies. (Gerry, 1981; Brown, 1982; Gappa, 1984). It is not enough to know what the problems are, however. Once they have been identified, it then becomes "imperative that institutions of higher education implement systematic strategic plans and coherent processes for the effective utilization of part-time faculty." (Brown, 1982, p. 2). Resultant proposals tend to address orientation, professional development, support services, instructional assistance, and performance evaluation.

Perhaps the most sophisticated strategy to date was recommended by Thomas A. Emmet. As a director of leadership seminars for the American Council on Education, Emmet has become an advocate at the national level for the formulation of institutional policies pertinent to part-time

faculty and has proposed ten policy considerations vital to the creation of an effective and equitable program for part-time faculty development. In essence, institutions are charged to:

(1) Study their current policies regarding part-timers.
(2) Develop a rationale for part-time faculty employment.
(3) Create a quality control policy for this rationale.
(4) Develop an evaluation procedure for quality control.
(5) Provide orientation, professional development, and in-service training by which to evaluate performance.
(6) Define contractual relationships of part-timers; develop/provide faculty handbooks to explain their rights/duties.
(7) Assist part-time faculty with adequate academic and support services to enhance their performance.
(8) Instruct them in academic freedom, due process, and professional ethics to increase their contribution to institutional mission.
(9) Compensate part-time faculty equitably.
(10) Show them off as a community resource. (Emmet, 1981, p. 2).

Heeding the call to action, others have affirmed and adopted these recommendations. (Bramlett, 1982; Reece, 1984; Pedras, 1985).

Professional Development

Collegial Interest

Faculty development refers to activities intended to renew, improve and/or change the professional and pedagogical skills of teachers. It promotes more effective utilization of part-timers, especially where instructors are employed for their field experience but have limited classroom expertise. (Harris, 1980; Siegel, 1986; Hoerner, 1987). Faculty participation in professional development is so crucial to the goals of higher education, that the Association of American Colleges challenged the profession of college teaching in its 1985 Report to the Academic Community, asserting:

> The primary obligation of professionals is to know their professional business, its ethical responsibilities to clients and the profession itself, the skills essential to its performance,

> and the body of knowledge that must be mastered. The first obligation of a college teacher must, therefore, be to the profession of teaching. (Association of American Colleges, 1985, p. 35).

This report goes on to deplore the scholarly preparation of doctoral students, often destined for teaching careers, which typically fails to include pedagogical training. (Association of American Colleges, 1985). Thus it appears even instructors with the highest credentials may benefit from professional development, even activities designed to improve teaching skills.

Likewise the Southern Association of Colleges and Schools (SACS) recognizes the value of professional growth, by requiring its member institutions to provide their faculties with opportunities for continued professional development throughout their careers. Individuals have the freedom to choose their own plans for professional development, and institutions must demonstrate that such activities occur. SACS considers in-service training to be an acceptable vehicle for professional development. (Southern Association of Colleges and Schools, Criterion 4.4.5, p. 24). It is clear from this rule that all faculty members, regardless of their scholarly preparation, are expected to continue in pursuit of professional growth. Further, such activities are desirable, no matter what level of academic or experiential preparation has already been achieved by the individual.

Type of employment, whether full- or part-time, does not affect the desirability for continual career development. Not only has SACS adopted standards for professional growth, but the association also has addressed the impact that part-timers have on teaching quality. While SACS

acknowledges the valuable contribution made by the expertise of part-time faculty to an institution's educational effectiveness, it nonetheless requires that:

> Part-time faculty teaching courses for credit must meet the same requirements for professional, experiential and scholarly preparation as their full-time counterparts teaching in the same disciplines. (Southern Association of Colleges and Schools, Criteria 4.4, p. 20 and 4.4.9, p. 25).

Among the nation's community colleges, where part-time faculty often outnumber full-timers, faculty development attracts increasing interest. Vaughan advocates professional growth activities for all community college professionals, regardless of employment status, suggesting that such opportunities encourage teachers to remain active and inspired. He urges that "everyone interested in the success of the community college must remember the truism that no educational institution is better than its faculty." (Vaughan, 1982, pp. 20-21).

Justification

Assuming that professional development is a benefit of employment, consideration must be given to what rights to benefits, if any, are due part-time faculty members. One community college administrator writes,

> teaching and learning in non-degree academic and in non-credit areas...has historically been positioned as the bailiwick of part-time instructors. In fact, most areas below the associate degree and certainly in areas that we, as academic administrators considered specialized, were offered by the part-time ranks of our faculty. (Brown, 1982, p. 1).

A university professor of higher education administration paints a rather different picture of the part-timer's status in a description of the part-time faculty tradition. Their contribution to post-secondary education dates back to the colonial colleges established by full-time clergy and

to the early medical schools founded by full-time doctors. (Andes, 1981). In order to arrive at some conclusion, two factors will be explored: the effect of employment classification on faculty rights, and professional development as non-monetary compensation.

Faculty Status Derived From Employment Classification Recent questions regarding part-time status, sparked by faculty grievances over contract rights, reveals that classification depends on individual state statutes and/or administrative codes. Typical classes are: permanent or tenured; probationary, meaning eligible for tenure; and temporary, without provision or eligibility for tenure. The term "temporary" is somewhat ambiguous in that it might apply to a substitute position which needs to be filled while the regular instructor is out, or to a short-term need of the institutuion. (Flynn, 1980; Whelan, 1980; Gappa, 1984).

> As a rule, the education profession endorses the theory:
>
> that only the regular faculty, by virtue of their complete commitment to professional service to an institution, can make a valid claim to the unique privileges and responsibilities associated with academic tenure. (Whelan, 1980, p. 20).

Unfortunately this position has made it possible to exploit part-timers.

> Many in higher education have regarded part-time employment as more or less impromptu and ad hoc, related more to temporary or emergency needs. As a result, the vast majority of all part-time instructors have been classified as "temporary." (Whelan, 1980, p. 20).

Others concur that use of part-timers is generally on an ad hoc basis, resulting in a casual department "ad hocracy" relationship, rather than a planned institutional one. (Tuchman, 1981; Brown, 1982).

First Admendment rights and protections are not surrendered by part-time faculty as a condition of employment, according to the courts. The

issue in grievance proceedings has thus far been limited to whether or not the aggrieved party had a property right to contract renewal. Few questions about rights to benefits have been raised, other than rights to pensions and retirement funds. However, the courts have ruled that the teaching style and pedagogical methods of part-time faculty may be subject to review and evaluation by appropriate superiors, the justification being that most part-timers are not protected by tenure. (Whelan, 1980).

Professional Development as a Fringe Benefit Few fringe benefits, including non-monetary forms of recognition for service, are ordinally available to part-time faculty. Institutional rationale frequently takes the position that this particular employment classification does not warrant fringe benefits, because the full-time employer provides them; this argument is based on an assumption that part-time instructors are concurrently employed full-time elsewhere. One study indicates, however, that perhaps no more than 27% of the part-timers in higher education have access to fringe benefits at all. In addition, less than 30% of all part-timers were fully-employed in 1978 outside academe at the same time they were teaching. (Tuchman, 1981).

Broadly speaking, compensation for services rendered takes two forms: financial remuneration and non-monetary benefits. While in-service training, a non-monetary form of compensation, may require financial outlays on the part of the college, the return on its investment may well exceed the costs in terms of improved teaching. One policy issue regarding faculty who have part-time status addresses the necessity to provide academic and support services that will enhance their perfor-

mance. (Emmet, 1981).

Three constituencies stand to benefit from professional development: the student, the insitution, and the faculty member. Brown writes,

> development provided for part-time faculty results in as many benefits for the institution as it does for the part-time employee. A part-time faculty member who is aware of and participates in various campus developmental activities or programs and support services will, in most cases, function more effectively as a classroom instructor. (Brown, 1982, p. 4).

In addition to improved teaching, another outcome may well be a perception among participants of increased status. The very flexibilities which make employment of part-time faculty so attractive from an institutional viewpoint "create insecurities from the part-timer's perspective." (Tuchman, 1981, p. 6). An investment in professional development has the potential to signify the esteem a college has for its part-timers. Even though employment is not continuous, they have evidence to believe their services are worthwhile and may be desirable in the future.

Recent Trends

An a analysis of professional development trends suggests that a majority of models and resultant programs were originally designed for full-time faculty, then adapted for part-timers. (Gappa, 1984). A survey of the literature, however, reveals a paradigm identifying four areas approrpriate for part-time in-service training: instructional, personal, professional, and organizational. Implementation generally takes one or more approaches: curriculum development (subject expertise); peer support groups; personnel management (recruitment, orientation, and evaluation); and/or adult education methodologies. (Cooper, 1981; Byrd, 1985; ERIC, 1986). Actual activities are frequently derived from a pre-

liminary survey to determine part-timers' training interests and needs. (Hoffman, 1979; DeSantis, 1980; Pedras, 1985, Ryder, 1985). Survey responses indicating high demand for teaching skills improvement most likely account for the number of programs emphasizing the adult learner. (Williams, 1985; Ryan, 1986; Selman, 1986; Siegel, 1986; Mangan, 1987).

In a critique of inservice training outcomes, Gappa found that improved teaching quality may result when faculty members share teaching experiences and the institution rewards good teaching. Thus opportunity and incentive are relevant to training objectives. According to the results of a survey conducted by Leslie, Kellams, and Gunne (1982), one-fourth of the responding community colleges indicated they provide some assistance to part-time faculty, including teaching improvement activities. One-third of the respondents reimburse at least a portion of travel expenses for attendance at professional meetings. In another study, 68% of the colleges reported providing some funds to part-timers for professional development. (Gappa, 1984). Not all systems engage in professional development, nor do all part-time faculty participate in such opportunities. (Byrd, 1985; Selman, 1986). However, institutional encouragement often takes the form of a financial incentive such as fees, stipends, and tuition associated with graduate studies, conferences, and workshops. (Ryder, 1985; Faulkner, 1987).

A number of activities for professional growth have been offered to part-time community college faculty during the past decade, ranging from simple annual functions to complex programs conducted by an individual school, colleges system-wide, and, less often, co-sponsoring entities. Due to public pressures for accountability and assessment, teaching in-

stitutions are enlisted on occasion to assist with part-timer training by offering graduate courses, in-service institutes, and formal degree programs which emphasize adult teaching. A University College Program, for example, is co-sponsored by the University of Maryland and the state community college system; the Maryland State Department of Education has also joined the colleges in conducting Saturday workshops. (DeSantis, 1980; Smith, 1980; Siegel, 1986; Mangan, 1987).

Several schools are in the unique position of having no campus teaching facilities and a large contingent of part-time faculty who conduct classes at various locations throughout the community; as a result, communication has been inadequate among instructors, and between them and the administration. Thus one training objective has been to improve the flow of information. An equally important consequence has been a low degree of loyalty among the parties. A second objective, therefore, has been to develop a sense of belonging wherein the institution and the individual support one another. Other objectives have included provisions for appropriate orientation procedures; resources and services; pedagogical skills; and performance evaluation.

Community College In-service Training Coastline Community College (CA), one such non-campus school, has 800 faculty members, most of whom are part-timers. The administration replaced departmental meetings with social events designed to promote educational themes; not only were faculty invited to participate but their spouses were also encouraged to attend. (Decker, 1980). Cuyahoga Community College (OH) implemented a three-step program for orientation, resource and support services, and

performance evaluation. Orientation is preceded by the development of a job description and qualifications for the part-time position, both of which are instrumental in the orientation process. A faculty resource center was organized to provide assistance to part- as well as full-time instructors. Evaluation procedures call for a performance review of the part-timer by a full-time counterpart during the initial quarter and every subsequent quarter of employment. (Brown, 1982).

Hagerstown Junior College (MD) has a six-component professional development program for its faculty, which evolved from a survey of part-timers. Included are activities designed to enhance communication, provide resource and support services, and assist with teaching skills improvement. First, a weekly bulletin is distributed to part-time faculty, containing items of interest to teachers and their students; all college personnel are encouraged to contribute articles and announcements for the bulletin. Second, the media center provides equipment, audio/visual rental funds, and personnel assistance to part-time instructors. Third, the college offers instructional clinics to part-timers, for which attendees receive stipends. Diagnosis of teaching/learning problems, lecture techniques, performance objectives, and student motivation are among the topics addressed. (Parsons, 1980). Burlington Community College (NJ), with a ratio of 1.5 part-time faculty to one full-timer, established an in-service institute for part-timers in 1971. The institute offers mini-courses organized to present inter-disciplinary topics: college resources and services; student evaluation; the community college student; and the role of the community college in higher education. Participants receive a stipend contingent upon attendance of the sessions and completion of

assignments. Completion of an institute (series of mini-courses) is one prerequisite for promotion to senior adjunct status and a salary raise. (Gappa, 1984).

Siena Heights College (MI) made use of a grant from the Fund for the Improvement of Post-Secondary Education to reduce turnover among its part-time faculty, by establishing more permanent links with the school. A survey of the instructors resulted in three all-day Saturday sessions. Orientation and teaching/learning strategies were the topic of the first two sessions, respectively, while the third required each participant to practice teach before a studio audience, after which the videotapes were critiqued by colleagues. Participants received a stipend, and the program was so well received that the college has offered additional activities accompanied by increased pay as an incentive to participate. (Gappa, 1984).

Vista College (CA) provides an interesting case study in that the nature of the school and the program it devised for part-time faculty development are representative of the preceding examples. Coastline Community College and Vista are among the nine non-campus colleges in America, where instruction is delivered at a variety of sites within the schools' service areas. Locations include churches, community centers, libraries, private businesses, and public schools. Such decentralization creates communication gaps between school officials and instructors; as a result, face-to-face contact is rare. Vista also relies heavily on part-time faculty, as do Burlington County, Coastline, and others cited above; Vista employed 375 part-time faculty and only two full-timers in 1981, an employment pattern that has been practiced since the college's

inception in 1974.

Large numbers of part-time faculty and few opportunities for communication between them and the administration were considerably responsible for low morale and a lack of bonding between the faculty and the college. Gappa describes the dilemma as follows:

> while each faculty member has a program planner or administrator to contact with questions, he or she is essentially alone with the students out in the community. The small ratio of administrative support personnel to teaching faculty means that Vista College's part-time faculty must be able to perform well the multiple roles of public relations, learning diagnostician, instructional planner, teacher, counselor, and registrar. (Gappa, 1984, p. 89).

School officials recognized the necessity to correct these deficiencies, and a program of assistance for the faculty seemed to be indicated. In 1981 one staff member noted, "a faculty such as this obviously can benefit greatly from a comprehensive development program to help them realize their maximum potential in the classroom." (Bagwell, 1981, p.14).

Like its sister college Siena Heights, Vista received a grant from the Fund for the Improvement of Post-Secondary Education. The first step toward designing an effective program occurred in 1979 when the part-time faculty were surveyed. A summary responses, important for their contribution to the final design, follow:

(1) Respondents reported their major reasons for teaching were personal enjoyment and intellectual stimulation, not money or status.

(2) They indicated they enjoyed teaching and wanted to improve their skills.

(3) Two-thirds felt it would be reasonable for the college to expect them to spend several hours a semester on in-service activities.

(4) They indicated their willingness to engage in training without compensation.

(5) They reported special interest for in-service training in the topics of: student retention, adult learning theory; and instructional techniques.

(6) They preferred delivery of in-service training by the following methods: faculty newsletter; short seminars on specific instructional topics, and large group workshops on interdepartmental problems and discussion topics. (Bagwell, 1981, p. 14).

As a result of the survey findings, five components were identified and incorporated for field testing. First, the former two-hour orientation was restructured into a one-day seminar with a new audio/visual presentation; the increased amount of time was viewed to signify the importance of becoming a member of the college faculty, thereby creating a bond of loyalty between faculty and institution. Second, training and was conducted periodically throughout the academic year; each mini-seminar was a three-evening series devoted to a specific topic. Third, a monthly faculty journal was created to address topics requested by the faculty. Fourth, a collection of resource material was acquired with the part-timer's needs in mind and placed in libraries for faculty use; these materials focused on teaching topics such as individualized procedures to evaluate instruction. Fifth, teaching/learning consultants were employed and made available to provide technical assistance; in order to encourage faculty use of this resource, consultations were conducted on a voluntary and confidential basis. Furthermore, school officials made it clear that professional development was separate and distinct from performance evaluation. (Bagwell, 1981).

With the Vista program in place less than a year, staff directors had not yet completed an evaluation at the time of their 1981 journal article. However, initial feedback suggested an unexpected advantage of the seminar component: participants liked meeting with colleagues in a setting where they could learn by sharing their teaching experiences with one another, in addition to learning formally prepared material. These opportunities were viewed as beneficial in that they stimulated awareness of teachng performance. (Bagwell, 1981). In summary, the project produced a proliferation of output: creation of new materials (faculty handbook, audio/visual orientation program, and teaching/learning journal); accumulation of reference materials; and provision for numerous faculty-staff activities. The latter included a three-hour open house to introduce the professional library materials and resources staff; an all-day seminar with presentations made by school officials; a nine-hour session on issues and problems related to teaching adults; and informal bi-weekly support support sessions. (Elioff, 1981). Hinds Junior College (MS) subsequently devised a program similar to that at Vista. (Rabalais, 1983).

To date it appears that institutions generally identify one or more of four areas around which to design professional development programs targeted to part-time faculty: communication systems, orientation procedures, support services, and teaching skills. Despite attempts to dis-associate development from evaluation, a positive relationship appears to exist between teacher effort/effectiveness, more so when professional development is provided. (Collins, 1986). Whether participation is mandatory or voluntary seems to make no difference; what is important is participant attitude toward the training. (Aist, 1987). The programs

themselves appear to experience a greater degree of success when four ingredients are present. First, administrative support is crucial and takes many forms, including program endorsement, funds commitment, and recognition of participants. Second, although the Vista part-timers said they would participate in professional development without compensation, many observers are of the opinion that some type of incentive is necessary. (DeSantis, 1980; Ryder, 1985; Selman, 1986; Aist, 1987; Faulkner, 1987). Rewards vary from nonmonetary (status promotions, sharing opportunities, and social events) to financial (bonuses, raises, and stipends). Third, program components should be based on a needs survey of the faculty, so as to incorporate activities and services for which there is an expressed demand. This ingredient espouses a conviction that participants are more committed if they have a vested interest. Fourth, convenience as to time and place are paramount, particularly for part-timers coping with busy schedules outside higher education. (Bagwell, 1981; Gappa, 1984).

North Carolina Experience In North Carolina, interest in professional development for community college instructors dates back to 1974, when a reserach project was funded to devise a "Suggested Model for Facilitating Occupational Updating of Post-Secondary Occupational and Technical Education Teachers." The purpose of this project and a subsequent one in 1980, entitled "A Professional Development Institute for Vocational/ Technical Education Personnel," was to field-test a staff development delivery system. These efforts resulted in the creation of Professional Development Institutes, regionally-based consortia of neighboring colleges organized and funded by the North Carolina Department of Community

Colleges to conduct in-service trainng for topics of local and system-wide interest.

Few professional development actitivies focused on the part-timer until 1986, when a special fund became available for this purpose. In the following year more than 1000 faculty representing 13 colleges took part in training provided by staff development personnel from the state department office. Of the participants, it is estimated that roughly one-third were part-time faculty. In addition seven professional development consortia were responsible for in-service training in 1987, one of which conducted a series of three weekend seminars for approximately 180 full- and part-time faculty. Several consortia adopted other formats, but in general all included part-timers, offered stipends, and addressed inter-disciplinary topics. (Nancy Smathers-Hall, personal communication, January 22, 1988). Although professional development in North Carolina has yet to single out the part-time faculty, overall content and purpose appear to be similar to community college efforts nationwide.

Adult Learners

Enrollments

For educators to serve their students well, consideration must be given to who the learners are and why they enroll; what they want to learn and how; and when and where they want learning to occur. Adult learners are identified as those individuals 25 years of age or older who participate in learning activities. They dominate post-secondary enrollments, where the average age is 40, as well as the student bodies of other education providers. (Bagwell, 1981; Hodgkinson, 1983). This dominance may be explained by the fact that while 12 million students are

enrolled in American colleges and unversities, another 46 million adults receive educational services offered by government and business/industry. Hodgkinson predicts higher education will realize a decline in the traditional college-age student (18-22) during the next decade, due to the size of that particular population cohort, followed by another increase beginning in 1998. (Hodgkinson, 1983). At the same time, population estimates project the largest cohort by the year 2000 will be people in their middle years, dominated by 33- to 44-year-olds. (Cross, 1982).

Learning Motives and Processes

Motives Realizing that past formal education is no longer relevant for a lifetime, adults are seeking additional learning as a means for better job opportunities and/or personal satisfaction. One study suggests as many as 40 million adults are currently experiencing career transitions. A substantial 60% of this group indicate they plan to manage this transition by returning to school. (Cross, 1982). One may conclude adults are indeed actively engaged in lifelong learning, and as a result, the average age of the student population is older than in the past.

The motivation of adult learners is explored by Cross in the four questions she poses: "Who participates in adult learning? Why do they participate, or, alternatively, why not? And what and how do they learn or want to learn?" (Cross, 1982, p. xii). A Chain of Response Model, providing valuable insight for understanding adult participation in learning activities, contains seven factors: (A) Self-evaluation, (B) Attitudes about education, (C) Importance of goals and expectation that participation will meet goals, (D) Life transitions, (E) Opportunities and barriers, (F) Information, and (G) Participation. Factor D reflects

the evidence that adults frequently pursue learning activities when they experience a crisis: for example, an empty nest, career change, or loss of spouse through death or divorce. It appears they view education as offering solutions. (Cross, 1982). Knowles suggests another motivation, that adults are faced with more to be learned than just what has "stood the test of time," a necessity created by the explosion of knowledge in this century. As a result, lifelong learning, defined as "learning how to learn, the skill of self-directed inquiry," has emerged as an expectation of adulthood. (Knowles, 1982, pp. 145-146).

An obvious difference between adult and pre-adult learners is that the latter group is legally compelled to attend school, while adults have a free choice. This leads to the implication that the two groups are motivated to learn for dissimilar reasons. Furthermore, how they participate and what they want to learn appear to differ. Children are assumed to be dependent learners with few personal experiences; they should delay practical application until the learning phase is completed and need to learn "why" rather than "how" knowledge. Characteristics of adult learners tend to be the opposite. First, adults possess a certain maturity acquired through experience which brings about change in self-concept, from a condition of dependency to one of self-reliance and self-directedness. Second, the experiences accumulated by adults become a resource for learning; they add meaning to new learning experiences and provide a context or reference point for understanding. Third, the adult time perspective gradually changes from one of postponed application of knowledge, to one of immediacy. The latter phenomenon inclines adults to problem-centered, rather than subject-centered, learning. (Knowles,

1968; Knowles, 1982; Cross, 1982). In short, they are in a hurry to acquire concrete information.

Processes Concepts of fluid and crystallized intelligence distinguish among aging patterns of learning. Fluid intelligence is displayed by abilities such as memory span, spatial perception, and adaptation to new or novel situations. Crystallized intelligence, on the other hand, is a measure of judgment, knowledge, and experience. The research reported by Cross indicates that fluid intelligence declines after age 14, while crystallized intelligence begins to increase from age 14.

> Both the methods and the content of traditional schooling are disadvantageous to older learners, who would, according to the research, perform better on tasks calling for crystallized intelligence. The educational model that would captalize on the learning strengths of adults would deemphasize the processing and acquisition of large amounts of new information, emphasizing instead the development of cognitive functions calling for integration, interpretation, and application of knowledge. Speed and quickness in learning would also give way to emphasis on responsibility and accuracy. (Cross, 1982, pp. 162-162).

Based on these conclusions, effective adult learning should occur when instruction utilizes student judgment, knowledge, and experience to integrate, interpret, and apply the lesson.

With regard to when and where adults want to pursue education, Cross found that learning activities are undertaken alone (self-planned) or in the traditional classroom setting. Referring to Tough's research (1978), Cross reported that 73% of the adults surveyed preferred self-planned learning, because they desired to set their own learning pace (46.8%) and to use their own style of learning (37.4%). On the other hand, they showed a preference for relying on a "significant other" (29%) to all other sources including themselves, nonhuman planners (programmed ins-

tructional materials), and groups (workshops and classes).

Adults indicate they want to participate in organized learning activities on an educational campus (55.5%), as opposed to other locations where courses might be offered. Taking all the data into consideration, there appears to be a conflict: on the one hand survey participants preferred self-directed learning, while at the same time they reported a preference for on-campus skills training. Cross concludes that although adults do pursue self-education, they engage in organized learning more often. (Cross, 1982). Other evidence suggests that convenience is a key factor in scheduling appropriate times and places for adult learning opportunities. Perhaps because adults fulfill many roles, the most commonly cited barriers include family responsibilities, transportation, and job duties. (Bagwell, 1981; Cross, 1982; Hodgkinson, 1983). Thus, learning activities should be offered conveniently as to location, day, and hour.

Occupational Focus

According to the Tough studies, a preference for how-to knowledge or occupational training, continues to be a significant trend. One reason occupational training enjoys high demand among adult learners relates directly to the needs of business and industry, where "the job structure is demanding increasingly high levels of higher order skills in workers." (Hodgkinson, 1983, p. 7). Employers are finding it vital to their success that these skills are possessed by workers taking entry-level positions; thus it becomes necessary for applicants to acquire appropriate skills prior to employment. Another origin of rising demand for training has emerged from the issue of accountability among the professions, many of which now prescribe entry-level training and continuing education in

a number of states. (Bidek, 1987; Heisler, 1987; Overman, 1987). Higher education has benefited from the rapid expansion in adult education, as a result of these pressures. However,

> whether or not content has been altered to meet the demand of the adult learner is not easily addressed. In many cases, instruction is carried on as if the adults were normal post-pubescent adolescents, while the average age in the class may be 40, and the level of sophistication very high. (Hodgkinson, 1983, p. 11).

Among the institutions of higher education, community colleges have "clearly gone out of their way to meet the edcational needs of adults." (Hodgkinson, 1983, p. 12).

Summary

Increasing reliance on part-time faculty to meet the needs of adult learners has contributed to an employment pattern in higher education where part-timers often outnumber full-timers. Community colleges are participating in this trend, with roughly one-third of the faculty employed on a part-time basis. State-of-the-art knowledge required for entry-level positions and continuing education opportunities has created this reliance in many cases, at the same time that public demand for teaching quality has created new pressures for professional development. Thus in-service training for part-time faculty has reached the status of a national policy issue, justified not only as a benefit to the instructor, but to the student and the institution as well. A survey of the literature indicates that current practices in professional development targeted specifically to the part-timer tend to emphasize communication, orientation and support services. Training in the content field is a rarity, whereas interdepartmental topics of general interest are common.

Perhaps the greatest pressure accounting for increased numbers of part-time faculty and interest in their professional development derives from the substantial population of lifelong learners, estimated to be sixty million students annually, whose learning motives, processes, and purposes may be quite different from those of traditional college students. They are characterized as self-directed learners requiring convenient times and places to acquire how-to, concrete knowledge for immediate application. At the present time community colleges appear to be responsive to their needs.

The insurance instructors' seminar encompasses all three factors reviewed in Chapter 2: part-time faculty, professional development, and adult learners. Prelicensing insurance education is taught predominately by a part-time faculty approved as instructors primarily on the basis of their field experience. Practicing the profession does not equate, however, with knowledge of content theory nor of teaching methodology, both of which are included in the seminar. The function of prelicensing insurance instructors is to provide students with sufficient knowledge to successfully complete state licensing examinations, while the ultimate objective of students is to qualify for entry-level positions as agents of life and health insurance or property and casualty insurance. In essence how-to, concrete information for immediate application, presented in an adult learning mode, is appropriate for seminar participants as well as for their students.

CHAPTER III

TRAINING DESIGN AND DEVELOPMENT

Development of the insurance instructor's seminar entailed four essential ingredients: organizational resources, an in-service training model, components of presentation, and evaluation design and objectives. A discussion of multiorganizational support describes the vested interest each agency had in the cooperative effort: (1) North Carolina Department of Community Colleges, (2) North Carolina Insurance Education Foundation, and (3) North Carolina Department of Insurance, including a detailed survey of criteria for insurance instructor certification. Although not an active partner, (4) the Southern Association of Colleges and Schools had indirect influence by way of its professional development criteria, which are also described. The in-service training model evolved from (5) the planning phase and (6) a review of adult learning models resulting in (7) an input-output design. Skills training, training resources, and participant incentives were specifically tailored as appropriate inputs, while outputs were designated as measures of participants' reactions and their students' examination success.

Presentation components of the seminar refer to those elements necessary to implement the in-service training model: (8) the characteristics of invitees, (9) desirable topics, (10) qualified faculty as presenters, (11) pertinent instructional materials, and (12) appropriate incentives to participate. Evaluation design and objectives consider (13) relevancy of training to performance, (14) criteria pertinent to

training and assessment, and (15) evaluation measurements for reaction, learning, behavior, and results.

Organizational Influence

Multiorganizational support for professional development is unique among community colleges. A coalition of three institutions joined in cooperation to provide resources necessary for the insurance instructors' seminar. The North Carolina Department of Community Colleges and the North Carolina Insurance Education Foundation have educational missions, while the third, the North Carolina Department of Insurance, has authority to accredit and regulate prelicensing insurance education programs. A second accreditation agency, the Southern Association of Colleges and Schools, was an indirect source of influence on the necessity for professional development. Each of the constituent institutions is described below.

North Carolina Department of Community Colleges

The North Carolina Department of Community Colleges (NCDCC) is a system approximately 30 years old and composed of 58 institutions. Each institution is charged with a mission to make education available in its service area according to the needs of employers and students. The system provides numerous programs of prelicensing education for a number of occupational fields and professions, varying from one institution to another as dictated by local demand. In the field of prelicensing insurance education, the system accounts for 55% of all institutions certified by the North Carolina Department of Insurance to offer such training, with 48 of the 58 colleges having applied for and been approved to conduct prelicensing insurance education; these programs conduct the

life and health insurance and property and casualty insurance courses as prerequisites for the Life, Accident, and Health and the Property and Casualty licensing examinations, respectively. (Appendix A, pp. 160-162) Among approved programs, three colleges offer an associate degree in insurance requiring study of additional insurance topics such as risk management, social insurance, and continuing education courses for the practice of life and/or property insurance. Eleven other colleges teach prelicensing insurance for academic credit in a business curriculum, and 34 conduct prelicensing insurance courses without academic credit. (North Carolina Department of Community Colleges, 1987; R. Jean Overton, personal communication, January 6, 1988). A total of 199 community college faculty, representing 53% of all certified instructors in North Carolina, are certified to teach prelicensing insurance courses. (Appendix A, p. 163) These instructors are full- and part-time faculty members.

North Carolina Insurance Education Foundation

The North Carolina Insurance Education Foundation, Inc. (NCIEF), established in 1971, is a non-profit organization located in Greensboro, North Carolina. Its mission is to promote insurance education throughout the state by providing both leadership and opportunity. In 1973 the foundation approached the NCDCC with a proposal to conduct a program of insurance education designed for community college instructors. Courses were to be offered at the graduate level for academic credit, in cooperation with the School of Business and Economics at the University of North Carolina at Greensboro (UNCG). The NCDCC agreed to co-sponsor such a program, and the first course was offered in 1974. Under the leadership

of its president, Joseph E. Johnson, the NCIEF continued to offer at least one course annually thereafter in risk and insurance topics, including General Principles of Insurance, Risk Management, Property and Casualty Insurance, Life and Health Insurance, and Financial Planning. This program was considered to be successful by both sponsoring organizations, as well as by an audience of approximately 275 participating community college instructors.

North Carolina Department of Insurance

The North Carolina Department of Insurance (NCDI) is an agency of state government empowered by statute to regulate insurance industry activities and operations for the benefit of North Carolina citizens. Its Agent Services Division has been granted the authority to implement statutory requirements for the the licensure of insurance agents by establishing rules and procedures, including prelicensing education requirements. Prior to July 1986, individuals who sought insurance careers were licensed upon successful completion of 20 hours of instruction or a state licensing examination. In recent years officials and practitioners have expressed a growing commitment to increased levels of professionalism. Raising the standards for entry-level agents was viewed as an appropriate step in this direction, and a proposal for formal education requirements was drafted by NCDI for legislative consideration. As a result of this effort, the North Carolina General Assembly enacted legislation in 1985 to require a minimum of 30 classroom hours of prelicensing instruction for individuals desiring licensure as agents for either property and casualty insurance or life and health insurance. In addition, the new regulation prescribed certification of course content, schools,

and, instructors.

Criteria Prelicensing education requirements for insurance instruction are found in Title 11 of the North Carolina Administrative Code, Chapter 6 - Agent Services Division. These rules, which became effective July 1, 1986, specify the criteria for insurance instructor certification on the basis of education and experience. Section .0705 empowers the Insurance Commissioner to approve all instructors upon receipt of a written application and endorsement by the program director of prelicensing insurance education at the particular institution. In general the guidelines take three factors into account: (1) experience and education as desirable qualities for effective instruction, (2) some difference in expectations about the quality of effectiveness derived from experience versus education, and (3) some difference in expectations about the quality of effectiveness offered by junior and senior level institutions.

Experience and education. Lead instructors may qualify for certification by meeting one of five requirements, two of which specify formal education. Section .0705 (d) (1) permits approval of individuals for the appropriate course who possess one of the following designations: Chartered Life Underwriter (CLU), Certified Property and Casualty Underwriter (CPCU), Chartered Financial Counselor (ChFC), Fellow Life Management Institute (FLMI), or Attorney (LLB or JD). Section .0705 (d) (2) allows approval of individuals who meet a combination of education with five years of experience as an Accredited Advisor in Insurance (AAI), Fraternal Insurance Counselor (FIC), or Life Underwriter Training Counsel Fellow (LUTCF). Experiential criteria are designated in sections .0705 (d) (3) and (d) (4) as three years of teaching experience and eight years

of experience in the insurance industry, respectively.

Experience vs. education. Section .0705 (d) (5) permits certification upon some combination of Section .0705 (d) (1) through (4) as discussed above. Thus, while more opportunities exist for approval on the basis of experience, the number of years needed to qualify are greater than for approval according to academic preparation. Furthermore, lead and assistant instructors may qualify upon successful completion of a graduate degree or graduate course for academic credit in insurance or risk management. Assistant instructors are expected to be supervised by a lead instructor and to meet at least one criterion in Rule .0705 (d), as well as to qualify for either life and health insurance or property and casualty insurance by a minimum of three years' experience in the respective field. This rule appears to suggest that many instructors who are approved to teach prelicensing courses may be full-time agents who do not meet the same standards as required for lead instructors; by logic they are full-time agents and part-time instructors. While experience in the field provides a valuable teaching resource, the rules seem to imply that scholarly preparation is perhaps more desirable.

Senior vs. junior institutions Senior institutions are subject to less regulation, in that Section .0705 (m) presumes a full-time faculty will have satisfied the requirements by virtue of scholarship required for appointment as full-time faculty at baccalaureate granting institutions. This rule reads: "full-time faculty of fully accredited senior level colleges and universities who carry Risk and Insurance as part of their regular teaching load of academic courses shall be deemed to meet the requirements of Rule .7005." The implication is that part-time

faculty at senior institutions are subject to Section .705 (d). Thus a difference in teaching effectiveness is perceived between full- and part-timers at senior institutions, as well as a difference between full-timers at senior and junior institutions. One may conclude (1) that all part-time faculty regardless of teaching level and (2) that community college full-time faculty will benefit from professional development in prelicensing insurance education. (North Carolina Administrative Code, 1986).

Southern Association of Colleges and Schools

Although the Southern Association of Colleges and Schools (SACS) was not a member of the coalition, its criteria for professional and scholarly preparation give indirect impetus for in-service training. In 1984 SACS presented amendments for consideration by its membership to change the criteria regarding scholarly and professional preparation of instructors at the associate degree level. These criteria apply to all part-time, as well as full-time, faculty in community and junior colleges. The first proposal addressed minimum academic requirements of faculty for subjects taught as pre-baccalaurate courses. Standards call for such faculty to have completed at least 18 graduate semester hours and to hold a master's degree. The change, accepted at the 1986 SACS convention in New Orleans, added business administration to this criterion. The second proposal affected the total number of faculty at each institution and in each pre-baccalaureate area who must meet an even higher degree of scholarship. In effect a specified percent of faculty would be required to complete a minimum of 30 graduate semester hours, and these hours must be in their teaching field. This change, deferred for future consideration, would

have increased the requirement to 40% from 33 1/3% of the total faculty subject to the criterion.

Criteria Accreditation criteria reflect an awareness of the propensity among post-secondary institutions to employ part-timers. For example, Section 4.4.2 "Professional and Scholarly Preparation" of the standards has applied to part-time faculty for some time. The proposals described above suggest a need to provide quality education while the addition of business administration to the criterion recognizes its popularity among pre-baccalaureate students. Both proposals promise to have considerable impact on which part-timers are hired to teach business administration courses. Exceptions to academic preparation are possible on the basis of work experience, certification, and other appropriate qualifications. Institutions must document these to the satisfaction of SACS in order to justify the utilization of faculty who fail to meet formal scholarship criteria. (Southern Association of Colleges and Schools, 1984)

Insurance prelicensing education is affected to the degree that part-time faculty are engaged in such instruction. Within North Carolina community colleges it is estimated that as many as 71% of the 199 approved insurance instructors are employed on a part-time basis; even though specific data are unavailable, it is highly likely that at least the 34 continuing education prelicensing programs are taught by part-timers. This group meets NCDI teaching requirements as current or former full-time insurance agents. While NCDI experience requirements apply whether courses are offered through continuing education or through curriculum, SACS standards affect curriculum programs only.

Administrators of associate degree curricula must grapple with the task of employing faculty whose qualifications meet the criteria of both agencies. One strategy to satisfy SACS criteria is to provide professional development for the part-time insurance instructor. Although the second SACS proposal to increase the percent of faculty with higher scholarly requirements was not approved, there is wide-spread opinion that the membership will accept this change at some point in the future. Further, there seems to be no reason not to believe that academic criteria will continue to be increased.

Seminar Design and Development

During the interim between legislative enactment of prelicensing insurance education requirements in 1985 and their effective date in 1986, insurance educators and practitioners were enlisted by the NCDI to form a task force for the purpose of establishing those procedures necessary to implement the statutes. Task force members included personnel from the Department of Community Colleges, Insurance Education Foundation, industry representatives, and agent associations. Their purpose, to develop certification and examination guidelines, was accomplished during six work sessions held from January through May 1986. The first agenda called for determination of appropriate licensing procedures, certification procedures of applicants and schools, and guidelines for testing; in April and May task force members were invited to write examination questions.

Planning Phase

After the new law became effective July 1, 1986, attention shifted to the necessity for improving instructional quality sufficiently to

satisfy the higher education standards required of students. The NCIEF undertook this initiative by calling a community college planning session in October, 1986. Attending this meeting were members of the Agent Service Division, NCDI; faculty of the School of Business and Economics, UNCG; Program Services, NCDCC; and faculty of three community college insurance programs. The outcome of this effort resulted in several additional meetings during the fall to finalize plans for a jointly-supported in-service training opportunity for prelicensing insurance education instructors. A project proposal was submitted subsequently to the Department of Community Colleges for its approval of an insurance instructors' seminar; the proposal explained the need for professional development in this field, described multiorganizational support available to the project, and detailed funding requirements. (Appendix B, pp. 165-168) When the seminar was announced in January 1987, it was described as "an innovative program" provided by the North Carolina Department of Insurance and the North Carolina Department of Community Colleges in cooperation with Fayetteville Technical Institute, Technical College of Alamance and the North Carolina Insurance Education Foundation

> to make available advanced training for those persons who have given of their personal and professional effort to assist in preparing individuals for the state licensure exam. (Appendix C, p. 170)

For a chronology of these events, see Appendix D, p. 175.

In-Service Training Model

From the outset of the planning phase in the fall of 1986, representatives of the constituent institutions recognized the importance of giving consideration to the characteristics of insurance instructors as

adult learners. For participants, as for adult students in general, elements of convenience were likely to encourage attendance. Likewise, incentive elements would be necessary. Finally subject matter of interest to participants and presented by recognized experts in the field would be essential ingredients. In looking beyond a basic understanding of adult learner needs, seminar planners wanted a model for adult education.

Adult Learning Theory Unfortunately, few models exist and theory is almost nonexistent. An observer of adult education notes, "One of the most underutilized vehicles for understanding various aspects of adult learning is theory." (Cross, 1982, p. 109). Several reasons are responsible for this gap. One, adult educators typically have a market-place orientation which emphasizes doing whatever seems practical in terms of what students want. Second, the field of adult education has produced few scholars devoted to research. Third, the field has a multi-disciplinary, applied nature with a preponderance of technical training, as opposed to academic learning, so that no one discipline dominates adult education. Of the theories which do exist, two appeared to be applicable to the insurance instructors' seminar.

Rubenson. Kjell Rubenson's expectancy-valence model (1977) holds that expectation of success coupled with positive anticipated consequences will result in successful learning experiences. The expectancy components are expectation of personal success in the educational activity and expectation that success will have positive outcomes. In comparing these components with the insurance instructors' seminar, no measure of participant success, such as the awarding of grades, was proposed, while the stated goal of the seminar was teaching improvement. The valence

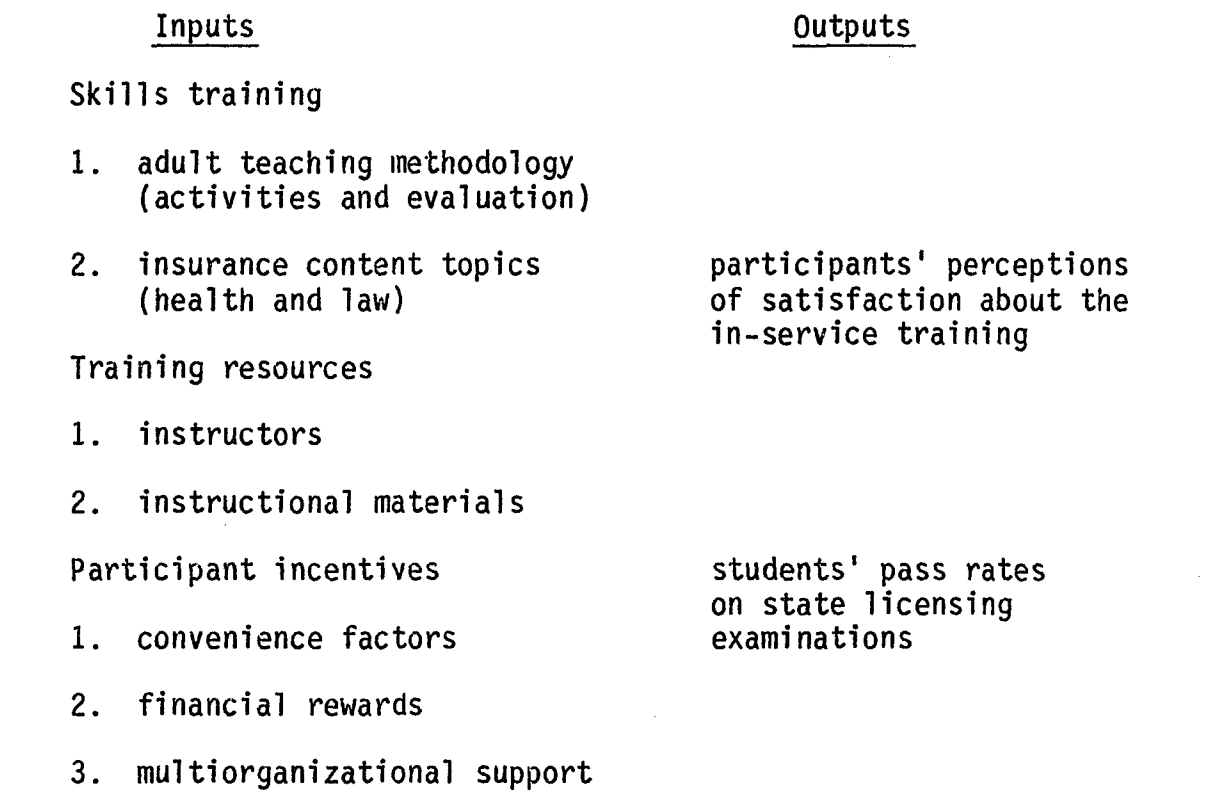
components are a measure of the effect of anticipated outcomes, which may be positive, indifferent, or negative. Once again, in comparing components with the seminar design, credible resources and various incentives were viewed by planners as suggesting to participants that they could anticipate positive consequences.

Tough. Allen Tough's model of anticipated benefits (1979) builds on five progressive steps: (1) engaging in a learning activity; (2) retaining the knowledge or skill; (3) applying the knowledge; (4) gaining a material reward; and/or (5) gaining a symbolic reward. This theory holds that adults will participate in these steps according to the benefits they perceive will accrue; benefits are classified as personal feelings of pleasure, self-esteem, and recognition by significant others.

Insurance Instructors' Seminar Model Tough's model appeared to be an appropriate seminar design by applying the five steps in the following manner: (1) participating in the seminar; (2) teaching a prelicensing insurance course subsequent to attendance; (3) improving students' performance on state licensing examinations; (4) receiving financial rewards for participation; and (5) gaining multiorganizational recognition for attendance. Using an input-output approach, with a stated objective for improved teaching as the ends, the means were identified as three elements: skills, resources, and incentives. Skills training applies to (1) engaging in a learning activity, while the expertise of training resources is intended to have a positive effect on (2) retaining the knowledge or skill and (3) applying the knowledge. Incentives provide (4) attaining material rewards and (5) acquiring symbolic rewards.

Figure 1.

In-service training model



Presentation Components

Participants Considerable diversity in teaching experience existed among potential attendees to the insurance instructors' seminar, largely due to employment status, which in turn was expected to be somewhat related to academic preparation. It was probable that they would be either full-or part-time faculty and have already received some or no formal training. Not only were lead and assistant instructors issued invitations, but program directors and others interested in insurance education were as well. Community college prelicensing insurance programs were the primary target; other invitees were insurance company and association personnel. In this population there would be full- and part-time agents, former agents, and indivuduals who had never been insurance agents or company employees.

Regardless of the institutional provider, part-time instructors tend to be full-time or former agents or company employees; on the other hand, full-time faculty are less likely to have field experience. Moreover, degree of experience as an insurance agent generally has an inverse relationship to scholarly background in adult education methodology and insurance content theory. Such variety in field and teaching skills incated a need to provide sessions for instruction in both areas.

Topics Although the impetus for insurance instructors' training derived from a need for teachers with increased knowledge of insurance, seminar planners also recognized the desirability for enhanced pedagogical skills. Tnus, selection of appropriate session topics was directed by two objectives: to provide instruction in insurance topics and teaching methodology. Both objectives were to be achieved by designing a seminar to offer opportunities for learning through formal presentations and participants' interaction. The first objective was influenced considerably by the fact that Life and Health Insurance and Property and Casualty Insurance dominate prelicensing education in terms of the numbers of certified courses, instructors, schools, and examinees. The task, then, was to identify topics common to both areas, for relevancy to the maximum number of seminar participants. According to the state-approved instructor's course outline, two topics met this criterion: individual coverages in accident/health insurance and North Carolina law and regulations applicable to accident/health insurance.

The second objective, addressing effective instruction of technical subjects to adult students, may be attainable by spending time on how to teach insurance to adults. Upon analysis of the means to satisfy both

objectives, the seminar was designed to offer one session devoted specifically to adult learning activities and two sessions directed to the teaching of the insurance topics specified above. All three sessions provided learning opportunities through formal presentation, with interaction generally limited to that which occurs between a faculty and the audience. A fourth session, designated as informal group discussion, offered all participants including seminar leaders and representatives from sponsoring agencies a learning opportunity through interaction and feedback in a relaxed setting.

Faculty Appointment of faculty to conduct seminar sessions considered experience and knowledge in the identified topics, with a view to providing participants with quality instruction by individuals perceived as expert in the field. Emphasis was placed on selecting faculty who would impart accurate content and demonstrate effective teaching styles for post-secondary learning. Unlike many instructional demonstration projects, where teachers are trained to teach younger students, this seminar may have been unique in that its participants were adult learners who might model future teaching behavior according to seminar experience. Thus style had equal importance to content.

With a long history of active support for insurance education, the North Carolina Insurance Education Foundation was a natural resource for qualified faculty, as was the University of North Carolina at Greensboro, due to the university's leadership and long-term involvement in risk and insurance education. Together, their reputations in this field were responsible for soliciting the assistance of senior- and junior-level faculty. Primary teaching responsiblity for insurance content was

accepted by George B. Flanigan and Joseph E. Johnson, both of whom were associated with the Insurance Education Foundation and were professors at UNCG. James W. Crews and Gwendolyn W. Loy, also UNCG faculty members, agreed to be responsible for teaching methodology. Community college faculty, who taught and/or administered prelicensing insurance programs with high pass rates on state licensing examinations, volunteered to share their experiences with participants. Members of this group were Anne King of Central Piedmont Community College and Thomas J. Hall and John B. Warner, both of Fayetteville Technical Institute. Finally, Department of Insurance officials were available for assistance. See Appendix E, p. 177 for coordination of faculty leadership.

Instructional Materials The faculty developed teaching outlines and supplementary materials for designated topics. Insurance instructors' course outlines for life and health insurance and property and casualty insurance, provided by the North Carolina Department of Insurance, served as guidelines for content sessions. Analysis of these outlines revealed the subject areas most common to both courses were accident and health coverages and state law and regulation regarding the field of insurance in general and accident and health policies in particular. Thus, one content session presented individual and group coverages in accident and health insurance, emphasizing policy definitions, coverages, and the Uniform Provisions.

The other session content outline addressed contract law, law of agency, and North Carolina law and regulations pertaining to accident and health insurance. Learning activities appropriate to the teaching of adult students was the theme in the outline for the pedagogical session.

Topics specified instructional techniques, such as the lecture and group discussion, which take into account the characteristics of adult learners, and various methods for performance evaluation.

Supplementary materials were intended to enhance presentation, and the seminar offered an opportunity to field-test new ones prepared specifically for the seminar. In addition, those of a permanent nature might be used by participants later in their prelicensing insurance classes. Test material was written to correspond with the state-approved instructors' course outline as instructional material for content sessions. Topics included disability income, social insurance, and medical and health coverages provided by individual and group policies. An instructor's reference guide containing lesson objectives, student notes, and suggested visual aids was also written. Pedagogical materials emphasized techniques of nonskill teaching and testing, adapted to insurance instruction where possible.

Incentives Whereas each sponsoring institution had a vested interest in the success of the insurance instructors' seminar, the community college system was its primary target audience. Consequently, incentives for participation reflected special consideration of community college faculty, especially to mitigate expenses. Other incentives applied equally to all invitees. (1) Registration fees of $15 were set for community college participants and an expense allowance of $60 was provided. Non-community college attendees paid a $150 registration fee with no expense allowance. (2) In the belief that promotion by agencies of state government might provide implicit incentives to attend, invitations were personally issued by the President of the State Department of Community

Colleges and the Commissioner of Insurance. Community college personnel received jointly issued invitations, and insurance agency and private school instructors were invited by the Department of Insurance. (3) Convenience incentives were offered by locations, dates, and times, with special consideration given to location.

Each year from 1974 through 1986 the Insurance Education Foundation offered at least one program for community college insurance instructors in one of three cities: Greensboro, High Point, and Raleigh. These are favorable sites as they are large cities more or less centrally located in the state and convenient for interstate travel. By contrast, a goal of the seminar was to make convenience for the individual participant a priority consideration. Rather than requiring all participants to meet in one location, a criterion of convenience suggested that several regional locations would be more desirable. To achieve this goal, the state was divided into quadrants to identify sites in each as likely to attract a maximum number of participants. Initial choices were Boone (west), Greensboro (central), Greenville (northeast), and Fayetteville (southeast), with Charlotte (southwest) as a fifth possibility dependent on need and attendance.

Convenient dates and times also may increase participation. A two-day seminar conducted on Friday and Saturday seemed to be an appealing format from the standpoint of other responsibilities on the part of attendees and faculty alike. Furthermore, the sponsoring organizations expressed a desire to implement the project before the end of May 1987. Accordingly, the weekends of February 12 and 13, February 26 and 27, and April 9 and 10 were selected. The seminar was conducted from 12:00 noon

on Friday until 4:30 PM on Saturday, thereby necessitating perhaps no more than one overnight stay.

Evaluation Design and Objectives

The present study offered an opportunity to conduct action research, as opposed to formal educational or casual research, by applying a treatment (the seminar) to selected subjects (instructors of prelicensing insurance education). Although the mode of delivery was an experimental design in itself, subject to change during implementation, much effort was invested in the planning phase as a result of the necessity to coordinate the support provided by sponsoring organizations. Measurement of the results may be less rigorous than that expected of formal research, yet practical significance is stressed and some weight may perhaps be accorded to subjective opinion.

At the outset it is important to recognize the value of utilizing those resources available which fit this particular setting, specifically the expertise and leadership of the North Carolina Department of Community Colleges, the North Carolina Department of Insurance, and the North Carolina Insurance Education Foundation faculty. It is equally important to call attention to the limitations of the design being utilized, such as criteria contamination and absence of learning criteria in the evaluation instrument. While these constraints and others will make a perfect evaluation impossible, it should be remembered that in-service programs are dynamic entities slowly moving toward accomplishment of their objectives. Even with imperfect evaluation, their assessment is a source of information useful to improve future programs for professional development.

Relevancy

Training and development activities have advanced to a point of formality and thoroughness such that assessment of programs is not only accepted as an essential ingredient but has in fact become a customary practice. Educators and business trainers alike appear to incorporate evaluation systems into such programs and to actively engage in measuring results, for the ultimate purpose of making effective training and education decisions in the future. An important consideration in the development of in-service training is the contribution of relevancy to outcomes. Researchers and practitioners of personnel assessment point out that the more relevant training is to job performance, the more successful a development program is likely to be. This emphasis on relevancy may explain the number of evaluation questionnaires which ask participants to rate the transferability of the training to their work.

Criteria

Generally speaking, inadequate training programs are the result of criteria which are irrelevant, deficient, contaminated, and/or unreliable. As noted above, relevancy between the training components and actual tasks plays a critical role in program success. In addressing a need for relevancy between the insurance instructors' seminar and actual teaching behaviors, the developmental model selected offers components for knowledge and skill enhancement through sessions for insurance content and teaching adults. Moreover, it provides an opportunity for positive attitudes through various incentives and credible presenters.

Relevant Criteria Not only is it important to consider relevancy, but it is equally essential that truly relevant criteria are identified;

otherwise, inadequate training programs and wasted resources will result. To illustrate,

> Wallace (1965) described life-insurance programs in which it was possible to predict training-school grades with considerable accuracy; however, the score had no relation to selling performance on the job. (Goldstein, 1974, p. 52).

In search of relevancy, evaluations of attitude and motivation are deemed as valuable to modern educational research and business/industry training as examination of knowledge and skills.

In the case of the insurance instructors' seminar, the best measure of success may well be classroom performance subsequent to participation. However, performance can be influenced as much by attitude and motivation as by knowledge and skill. Whereas the true criterion is teaching quality, relevant measures include (1) perceptions (attitude and motivation) of the seminar experience and (2) student performance (knowledge and skill) on state licensing examinations. Thus,

> chosen criteria are judged relevant to the degree that the components (knowledge, skills and attitudes) required to succeed in the training are the same as those required to succeed at the ultimate task [Thorndike, 1949]. (Goldstein, 1974, p. 53).

Deficient Criteria Criterion deficiency occurs when conditions which are native to the actual task are not included in the training. To avoid deficiency in the insurance instructors' seminar, at least four steps were taken in planning in-service activities. First, subject matter for insurance sessions was identical to that for which attendees were responsible to teach. Second, insurance presenters used the same insurance instructor's course outline. Third, supplemental materials were designed to complement this outline as a teaching resource for par-

ticipants, as well as for presenters. Fourth, various teaching styles of session leaders and pedagogical instruction served as models of effective teaching behavior, in that the students of participants are also adults. If the preceding predictions proved to be true, it may be valid to infer that these steps contributed to efficient criteria.

Contaminated Criteria Criteria become contaminated when extraneous elements are present in the training which are not indigenous to the actual task. To prevent contamination in the insurance instructors' seminar, sessions should have been conducted in a traditional classroom, with course objectives, and with testing upon completion. However, the training experience was atypical in regard to those factors: the seminar had a motel setting, there were no formal course objectives provided to participants, and no final test was required. Consequently, it was felt that contamination would be present and that the nature and degree of contamination would be difficult to determine.

Two problems most likely to have occurred were opportunity bias and group-characteristic bias. The first bias applies to participants who had differing opportunities for success as measured by their students' examination scores, unrelated to the in-service training. The second bias refers to differences between participants and nonparticipants and among participants as a group; one such characteristic might be whether attendance was viewed as an opportunity or requirement. Neither the seminar model nor the evaluation instrument were designed to account for these contaminators.

Reliable Criteria Finally, criteria must have consistency or reliability over time among assessors. Although subject matter of the seminar will

necessarily change according to future needs, it was anticipated that its model or format would prove to be an effective means for professional development. An evaluation instrument with external validity was utilized to enhance reliability. However, it was predicted that this form would require additional refinement as criteria specifications change over time.

Not only is the selection of an evaluation instrument guided by training criteria, but consideration must also be given to its format and the ultimate use of its results. With regard to the latter, while evaluation appears to be a byword of business and industry, trainers often complain about an absence of timely feedback and the presence of an environment resistant to the changes indicated by evaluation. Thus, a prime requirement of criterion for useful evaluations is immediacy, coupled with an environment agreeable to change and capable of its implementation. Multiorganizational sponsorship of the insurance instructors' seminar implied such an environment, and a preliminary report of its implementation and evaluation provided the initial feedback. (Appendix F, pp. 180-187)

Levels of Criteria

As to format, evaluation instruments/procedures frequently separate content and instruction questions to achieve a more comprehensive assessment and may take into account four levels of criteria: reaction, learning, behavior, and results. (Goldstein, 1974, p. 60).

Reaction The reaction criterion attempts to determine what participants think about the training program. Following is a list of recommendations

to obtain a reaction component in the evaluation, accompanied by a description of how the suggestions were incorporated in the questionnaire for the insurance instructors' seminar.

1. Design the survey based on information acquired from a needs-assessment.

   Survey questions asked participants to:

   a. describe their attendance objectives (motivation).
   b. indicate how well this objective was met (attitude).
   c. rate content of each formal session (attitude).
   d. rate instruction of each formal session (attitude).
   e. indicate the value of the seminar (attitude).

2. Design the questions so that responses can be tabulated and quantified.

   Except for the motivation question described above and other open-ended questions, survey responses representative of a semantic differential scale with a range of 1 to 5. Item b. provides a range from Well Achieved to Not Achieved, and item e. provides a range from Worthless to Very Valuable. Item c. asks respondents to rate content on the basis of Impractical to Highly Practical; Boring to Interesting; Disorganized to Well-Organized; Confusing to Understandable; Superficial to Comprehensive; and Useless to Extremely Useful. Item d. asks respondents to rank instruction from Excellent to Poor.

3. Provide anonymity to encourage honest opinions.

   The only demographic information asked on the survey regarded employment status as insurance agent and insurance instructor. There was no place indicated for the participant's name, nor the seminar location or date. However, the questionnaire was color-coded to denote location for tabulation purposes, by using pink, blue, and green paper for Fayetteville, Rocky Mount, and Hickory, respectively.

4. Provide space for opinions about items not specified on the form.

   Three open-ended items asked respondents to:

a. indicate their willingness to recommend the seminar to other insurance instructors.
b. suggest ways to improve future seminars.
c. suggest topics for future seminars.

It was anticipated that responses to these items would contribute to improved questionnaires, as well as improved seminars. (Appendix G, pp. 189-190).

5. Pretest the questionnaire on a sample of participants.

As there were three seminars, each held at a different location and date, the first seminar provided an opportunity to field-test the survey and make appropriate changes. (Goldstein, 1974, p. 60).

Learning Learning, the second level of criteria in evaluation instrument design, refers to the acquisition by participants of techniques, principles, facts, and attitudes during the training. Although it may be possible to achieve quantifiable measures of learning by administering some form of evaluation or assessment, the insurance instructors' seminar had no testing component. The only survey items which addressed learning asked participants to indicate (2) how well their objectives were achieved (5) and how valuable they found the entire seminar to be. Other than attempting to determine the degree of positive-negative attitudes, neither item sought to identify any other element of these attitudes.

Behavior At the third level, the behavior criterion relates to job performance subsequent to the training, and it is here that inference may be made about the effects of the learning criterion. Although assessment of job performance is beyond the purview of the seminar evaluation, it may be measured by individual employers of insurance instructors in terms of classroom observation, student performance in the course, and program prestige as perceived by outsiders.

Results Results criteria are the fourth level and relate to the training provided by the insurance instructors' seminar wherein cooperative efforts were focused on a common objective: to improve the teaching quality for pre-licensing insurance education. Perhaps the ultimate measure of results would be student performance on state licensing examinations. For this reason, it seemed advisable to examine the scores of students before and after the seminar and of students whose instructors did and did not participate.

Evaluation Objectives

Specification of criteria relevant to the assessment phase of this project resulted in two objectives: (1) to collect descriptive perceptions from participants about the training and (2) to measure the performance of students prior to and following the seminar. Once these data were obtained, they were analyzed for relevancy. It was predicted that examination scores would be higher, lower, or the same before and after the seminar for participants and nonparticipants alike; it was also possible that in some cases, no scores would exist for the purpose of comparison. Further, it was predicted that those students who sat for licensing examinations before and after the seminar and whose instructors were seminar participants would outperform licensees whose instructors did not attend. Finally, it was predicted that less than half of the participants would describe negative attitudes about content, instruction, and the seminar as a whole.

Summary

With 83% of its institutions approved to conduct prelicensing insurance education and with its insurance faculty representing more than

half of all approved insurance instructors in the state, the Department of Community Colleges was a logical source of support for the seminar. Likewise the Insurance Education Foundation, having provided 14 years of insurance education to community college faculty, was an equally valuable partner, as was the Department of Insurance, whose goal is to license entry-level agents capable of professional service. Only those colleges which offer prelicensing insurance courses for academic credit are subject to the SACS criteria, yet these standards promise to have increasing impact in the future.

During the planning phase, consideration was given to an overall framework or model, numerous presentation components, and an evaluation methodology. Few theories for adult learning theory were found, and of these, Rubenson's expectancy-valence model and Tough's model of anticipated benefits were examined for appropriateness to the insurance instructors' seminar. The latter was adapted to incorporate a learning activity comprised of skills training, training resources, and attendance incentives, whereby participants might retain and apply the knowledge and gain material and/or symbolic rewards. Outcomes were to be measured by (1) survey responses elicited from participants about their perceptions of the training and (2) pass rates of students on licensing examinations.

Efforts to design presentation components with potential attendees in mind resulted in the inclusion of adult learning motives, process, and training interests. For example, topics and incentives, as well as times and locations were selected to attract the maximum number of participants, and instructional and supplemental materials were developed to provide relevancy and immediacy of application. With a seminar model and

presentation components in place, it was expected that the training would be relevant to job performance and that the criteria would be efficient, relevant, somewhat consistent, but contaminated by opportunity bias and group-characteristic bias. (Refer to discussion on page 56.) As for assessment, it was anticipated that reaction would be measured by survey responses, learning and behavior would not be measured, and results would be indicated by pass rate performance. It was predicted that less than half of the participants would have unfavorable views about the seminar, and that students of non-participants would not outperform those of participants subsequent to the training.

CHAPTER IV

IMPLEMENTATION AND EVALUATION

The objectives of Chapter 4 are to describe the implementation phase and to report the evaluation results. In order to conduct the insurance instructors' seminar it was necessary (1) to coordinate the resources contributed by a multiorganizational coalition, (2) to develop instructional materials appropriate to each session, and (3) to organize attractive incentives. This discussion is followed by (4) a summary of the training experience at each location. Evaluation entailed analyses of participant responses to a survey and of institutional performance on state licensing examinations. A survey instrument containing nine forced-choice and open-ended items was (5) administered, (6) tabulated, and (7) examined in July 1987, for results and conclusions. In January 1988, examination pass rates were observed for (8) Life, Accident, and Health Insurance and (9) Property and Casualty Insurance, and were noted for (10) participating community colleges and industry schools and (11) non-participating community colleges and industry schools. Questionnaire and examination results were compared for (12) indications of relevancy between participation and performance.

Implementation

The insurance instructors' seminar was an in-service program of training for teachers of prelicensing insurance education. Developed and implemented between October 1986 and April 1987, its primary objective was to improve teaching quality congruent with increased education stan-

dards for licensure. Representatives of three sponsoring organizations perceived there would be sufficient demand, derived from new education regulations specifying licensure requirements, to justify a series of two-day seminars for professional development. As it was highly probable that a majority of participants would have little or no academic preparation for content and level of teaching, the seminar was designed with two instructional components: (1) teaching insurance for licensing purposes (2) to adult students; two teaching-learning modules were developed for insurance content and one for pedagogical skills. Instructors, program directors, and others interested in insurance education were invited to participate in the seminar of their choice, conducted at three locations in the state during the months of February and April 1987. A total of 107 individuals attended, and 63 completed a survey evaluation. (Appendix J, pp. 201-202). Among respondents, 48 rated the training as very valuable and valuable, and 43 described themselves as full-time insurance agents.

Resource Coordination

North Carolina Department of Community Colleges The North Carolina Department of Community Colleges (NCDCC) approved the seminar as appropriate professional development for in-service training, and through its Small Business Centers (SBC), was instrumental in coordinating the multi-organizational effort statewide, as well as providing financial resources. Thirteen thousand dollars was allocated to contractual services provided by the North Carolina Insurance Education Foundation, for administrative support, and for stipends offered to participants. In addition, the SBC Director made it possible to videotape one seminar. Invitations were mailed simultaneously to presidents of approved schools and to program

directors and instructors, to endorse institutional support for approval of travel and travel-related expense requests. Local responsibility for coordination and administrative support was assigned to Fayetteville Technical Institute and Technical College of Alamance; in general this assignment entailed arranging accomodations, printing the agenda, and coordinating activities for each seminar. The faculty member from Technical College of Alamance was responsible for developing, conducting, and analyzing the seminar evaluation. Central Piedmont Community College and Fayetteville Technical Institute provided faculty to conduct the session for informal group discussion.

North Carolina Department of Insurance Motivated by an interest in improving student performance on state licensing examinations, the North Carolina Department of Insurance (NCDI) contributed administrative support and expertise for planning, implementing, and evaluating the in-service program. Officials of the Agent Services Division provided a mailing list of certified instructors and program directors and prepared and mailed seminar announcements. The Insurance Education Coordinator issued invitations to insurance industry schools, while invitations to community colleges were jointly signed by the Commissioner of Insurance and the State President of the Department of Community Colleges. Administrative staff, assisted by personnel from the North Carolina Insurance Education Foundation, registered attendees prior to and at each seminar. The Senior Deputy Commissioner and the Insurance Education Coordinator were available as department resources to session presentations; following implementation they provided information valuable to the evaluation phase.

North Carolina Insurance Education Foundation The North Carolina Insurance Education Foundation (NCIEF), committed to the furtherance of insurance education, was a source of administrative support, funding, and instructional services, from the initial stages of the project to its completion. Its administrative staff assisted with registration and provided information critical to the evaluation process. The foundation itself hosted a banquet at every seminar, financing at least a portion of this expense; one contribution from a local professional insurance group was received to apply toward the Fayetteville banquet expenses. Faculty enlisted by the foundation prepared teaching outlines, developed supplementary materials, and made presentations at each site. (Appendix E, p. 177).

Instructional Materials An Accident, Disability, and Health Insurance Outline was prepared for the session devoted to accident and health coverages common to both property/casualty insurance and life/health insurance. The law and regulation component of an insurance instructor's approved course outline was adapted for the session on contract law and state-specific regulations pertinent to accident and health insurance. A teaching outline was developed for adult learning activities to be used in the session on pedagogy. No formal teaching outline was required for the group discussion session. Flanigan and Johnson co-authored a 53-page monograph juxtaposed to the state-approved instructor's course outline, entitled North Carolina General Accident and Health. This work included:

Chapter 1: Introduction to Individual Health Insurance Coverage
Chapter 2: Medical Expense Insurance
Chapter 3: Medicare Supplements, Limited and Special Plans, and Accidental Death and Dismemberment Insurance
Chapter 4: Individual Disability Income Insurance Policies
Chapter 5: Group Health Insurance Coverage
Chapter 6: Social Insurance

Crews and Loy addressed instructional techniques with these handouts:

Developing Lesson Plans
Step-by-Step Development of a Nonskill Teacher
Techniques Useful in Conducting Nonskill Classes
Physical Factors Influencing Effectiveness of Nonskill Teachers
Students' Problems in Classroom Instruction
Consideration for Evaluation of Students' Performance
Rules For Specific Types of Test Construction
Making Achievement Tests

King, Hall, and Warner collaborated to create an instructor's reference manual for presentation during the informal session with teaching objectives, visual aids, and student notes. Their efforts were co-sponsored by the Department of Community Colleges and the Department of Insurance.

Participant Incentives Once the project was funded, it was determined that there were sufficient monies to conduct three seminars, rather than four or five, which necessitated a revision of the original location choices. This time the state was divided geographically in half to identify more strategic locales, with participant convenience remaining the primary objective of the selection process. Two sites were allocated to the eastern half, the rationale being that a majority of the previous courses jointly-sponsored by the NCIEF and the NCDCC had been conducted in the central and western portions; thus an attempt was made to locate sites more centrally in the northeast and southeast quadrants, respectively. In the western sector a compromise was found for the northwest

and Piedmont areas, also more centrally located. As a result, the final sites were identified as Fayetteville (southeast), Rocky Mount (northeast), and Hickory (west).

An initial consideration in establishing seminar dates was the individual schedule of each session leader. Upon coordination of previous commitments, the faculty agreed to the weekends of February 12 and 13, February 26 and 27, and April 9 and 10. The decision to meet on a Friday and Saturday was influenced by two factors: faculty teaching schedules and the belief that these particular days would be more convenient to participants. Faculty availability was also a factor in planning the sequence of sessions; an additional factor was consideration of the effect that topic sequence might have on participants. Were topic alternation to have an impact on learning, separation of the content sessions would be appropriate and could be achieved by scheduling the teaching session between content sessions. In consideration of these factors and others described earlier, dates and times were selected resulting in the following agenda:

Thursday	12:00 - 1:00	Registration and Welcome
	1:00 - 5:00	Accident & Health Insurance: Individual and Group Coverages
	6:00 - 8:30	Reception and Banquet
	8:30 - 10:00	Informal Group Discussion
Friday	8:30 - 12:30	Teaching Adult Students
	12:30 - 1:30	Lunch Break
	1:30 - 4:30	N.C. Accident & Health Insurance: Law and Regulations

Seminar announcements were dated January 23, 1987, and included the invitation, program outline, and registration form. Those received by community college personnel offered a sixty-dollar stipend and required a

registration fee of fifteen dollars, while insurance industry and agency school participants received no stipend and paid $150 to register. (Appendix C, pp. 170-173). Accommodations were available for which participants could make reservations if they so desired, and registrations were accepted by the NCDI Insurance Education Coordinator.

Figure 2 is a diagram of inputs provided by sponsoring agencies to support skills resources as required by the in-service training model.

Figure 2.

Multiorganizational contribution to seminar inputs

			training resources	skills resources
NCDCC	NCDI	NCIEF	Instructors	
		x	Formal session faculty	
x			Informal session faculty	
	x		Resource to sessions	
				Adult Teaching
			Instructional Materials	Methodology
		x	Accident and health materials	
	x		Instructor's course outline	activities and
x			Instructor's reference guide	evaluation
		x	Pedagogical materials	
				Insurance Content
			Participant Incentives	Topics
			Convenience	
x	x	x	administrative	accident, health.
			Financial	law and
		x	banquet	regulations
	x		printing	
x			stipends	
			Multiorganizational support	
x	x		invitations	
		x	project leadership	

Summary of Events

Seminars began at 12:45 PM with welcoming remarks and recognition of guests. The Fayetteville seminar was convened by Charles G. Smith,

Director of Industrial Services, and William Sease, Vice President of Continuing Education, both of Fayetteville Technical Institute. The Commissioner of Insurance, James E. Long, was the luncheon speaker, and Robert W. Scott, NCDCC President was the banquet speaker. Other guests at the first seminar were William D. Beaty, Senior Deputy Commissioner, and George L. Brown, Insurance Education Coordinator, both of the NCDI; Dr. R. Jean Overton, Director of Small Business, NCDCC; and presidents of area CLU and Life Underwriters associations. See Appendix H, p. 192, for a sample of the agenda. The Rocky Mount seminar featured a welcoming address by Reid Parrot, President of Nash Technical College; guests included other local community college officials, and Beaty and Brown. At Hickory the third seminar was convened by Sandra D. Moulton, lead instructor at Technical College of Alamance, with welcoming remarks delivered by Coy Hudson, Dean of Instruction at Catawba Valley Techincal College and by W. A. Etheridge, CLU and President of the Life Underwriters Association in Newton, N.C. Guests attending the final seminar included Brown and Joseph E. Sturdivant, NCDCC Director of Business and Industry Services. Videotapes of each session at Hickory were made by R. Wayne Feamster, NCDCC Audiovisual Specialist for New Industry, Continuing Education. See Appendix E, p. 178, for coordination of administrative activities.

The first session lasted approximately three-and-a-half hours, with a refreshment break at the midpoint, while the Informal Group Discussion usually met for two hours following the banquet. Sessions II and III were conducted the next day, with presentations similar in length to the first session. Evaluation forms were completed and collected by the end of the third session. Accident and Health Insurance - Individual and

Group Coverages: At the beginning of this session, each participant received a copy of North Carolina General Accident and Health Insurance, the instructional monograph co-authored by Flanigan and Johnson. Dr. Flanigan presented a survey of features common to health coverages for individuals and groups, emphasizing the diversity of disability income definitions found among policies in this field and the meaning and intent of the Uniform Provisions. This material was discussed by use of the lecture method combined with explicit references to the manual and by questions from the audience. The informal group discussion, convened shortly after the Thursday evening banquet, was moderated by King, Hall, and Warner. Moderators described prelicensing insurance programs at their respective institutions, Central Piedmont Community College and Fayetteville Technical Institute, after which the floor was opened for a general discussion among participants about their own experiences with insurance education. Attendance at this meeting exceeded 50 percent of all seminar participants and represented community college insurance instructors and program directors with few exceptions.

The second session, Teaching Adult Students, addressed effective teaching activities for the instructor of adult students. Once again, each participant received copies of materials developed for the specific session, in this case a series of printed guidelines for classroom management and performance evaluation. Using a team-teaching approach and lecture discussion, Crews and Loy tailored their remarks to the field of insurance with concrete examples; Dr. Crews began this session, utilizing transparencies to illustrate specific topics, and Dr. Loy concluded with explicit references to the handouts. NC Accident and Health Insurance -

Law and Regulations: Dr. Johnson conducted the final formal session, basing its content on the law and regulation component of the insurance instructor's course outline. Major topics in this presentation were the law of agency as it applies to insurance and the North Carolina General Statutes as they relate to insurance, particularly accident and health insurance. These concepts were explained by lecture and discussion with the audience.

Evaluation

As in-service training, the insurance instructors' seminar provided an opportunity to conduct action research using the descriptive method and a longitudinal approach based on two distinctly different measures. First, the survey questionnaire elicited participants' reactions about the treatment as a measure of success between the intent of the seminar and its perceived results. To achieve some degree of external validity, the instrument was an adaptation of two forms provided by outside organizations not associated with this project. Questionnaire items 1-4 and 7 were derived from the Risk and Insurance Management Society, a national organization, and items 3, 5, and 8 are from Creative Leadership Systems, a consultant firm based in North Carolina. (Appendix I, pp. 194-199). The resulting evaluation form was field-tested at Fayetteville and administered again at Rocky Mount and Hickory after several typographical errors were corrected. Second, the degree of students' success on state licensing examinations offered a measure of change prior and subsequent to the seminar and between participant and non-participant programs. These pass rates, provided by the Department of Insurance, are reported by institutions for cumulative and individual testing periods, beginning

in July 1986, when the new licensing examinations were first conducted. For the purposes of this study, it was necessary to observe examination performance through September 1987 only, as prelicensing education requirements changed once again on October 1.

Survey Questionnaire

Survey questionnaires were completed by 63 of the 107 participants in total attendance, resulting in a somewhat weak response return of 58.9 percent due in part to uncontrollable events; for example, a snowstorm at one location caused a number of early departures resulting in an unusually high rate of missing responses. This deficiency is perhaps compensated, however, by several factors which may in turn contribute to a degree of generalizability. First, the content of two sessions was based on, presented by, and referenced to an approved instructor's course outline. Second, the content of the third session offered instructional techniques appropriate to participants' own classrooms. Consequently, presentation and content both served as valid models. Third, the relatively short period of time from attendance to September may increase the reliability of any conclusions drawn between participation and performance. On the other hand, survey responses do not perforce have any relationship to classroom behaviors, even though one may surmise that participants were more motivated to improve their teaching skills than non-participants. In addition, some participants received multiple treatments by attending the seminar more than once, and some were previously acquainted with the faculty, thereby subject to contamination bias. As it happened, there was also some negative reaction verbally expressed among a small segment of attendees at Rocky Mount, whose goals

in participating were to learn the questions on state examinations. In spite of their discontent, however, a majority indicated they would recommend the seminar to other insurance instructors. Finally, the use of two different measures produced some findings for which it was difficult to find relevancy.

Administration The questionnaire response scales for items 2 through 5 provided the respondent with five choices. (Appendix G, pp. 189-190). Identifying descriptors were designated for each of the five on items 2, 4, and 5, while only the highest and lowest ranks were described in item 3. Order of the ranks from one extreme to the other alternated item by item so that the response scales for items 2 and 4 ranged from high to low, and those for 3 and 5 ranged from low to high. This design was intended to cause respondents to give due consideration to their choices. Forms were photocopied on colored paper, a different color for each location, to assist tabulation and analysis of results. Distribution to participants never occurred at the same point in the seminar, although not by design: at the end of the last session in Fayetteville; during the mid-point break of the second session at Rocky Mount; and prior to the first session in Hickory. One goal of survey administration was to have respondents evaluate each session upon its completion, while content and presentation were still fresh in their minds; however, this goal was not accomplished until the final seminar. Nevertheless, when one looks at the congruence of perceptions from one location to another, timing of distribution does not appear to have affected the results, although the Hickory responses were generally more favorable than the others.

Tabulation Completion of the survey questionnaire produced several unex-

pected results. On item 3, for example, three respondents rated only one factor for each session rather than all six factors, and a few others indicated a perception in between two designated ranks; in the latter case, their responses were tabulated with the lower rank. On item 4, an equal number of respondents attempted to rate the presenters separately, a tabulation problem which was solved by averaging the scores; no doubt future evaluations should not ask that presenters be rated as a team. Item 5 is intended to refer to the overall seminar, so "session" is an improper term, especially as it immediately follows item 4.c., the law session. Yet respondents who were less pleased with that session than with other sessions responded more favorably to item 5, indicating that the miswording was not, in fact, misleading. Many respondents to item 9 described themselves as part-time instructors and full-time agents: this information was important to the analysis and should have been better accommodated for in the item design. Finally, two external factors seemed to have had a negative impact on Rocky Mount responses: a number of participants who felt their institutions had required them to attend, which appears to have affected the session on accident and health coverages, and the unexpected snowstorm mentioned earlier, which affected the law session. Therefore, the following item analysis will examine both low and high perceptions.

Analysis of Responses

1. What were your objectives in attending this seminar? Item 1 has an open-end format allowing respondents the freedom to describe their motives and/or expectations related to attendance. Of the 63 survey participants, only one failed to indicate an attendance objective. Actual

responses clearly expressed either learning about changes in licensing examination format and procedures or improving teaching skills; both objectives were reported at each of the three seminars. These results indicate that a considerable majority of participants (81%) had the same

Table 1

Attendance Objectives

N = 63	Number	Percent
Missing	1	1.6
Learn about new examinations	11	17.5
Improve teaching performance	51	81.0

motivation to attend as the primary objective of the seminar model. Yet, their perception may have been influenced to some extent by wording in the invitations which suggested that teaching improvement was the purpose of the seminar. It is interesting to note the second motive was also anticipated during the seminar development phase, and one may conclude that learning about the new examination might contribute to teaching improvement. If this were a valid conclusion, a significant 98.5% of participants had the same reason for attending.

2. Indicate how well you believe your objectives were achieved. Respondents compared training with attendance objectives by indicating the degree to which participation satisfied those objectives. Semantic descriptors were: 1-Well Achieved; 2-Moderately Achieved; 3-Neutral; 4-Somewhat Achieved; and 5-Not Achieved. Consolidation of ranks 4 and 5 provides the lowest perceptions of success at each site: Fayetteville - 21%: Rocky Mount - 23.3%; and Hickory - 7.1%. The upper two categories

reflect the highest degrees of success as follows: Fayetteville - 64.2%; Rocky Mount - 63.3%; and Hickory - 92.8%. In comparing the lowest and highest figures of the first two sites with those for Hickory, it may be

Table 2

Achievement of attendance objectives

N = 63	Missing	1	2	3	4	5
Fayetteville	10.5	42.1	21.1	5.3	21.1	-
Rocky Mount	6.7	23.3	40.0	6.7	10.0	13.3
Hickory	-	71.4	21.4	-	7.1	-
Total	6.3	38.1	31.7	4.8	12.7	6.3

important to note the numbers of non-community college participants. Of the insurance company, private school, and insurance agency instructors, nine attended at Fayetteville, seven came to Rocky Mount, and two were at Hickory. It is possible that the expectations of community college personnel were better served by the training than those of other attendees, thus explaining the wide difference in results between Hickory and the other two sites; yet there are no data to support such a conclusion. Nevertheless, it appears that less than 25% reported little or no achievement of attendance motives, while at least 64% perceived highest levels of success. The totals confirm these observations: the cumulative for ranks 1 and 2 is 69.9%, for ranks 4 and 5 is 19%, and for rank 5 is 6.3%.

3. Indicate your evaluation of each session. Respondents were asked to evaluate the content, rather than the instructor, on the basis of six factors: practicality, interest, organization, understandability, comprehensiveness, and usefulness. Ranks 1 and 5 denote lowest and

highest degrees, respectively; no semantic descriptors are given for ranks 2-4. Sessions were rated separately for the same six factors.

a. Teaching Adult Students.

practicality. Consolidation of ranks 1 and 2 produces the lowest perceptions of practicality as being 5.3% at Fayetteville; 6.6% at Rocky Mount; and 7.1% at Hickory. Treating the highest two ranks in the same manner shows 73.7% of the respondents at Fayetteville found this session to be better-than-average in practicality; 60% at Rocky Mount;

Table 3

Practicality of Teaching Adult Students

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	15.8	57.9	15.8	-	5.3
Rocky Mount	16.7	30.0	30.0	16.7	3.3	3.3
Hickory	7.1	28.6	42.9	14.3	-	7.1
Total	9.5	25.4	41.3	15.9	1.6	6.3

and 71.5% at Hickory. When compared from one locaton to another, these results are not widely different, especially in the lowest ranks, and are confirmed by overall findings. Approximately 67% of all responses were for ranks 4 and 5, about 8% indicated 1 and 2, and only 6.3% or four of the respondents perceived the content of this session to be impractical. These results suggest that topics presented were practical to some degree.

interest. Combining ranks 1 and 2 for interest shows a degree of boredom with content as follows: 15.8% - Fayetteville; 20.0% - Rocky Mount; and 21.4% - Hickory. The two highest ranks combined indicate content to be interesting at rates of 42.2% - Fayetteville, 56.7% - Rocky

Mount; and 52.4% - Hickory. Here again respondents tended to agree with one another in the upper and lower categories at each location. Averages of 50% and 19% in the consolidated upper and lower ranges, respectively,

Table 4

Interest of Teaching Adult Students

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	21.1	21.1	36.8	10.5	5.3
Rocky Mount	13.3	30.0	26.7	10.0	3.3	16.7
Hickory	-	21.4	42.9	14.3	21.4	-
Total	7.9	27.0	25.4	20.6	12.7	6.3

suggests that less than 19% found content to be of little or no interest and one-half perceived it to be rather interesting. Total figures of 52.4% (upper) and 19% (lower) support these conclusions.

organization. Ranks 1 and 2 combined for organization reveal some disorganization of content expressed as 10.6% - Fayetteville; 13.4% at Rocky Mount; and none at Hickory. On the other hand, more than half of the respondents found the content to be somewhat or well organized as shown by combining ranks 4 and 5: 57.9% - Fayetteville; 70.0% - Rocky

Table 5

Organization of Teaching Adult Students

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	21.1	36.8	26.3	5.3	5.3
Rocky Mount	13.3	30.0	40.0	3.3	6.7	6.7
Hickory	7.1	21.4	50.0	21.4	-	-
Total	9.5	25.4	41.3	14.3	4.8	4.8

Mount; and 71.4% - Hickory. Although the range in the lowest categories is relatively small, that representing the combined upper ranks is similar to the evaluation of practicality. The somewhat significant difference in reported perceptions between Fayetteville and other seminar locations may be due perhaps to the fact that the Fayetteville seminar was the faculty's first opportunity to make this presentation. Overall the cumulative response favoring organization of content is 66.7% as compared to 9.5% indicating lack of organization. One may conclude that two-thirds of the participants thought the content was satisfactorily organized, while less than 10% were dissatisfied.

understandability. In consolidating the evaluation of content understandability, the lowest ranks are 5.3% - Fayetteville; 10% - Rocky Mount; and 0.0% for Hickory. By contrast, ranks 4 and 5 combined result in 68.4% - Fayetteville; 70.0% - Rocky Mount; and 78.6% - Hickory. Once again the Hickory responses are decidedly more favorable as compared with the others, a difference which may be attributable to the smaller number of non-community college participation in April. Nevertheless, totals of 69.9% and 6.3% for combined upper and lower ranges, respectively, tend to reflect small fluctuations in perception at individual sites and suggest

Table 6

Understandability of Teaching Adult Students

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	42.1	26.3	21.1	-	5.3
Rocky Mount	13.3	36.7	33.3	6.7	6.7	3.3
Hickory	7.1	42.9	35.7	14.3	-	-
Total	7.9	41.3	28.6	14.3	6.3	1.6

that at least 70% of the participants found content to be understandable.

comprehensiveness. Evaluation of content for comprehensiveness shows a wide range among participants in the bottom two ranks: 5.3% for Fayetteville; 20.0% - Rocky Mount; and 14.2% - Hickory. On the other hand, the two combined upper ranks have little fluctuation: 57.9% at Fayetteville; 53.4% - Rocky Mount; and 57.1% - Hickory. There are no data to explain the diversity in perceptions about little or no comprehension. The cumulative percent for these categories is 15.9%, although

Table 7

Comprehensiveness of Teaching Adult Students

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	15.8	42.1	31.6	-	5.3
Rocky Mount	13.3	26.7	26.7	13.3	16.7	3.3
Hickory	7.1	21.4	35.7	21.4	7.1	7.1
Total	9.5	22.2	31.7	20.6	11.1	4.8

that for superficiality is only 4.8%, while the overall rating for ranks 4 and 5 is less than 54%. These figures suggest that participants expected the content to be more in-depth than they found it to be.

usefulness. The final factor evaluates content usefulness. Consolidation of ranks 1 and 2 reveals lack of satisfaction to the following degrees: 5.3% - Fayetteville; 20.0% - Rocky Mount; and 14.3% at Hickory. The diversity of opinion in the lowest ranks, equivalent to that for comprehensiveness described above, is the widest for all content factors in ranks 4 and 5. Here in the two highest categories the ratings are: 73.7% - Fayetteville; 56.7% - Rocky Mount; and 71.4% - Hickory.

Once again there are no data to explain this divergence in perception between one location and the others. Cumulative percents are 61.8% for the most favorable impressions about the utility of content and 15.8%

Table 8

Usefulness of Teaching Adult Students

N = 63	Missing	5	4	3	2	1
Fayetteville	-	21.1	52.6	21.1	-	5.3
Rocky Mount	13.3	26.7	30.0	10.0	6.7	13.3
Hickory	7.1	21.4	50.0	7.1	14.3	-
Total	7.9	25.4	36.4	14.3	9.5	6.3

for the least, with approximately 6% for uselessness. Thus, except for participants at Rocky Mount, more than 71% perceived content as useful.

b. Accident and Health Coverages.

practicality. Combining ranks 1 and 2 for practicality shows a measure of impractical content as follows: 10.5% - Fayetteville; 6.6% - Rocky Mount; and none for Hickory. The two highest ranks combined indicate content to be practical at rates of 84.2% - Fayetteville; 63.3% at Rocky Mount; and 71.4% - Hickory. Comparing the range of lower-rank

Table 9

Practicality of Accident and Health Coverages

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	42.1	42.1	-	-	10.5
Rocky Mount	10.0	40.0	23.3	20.0	3.3	3.3
Hickory	-	35.7	35.7	28.6	-	-
Total	6.3	41.3	30.2	15.9	1.6	4.8

perceptions reported at each seminar, one may note the tendency of Rocky Mount participants to be more critical than their colleagues, a result which appears to affect the percentage of more favorable responses on the same weekend. Such a pattern does not explain, however, the rather wide difference between Fayetteville and Hickory regarding practicality. The fact that nine attendees in Fayetteville were non-community college personnel as compared with two in Hickory may provide insight. Totals of 6.4% (lowest ranks) and 71.5% (higest ranks) reflect a conclusion that more than 71% of the participants found the content to be practical.

interest. Ranks 1 and 2 combined for the interest factor reveal some degree of boredom expressed as 5.3% - Fayetteville; 13.4% at Rocky Mount; and 71.% - Hickory. On the other hand, more than half of the respondents found the content to be somewhat interesting, as shown by combining ranks 4 and 5: 68.4% - Fayetteville; 53.4% - Rocky Mount;

Table 10

Interest of Accident and Health Coverages

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	31.6	36.8	21.1	-	5.3
Rocky Mount	6.7	16.7	36.7	26.7	6.7	6.7
Hickory	7.1	21.4	64.3	-	7.1	-
Total	6.3	23.8	36.5	19.0	11.1	3.2

and 85.7% - Hickory. Once again, the range in the lowest categories is rather small, the cumulative rating expressed as 14.3% and 3.2% reported as boring. On the other hand, evaluation in the upper ranks repeats the pattern described earlier, where Hickory respondents indicated the most

favorable responses and Rocky Mount the least. Cumulatively, at least 60% expressed better-than-average satisfaction with interesting content.

organization. In consolidating the evaluation of content organization, the lowest ranks are 10.5% - Fayetteville; 10.0% - Rocky Mount; and 0.0% - Hickory. By contrast, ranks 4 and 5 combined results

Table 11

Organization of Accident and Health Coverages

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	57.9	15.8	10.5	-	10.5
Rocky Mount	10.0	43.3	26.7	10.0	3.3	6.7
Hickory	7.1	50.0	28.6	14.3	-	-
Total	7.9	47.6	25.4	11.1	1.6	6.3

in 73.7% - Fayetteville; 70.0% - Rocky Mount; and 78.6% - Hickory. Even though Hickory respondents continued to be the most favorable, the narrow ranges suggest that participants tended to concur in their perceptions of content orgainzation from one location to another. These conclusions appear to be supported by the combined data for ranks 1 and 2 (7.9%) and ranks 4 and 5 (73%).

understandability. The fourth factor rates understandability of content. Consolidation of ranks 1 and 2 reveals a lack of satisfaction to the following degrees: 10.6% - Fayetteville; 10.0% at Rocky Mount; and none for Hickory. This is range is further evidenced by a composite of 9.5% for the two lowest ranks and 3.2% for the rank entitled Confusing. At the upper end of the scale, the combined ranks results in: 73.7% - Fayetteville; 79.9% - Rocky Mount; and 78.5% - Hickory. The

Table 12

Understandability of Accident and Health Coverages

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	42.1	31.6	10.5	5.3	5.3
Rocky Mount	10.0	36.6	43.3	-	6.7	3.3
Hickory	7.1	57.1	21.4	14.3	-	-
Total	7.9	42.9	33.3	6.3	6.3	3.2

narrow range suggests participant agreement about understandable content, regardless of the seminar attended; total figures indicate that more than 75% of the participants viewed the content to be rather understandable.

comprehensiveness. Consolidation of ranks 1 and 2 produces lowest perceptions of comprehensiveness as being 5.3% at Fayetteville; 10.0% - Rocky Mount; and 7.1% - Hickory. Treating the highest two ranks in the same manner shows 79% of the respondents at Fayetteville perceived this session to be better-than-average in comprehensiveness; 73.3% at

Table 13

Comprehensiveness of Accident and Health Coverages

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	31.6	47.4	10.5	-	5.3
Rocky Mount	10.0	30.0	43.3	6.7	3.3	6.7
Hickory	7.1	35.7	35.7	14.3	7.1	-
Total	7.9	31.7	42.9	9.5	3.2	4.8

Rocky Mount; and 71.4% - Hickory. When compared from one site to another, these results are most widely different and are confirmed by the totals. Approximately 75% of all responses were for ranks 4 and 5, while only 8%

of the respondents perceived content to be incomprehensive or superficial. These results suggest that topics were comprehensive to a rather high degree.

usefulness. Evaluation of content for utility shows a wide range among participants in both the lowest and highest ranks. Ranks 1 and 2 combined show: 5.3% - Fayetteville; 13.3% - Rocky Mount; and none for Hickory. However, the composite for 1 and 2, as well as for Useless is only 6.3%. The highest ranks, 4 and 5, are: 78.9% - Fayetteville; 60.0% for Rocky Mount; and 57.1% at Hickory. In this case, Hickory respondents have the least favorable perception about content usefulness; there is no indication why they ranked lowest among all locations, nor

Table 14

Usefulness of Accident and Health Coverages

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	42.1	36.8	10.5	-	5.3
Rocky Mount	6.7	30.0	30.0	20.0	-	13.3
Hickory	7.1	21.4	35.7	35.7	-	-
Total	7.9	33.3	31.7	20.6	-	6.3

why responses in this category have a range of almost 22 points. Yet a composite of favorable responses indicates at least 65% of the participants thought the content was useful.

3. c. Insurance Law and Regulation.

practicality. Ranks 1 and 2 combined for the practicality of content reveal a small degree of impracticality expressed as: 5.3% at Fayetteville; 3.3% - Rocky Mount; and 0.0% - Hickory. On the other hand,

at least half of the respondents found content to be practical or highly practical, as shown by combining ranks 4 and 5: 89.5% - Fayetteville; 50.0% - Rocky Mount; and 92.9% - Hickory. The reason for inconsistency between Rocky Mount and the other sites is explained by a significant number of missing responses due to inclement weather. Whereas 30 participants took part in the survey at Rocky Mount, only 17 attended this

Table 15

Practicality of Insurance Law and Regulations

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	68.4	21.1	-	-	5.3
Rocky Mount	46.7	36.7	13.3	-	-	3.3
Hickory	7.1	64.3	28.6	-	-	-
Total	25.4	52.4	19.0	-	-	3.2

session. If the missing responses were factored out, favorable responses to ranks 4 and 5 would increase to 88.2%. Thus the highest ratings combined would be 63.4% or 90.2%, if adjusted. One may conclude that content was generally viewed to be rather practical.

interest. In consolidating the evaluation of interesting content, the lowest ranks are: 10.6% - Fayetteville; 3.3% at Rocky Mount; and none for Hickory. By contrast 4 and 5 combined result in: 84.2% - Fayetteville; 53.3% - Rocky Mount; and 78.6 - Hickory. Once again, the missing responses at Rocky Mount tend to have a significant impact on results unless they are adjusted to reflect the perceptions of actual attendees; if this were done, the rate would increase from 53.3% to 94.1%. Likewise, the total assessment would rise to 85.6% from 63.5%,

in any case an indication of favorable impression for the interest factor.

Table 16

Interest of Insurance Law and Regulations

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	57.9	26.3	-	5.3	5.3
Rocky Mount	43.3	43.3	10.0	-	-	3.3
Hickory	14.3	35.7	42.9	7.1	-	-
Total	25.4	47.6	15.9	1.6	7.9	1.6

organization. Evaluation of content organization shows a narrow range among respondents in the lowest two ranks: 5.3% for Fayetteville; 3.3% - Rocky Mount; 0.0% - Hickory; and 3.2% as a cumulative rating. The two combined upper ranks reveal a wide divergence possibly related to the missing responses at Hickory. These results show

Table 17

Organization of Insurance Law and Regulations

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	63.2	26.3	-	-	5.3
Rocky Mount	43.3	40.0	13.3	-	-	3.3
Hickory	14.3	50.0	35.7	-	-	-
Total	25.4	49.2	22.2	-	-	3.2

show favorable perceptions of organization as: 84.2% - Fayetteville; 53.3% (adjusted to 94.1%) for Rocky Mount; and 78.6% - Hickory. The combined total for ranks 4 and 5 is 63.5% or 85.6%, depending on whether or not the missing responses are factored out. In either case, it appears

that participants found content to be somewhat or well-organized.

understandability. Consolidation of ranks 1 and 2 produces the lowest perceptions of understandability as: 5.3% for Fayetteville; 3.3% - Rocky Mount; and 0.0% - Hickory. In addition to a narrow range, the small degree of unfavorable response is confirmed by a cumulative 8%. Note that only one location reported neutral opinions about understandability; this was also true for the assessment of content interest. Treating the highest two ranks in the same manner shows 79% of the respondents at Fayetteville found this session to be better-than-average in understandability; 53.4% (or 88.2%) at Rocky Mount; and 85.8% at Hickory.

Table 18

Understandability of Insurance Law and Regulations

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	73.7	5.3	10.5	-	5.3
Rocky Mount	43.3	36.7	16.7	-	3.3	-
Hickory	14.3	42.9	42.9	-	-	-
Total	25.4	46.0	17.5	3.2	3.2	4.8

These results, as well as the combined cumulative percentage of 63.5% (or 84.3%), suggest that more than 50% of all participants perceived this content to be understandable; indeed, if the Rocky Mount figure were to be adjusted, one might conclude that at least 79% of the participants concurred with this perception.

comprehensiveness. The fifth factor applies to content comprehensiveness. Consolidation of ranks 1 and 2 reveals a low degree of dissatisfaction, including one Superficial response, in this manner:

5.3% - Fayetteville; 3.3% - Rocky Mount; and none for Hickory. The cumulative for ranks 1 and 2 combined is 1.6%. At the upper end of the scale, the two highest ranks combined results in: 79% for Fayetteville; 50.0% (or 88.2%) at Rocky Mount; and 78.6% at Hickory. Once again, a narrow range among individual sites indicates fairly consistent agreement about the comprehensiveness of content regardless of the date of attendance; this is only true, however, when the missing responses at Rocky Mount are

Table 19

Comprehensiveness of Insurance Law and Regulations

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	47.4	31.6	10.5	-	5.3
Rocky Mount	46.7	33.3	16.7	-	3.3	-
Hickory	14.3	35.7	42.9	7.1	-	-
Total	27.0	38.1	27.0	4.8	1.6	1.6

factored out. The overall average of 81.9% tends to confirm this conclusion; if no adjustment were made for missing responses the cumulative percentage would be 65.1% for ranks 4 and 5 combined.

usefulness. Combining ranks 1 and 2 for content usefulness shows only one Useless rating and only one rating for rank 2, suggesting the content was perceived to be fairly useful. A cumulative combined percent of 6.4% appears to lend support to this notion; furthermore, no response was indicated for rank 3 regarding usefulness, just as there was none in the third category for practicality. The two highest ranks combined indicate content to be useful at rates of: 94.8% - Fayetteville; 50.0% (adjustable to 88.2%) - Rocky Mount; and 85.7% - Hickory. Here

again respondents tended to agree with one another at each location in the lower categories, as well as in the upper categories, with the exception of Rocky Mount, due perhaps to the rather large number of missing responses. When the suggested adjustment is made, only two other factor assessments - practicality and organization - attain higher favorable responses, as the overall average for ranks 4 and 5 is 89.6%; the unad-

Table 20

Usefulness of Insurance Law and Regulations

N = 63	Missing	5	4	3	2	1
Fayetteville	-	63.2	31.6	-	-	5.3
Rocky Mount	46.7	33.3	16.7	-	4.3	-
Hickory	14.3	50.0	35.7	-	-	-
Total	25.4	44.4	23.8	-	3.2	3.2

justed cumulative percentage is 68.2%. The nature of these results indicates that at least 68% and possibly as many as 90% of the participants thought the content was above average in usefulness.

4. Indicate your evaluation of each instructor. The fourth item on the survey asks respondents to evaluate session presenters, rather than session content, by circling the appropriate number on a semantic differential scale with these descriptors: 1-Excellent; 2-Good; 3-Neutral; 4-Fair; and 5-Poor. Presentation, subject knowledge, and response to questions were the three elements to be assessed. Crews and Loy were rated together, Flanigan and Johnson separately.

a. Teaching Adult Students.

presentation. The two lowest ranks on the rating scale may

be combined to show approximately the same perceptions for Fayetteville and Rocky Mount respondents at 10.5% and 10.0% respectively, while the 14.3% for Hickory is slightly higher; there are no data to explain this difference. However, an 11.6% composite for the lowest categories indicates agreement among respondents from one location to another, and one may conclude that less than 15% of the participants perceived presentation to be fair and poor. When the highest categories are combined, the results among all locations have a similarly narrow range, from a low of

Table 21

Presentation in Teaching Adult Students

N = 63	Missing	5	4	3	2	1
Fayetteville	15.8	52.6	21.1	-	10.5	-
Rocky Mount	3.3	40.0	33.3	13.3	6.7	3.3
Hickory	7.1	28.6	50.0	-	14.3	-
Total	3.2	42.9	33.3	9.5	9.5	1.6

73.3% at Rocky Mount to a high of 78.6% in Hickory, while it appears that Hickory trainees had the strongest perceptions at both ends of the scale. Combining the total scores for ranks 1 and 2 results in a 76.2% rating which is in general agreement with those of individual sites. As a result, it appears that approximately three-fourths of the participants viewed this presentation as good and excellent.

subject knowledge. A combination of ranks 1 and 2 shows unfavorable responses to range from 10.6% - Fayetteville to 7.1% - Hickory, with none at Rocky Mount and a combined total rating of 4.8%. The rather critical views expressed at the first seminar are diminished by fewer low

ratings on subsequent weekends, and it appears that less than 5% of all participants found presenters to be weak in the area of subject matter. Combined results in the upper two categories are: 84.2% - Fayetteville; 90.0% - Rocky Mount; and 85.7% - Hickory; these findings are confirmed by

Table 22

Subject Knowledge in Teaching Adult Students

N = 63	Missing	1	2	3	4	5
Fayetteville	5.3	73.7	10.5	-	5.3	5.3
Rocky Mount	3.3	43.3	46.7	6.7	-	-
Hickory	-	50.0	35.7	7.1	7.1	-
Total	3.2	54.0	33.4	4.8	3.2	1.6

a combined total of 87.4%. One may conclude that more than four-fifths of the seminar tranees perceived Knowledge of Subject Matter to be good and excellent.

response to questions. It appears that respondents had the same perceptions, regardless of the seminar they attended, as there is only one fair or poor rating given at each location. Consequently, less than 4 % of all respondents were dissatisfied with answers to questions

Table 23

Response to questions in Teaching Adult Students

N = 63	Missing	1	2	3	4	5
Fayetteville	-	42.1	42.1	10.5	-	5.3
Rocky Mount	3.3	50.0	40.0	3.3	-	3.3
Hickory	7.1	21.4	42.9	21.4	7.1	-
Total	4.8	41.3	41.3	9.5	1.6	1.6

from the audience. Ratings for the two highest ranks combined are: 84.2% - Fayetteville; 90.0% - Rocky Mount; 64.3% - Hickory; and 82.6% - the composite total. While there are no data to suggest why respondents at Hickory appear to be substantially less satisfied than their colleagues, it may be important to note that the percentage of neutral perceptions is exactly the same as that of excellent opinions. Yet combined totals for ranks 1 and 2 imply that more than four-fifths of the participants found response to questions to be good and excellent.

b. Accident and Health Coverges.

presentation. In comparing the evaluations made on three separate weekends, it is interesting to note there were no unfavorable responses for ranks 4 and 5 at Fayetteville and Hickory, nor were there any neutral ratings. On the other hand, Rocky Mount had a 13.4% combined rating for fair and poor; there is no evidence to suggest why these particular respondents disagreed to such a degree with their colleagues at other seminars. The total appraisal for ranks 4 and 5 combined, however, shows less than 7% found the presentation to be fair and poor. Ratings in the upper ranks reflect this divergence, with 100% of the Fayetteville and Hickory respondents indicating perceptions of excellent and good, as

Table 24

Presentation in Accident and Health Coverages

N = 63	Missing	1	2	3	4	5
Fayetteville	-	84.2	15.8	-	-	-
Rocky Mount	3.3	33.3	36.7	13.3	6.7	6.7
Hickory	-	71.4	28.6	-	-	-
Total	1.6	55.6	28.6	7.9	3.2	3.2

compared with only 70% at Rocky Mount reporting the same views. As a consequence of this wide difference, the combined total ratings for ranks 1 and 2 are 84.2%, which may indicate that more than four-fifths of the participants had favorable perceptions about the presentation.

subject knowledge. Once again the Rocky Mount figures are considerably different than those from Fayetteville and Hickory. Whereas the latter two groups indicated no responses for ranks 3 through 5, participants at Rocky Mount reported unfavorable perceptions for knowledge of subject matter resulting in a combined total of 20.0% representing the fair and poor categories. Nevertheless, the combined total evaluation for the lowest two ranks is 9.5%, suggesting that less than 10% of the

Table 25

Subject knowledge in Accident and Health Coverages

N = 63	Missing	1	2	3	4	5
Fayetteville	-	84.2	15.8	-	-	-
Rocky Mount	3.3	33.3	36.7	6.7	13.3	6.7
Hickory	-	35.7	64.3	-	-	-
Total	1.6	49.2	36.5	3.2	6.3	3.2

attendees were dissatisfied with the subject knowledge of the presenter. Much the same pattern is repeated in the highest two categories, where both Fayetteville and Hickory respondents appear to have found knowledge to be 100% excellent and good, at the same time that Rocky Mount trainees believed it to be only 70%. This divergence in perception has an effect similar to the evaluation of presentation discussed above, in that the combined total rating for ranks 1 and 2 is approximately 85%, an outcome

giving rise to a similar conclusion: that at least four-fifths of all participants had favorable opinions about the presenter's knowledge of the subject matter.

response to questions. There are no poor ratings, a 6.7% fair rating, and a combined total evaluation for the two lowest ranks of 3.2%. As a result, it is likely that fewer than 4% of all participants were dissatisfied with answers to the audience's questions. Ratings in ranks 1 and 2 show another substantial difference in the perceptions of

Table 26

Response to questions in Accident and Health Coverages

N = 63	Missing	1	2	3	4	5
Fayetteville	10.5	63.2	26.3	-	-	-
Rocky Mount	3.3	23.3	46.7	20.0	6.7	-
Hickory	-	50.0	42.9	7.1	-	-
Total	4.8	41.3	39.7	11.1	3.2	-

Rocky Mount attendees as compared with those expressed at the other two sites. The combined results range from 70.0% at Rocky Mount, to 89.5% and 92.9% for Fayetteville and Hickory, respectively, and reflect the same pattern of diversity described above. With a combined total of 81.0%, however, one may conclude that at least four-fifths of the participants perceived question responses to be excellent and good.

c. Insurance Law and Regulations.

presentation. It appears that respondents were in close agreement about ranks 4 and 5, as well as the neutral category, as there are no unfavorable perceptions reported at Fayetteville and Hickory and

only one each for fair and poor at Rocky Mount, resulting in a combined rating of 6.6%. Combining the total responses for the two lowest categories yields 3.2% and suggests the presentation was not likely to be viewed in an unfavorable light by participants. Highest ratings were given to the excellent category, followed by good, with the following

Table 27

Presentation in Insurance Law and Regulations

N = 63	Missing	1	2	3	4	5
Fayetteville	5.3	89.5	5.3	-	-	-
Rocky Mount	36.7	53.3	3.3	-	3.3	3.3
Hickory	-	78.6	21.4	-	-	-
Total	20.6	68.3	7.9	-	1.6	1.6

combined results: 94.8% - Fayetteville; 56.6% - Rocky Mount; 100% at Hickory; and 76.2% - total. As noted earlier, the number of missing responses at Rocky Mount, due to inclement weather, is rather substantial. If an adjustment were made by considering evaluations of attendees only, favorable response rates would rise to 89.5% and 94.8% for Rocky Mount and the total, respectively, thereby obtaining more consistent agreement overall. On this basis one may conclude that 76% to 95% of the participants found the presentation to be excellent and good.

subject knowledge. The two lowest ranks on the rating scale may be combined to show the same perceptions for Fayetteville and Hickory respondents at 0.0%, while Rocky Mount figures and the total are 6.7% and 3.2%, respectively. There were no neutral scores. These data indicate that few participants found the presenter to be lacking in knowledge of

the subject matter. When the two highest categories are combined, the results at Fayetteville and Hickory have a narrow range, from 94.8% to 92.8%, respectively. Only Rocky Mount shows a substantial divergence,

Table 28

Subject knowledge in Insurance Law and Regulations

	Missing	1	2	3	4	5
Fayetteville	5.3	89.5	5.3	-	-	-
Rocky Mount	36.7	56.7	3.3	-	-	6.7
Hickory	7.1	85.7	7.1	-	-	-
Total	20.6	71.4	4.8	-	-	3.2

approximately 37 percentage points below at 56.7%. More than one-third of the seminar participants did not attend this session, and if their absence were taken into consideration, combined ratings would increase to 89.5%. Such an adjustment brings the Rocky Mount evaluations into closer alignment with other respondents and suggests that nine-tenths of all participants viewed subject knowledge to be satisfactory. Combined total ratings of 76.2% and 92.4% (adjusted) tend to confirm this conclusion.

response to questions. In the lowest ranks ratings are somewhat consistent across all locations, with combinations ranging from a high of 5.3% at Fayetteville to a low of 3.2% for the composite. These figures represent only one opinion each for poor and fair categories and indicate fewer than 4% of the participants were dissatisfied. Ratings for ranks 1 and 2 reflect a wider difference of opinion that is not simply attributable to the large number of missing responses at Rocky Mount. The 8.7% range between combined ratings at Fayetteville (84.2%)

and Hickory (92.9%) is not explained by present data. On the other hand, if the opinions of actual attendees at Rocky Mount were to be considered only, the resulting 89.5% would fall approximately at the mid-point of

Table 29

Response to questions in Insurance Law and Regulations

	Missing	1	2	3	4	5
Fayetteville	5.3	78.9	5.3	5.3	5.3	-
Rocky Mount	36.7	46.7	10.0	3.3	-	3.3
Hickory	7.1	92.9	-	-	-	-
Total	22.2	65.1	6.3	3.2	1.6	1.6

that range. Such an adjustment lends support to the notion that perceptions of attendees at all locations were somewhat closely aligned. The combined total show an overall perception of 71.4% or 88.9%, if adjusted, thereby suggesting that seven- to nine-tenths of all participants viewed question responses to be good and excellent.

5. Considering the entire session, to what extent did you find it valuable? On this item respondents were asked to evaluate the overall seminar by circling the numerical value on a semantic differential scale with these descriptors: 1-Worthless; 2-Very Limited Value; 3-Limited Value; 4-Valuable; 5-Very Valuable. When the two lowest categories are combined, the figures show respondents found the seminar experience to be worthless and/or of very limited value to the following extent: 5.3% at Fayetteville; 13.4% - Rocky Mount; 0.0% - Hickory; and 8.0% - total. Even though Rocky Mount attendees continued to be most critical, it appears that less than 9% of the participants had such unfavorable perceptions

about the seminar as a whole. Ratings combined for the two highest ranks

Table 30

Seminar value overall

N = 63	Missing	5	4	3	2	1
Fayetteville	5.3	42.1	26.3	21.1	5.3	-
Rocky Mount	6.7	23.3	53.3	3.3	6.7	6.7
Hickory	7.1	64.3	21.4	7.1	-	-
Total	6.3	38.1	38.1	9.5	4.8	3.2

reveal a wider range of 17 points, from 68.4% at Fayetteville to 85.7% at Hickory, and a total of 76.2%. Thus, perhaps three-fourths of all participants viewed the seminar as a valuable and/or very valuable experience.

6. Would you recommend this seminar to other insurance instructors? The answer to this item has an open-ended format, as well as space for comments. A majority of respondents clearly indicated "yes" and "no" answers, a few provided comments which must be interpreted for favorable

Table 31

Recommending the seminar to others

N = 63	Missing	No	Yes	Unclear
Fayetteville	5.3	-	89.5	5.3
Rocky Mount	3.3	10.0	80.0	6.7
Hickory	-	7.1	92.9	-
Total	3.2	6.3	85.7	4.8

and unfavorable opinions, and three answered in such a way that it is not possible to discern whether or not the seminar would be recommended. As

a result, the four respondents who gave a definite negative response may represent 6.3% of the seminar population who would concur. On the other hand, 54 clearly positive responses indicate that more than four-fifths of all participants would recommend the seminar to fellow instructors.

7. Please offer suggestions to improve future seminars. This is another open-ended item, to which three types of responses were given: a majority of survey participants provided no answer, a few indicated "none," and some identified topics for future seminars. The latter responses are included with the results of the next item, which specifically solicits this information. Otherwise, there is no clear response pattern for analysis.

8. Please suggest topics for future seminars. Once again, respondents were not given forced choices. The results show a significant one-third did not provide any answer, and there are no data to explain what the missing responses might indicate. Whereas failure to answer preceding questionnaire items was frequently associated with absence from

Table 32

Topic suggestions for future seminars

Missing	Nothing	Property-Casualty	Other
33.3	1.6	39.7	25.4

the particular session, here the lack of response might mean respondents had no suggestions, were impatient to complete the survey, and/or were not interested in attending another seminar. The same conclusions may apply to the respondent who answered "nothing"; conversely, this individual may have been reporting that the topics should not be changed.

Despite the ambivalence in this set of findings, another 40% specified property and casualty topics; one may conclude that these respondents were engaged in property and casualty insurance prelicensing education. If this assumption were valid, one may further conclude that (1) at least 40% of the seminar participants were responsible for such programs, and (2) there is sufficient demand to justify another seminar devoted specifically to property and casualty topics.

Other suggestions were largely unidentified by category, except for some requests for health insurance topics. The size of the latter group, representing one-fourth of the respondents, suggests these individuals had other insurance education interests/responsibilities and in-service training needs. Combining both topic-specific groups results in approximately 65% of the respondents indicating appropriate subject matter for future seminars and suggests several conclusions. First, the act of constructive response signifies acceptance of the implication that similar seminars will be conducted in the future. Second, specificity of responses implies that participants would be willing to attend seminars addressing particular topics or to recommend the seminar to other insurance instructors. Third, the number of topic-specific responses indicates adequate need for additional professional development activities.

9. Indicate your experience. Respondents were given an opportunity to describe their experiences as full-time instructors and agents on the basis of number of years; in addition, space was provided on the form for comments to further describe or explain their experiences. Approximately 10% or six of the respondents did not designate an answer. Here again

Table 33

Field and teaching experience of respondents

Missing	Full-time Agent	Instructor
9.5	68.3	22.2

the missing responses may be due to impatience with completing the survey, or it is possible that the choices were inappropriate, as might be true of program directors and other non-instructional personnel. Almost 70% of the respondents indicated they were or had been full-time insurance agents and described their teaching status as either part- or full-time. This result tends to confirm the expectation that most of the seminar participants would be individuals with considerable field experience, regardless of the type of institution they represented. Another 22% reported that they were full-time instructors; of this group, some indicated they had never had experience in the field, while others described themselves as past and/or present insurance agents on a full- or part-time basis. As a result, another expectation appears to have been conformed: that fewer seminar participants would be full-time instructors and further, that among this group their field experience would range from none to some.

Content: Instruction Comparisons A comparison of each session is not the purpose of this analysis, nor is the intent of the project to compare one faculty member with another. Rather, the focus is on how well or poorly the survey respondents perceived various factors to have contributed toward the achievement of attendance motives. Therefore, it may be constructive to evaluate instruction with content. A combination of the

lowest two categories in the response scales for questionnaire items 3 and 4 reveals that all of these responses fall below 20% and only three are above 15%. Each session was evaluated for nine factors: six pertained to content and the remainder referred to instruction; as a result, survey participants had an opportunity to assess a total of 27 factors. As noted earlier, inclement weather and verbal discontent expressed by

Table 34

Comparisons of low perceptions for content and instruction

Percentages of dissatisfaction (lowest two ranks)	0.0-4.9	5.0-9.9	10.0-14.9	15.0-19.9
Teaching Adults:	Knowledge Response	Impractical Disorganized Confusing	Presentation	Boring Superficial Useless
Accident/Health:	Response	Impractical Disorganized Confusing Superficial Useless Presentation Knowledge	Boring	
Law/Regulations:	Impractical Disorganized Superficial Presentation Knowledge Response	Boring Confusing Useless		

participants at Rocky Mount make it difficult to accurately measure degrees of satisfaction in the two highest ranks, yet ratings in the two lowest categories are rather consistent across locations. Thus Table 34 combines dissatisfaction with content and instruction for analysis.

Teaching Adult Students. Two instructional factors, Subject Know-

ledge and Response to Questions, received fair and poor ratings of less than 5%, and half of the content factors were rated between 7.9% and 9.6%. The degree of fair and poor ratings for Presentation was 11.1%, while the remaining content factors ranged between 15.8% and 19.0%. It appears that (1) no more than one-fifth of respondents were dissatisfied with the session as a whole and (2) this perception was more likely about content, not instruction. Further analysis produces these statistics for the session in general:

Table 35

Scores for Teaching Adult Students

				Quartiles		
N	56.0					
Mean	13.1696	100%	Max	30.0	99%	30.0
Std Dev	5.8179	75%	Q3	16.75	95%	26.3
Range	24.0	50%	Med	12.0	90%	21.15
Q3-Q1	7.75	25%	Q1	9.0	10%	6.0
Mode	6.0	-	Min	6.0	5%	6.0
					1%	6.0

Accident and Health Coverages. All three instructional factors received fair and poor ratings of less than 10%, and Response to Questions was only 3.2%. Moreover all content factors except one were given ratings between 6.3% and 9.5%. One may conclude that (1) no more than one-tenth of respondents were dissatisfied with the session as a whole and (2) this perception applied more often to content than to instruction. Additional data provide the following statistics:

Table 36

Scores for Accident and Health Coverages

				Quartiles		
N	56.0					
Mean	11.8036	100%	Max	30	99%	30.0
Std Dev	4.9264	75%	Q3	14	95%	21.9
Range	24.0	50%	Med	11	90%	16.6
Q3-Q1	6.0	25%	Q1	8	10%	6.0
Mode	11.0	-	Min	6	5%	6.0
					1%	6.0

Insurance law and regulations. All instructional and half of the content factors received fair and poor ratings of less than 5%; the remaining content factors ranged between 6.4% and 9.5%. These findings suggest that (1) no more than one-tenth of respondents were dissatisfied with content and (2) less than 5% were dissatisfied with instruction. Statistical analysis of the overall session follows:

Table 37

Scores for Insurance Law and Regulations

				Quartiles		
N	45.0					
Mean	9.4222	100%	Max	27.0	99%	27.0
Std Dev	4.4081	75%	Q3	11.5	95%	19.4
Range	21.0	50%	Med	8.0	90%	16.2
Q3-Q1	5.5	25%	Q1	6.0	10%	6.0
Mode	6.0	-	Min	6.0	5%	6.0
					1%	6.0

Summary. Twenty-seven ratings were reported for the two lowest categories in the response scales according to these frequencies:

Table 38

Range and frequency of lowest perceptions

Percentages of Dissatisfaction	Frequency	Percent	Cumulative frequency	Cumulative percent
0.0% - 4.9%	9	33.3	9	33.3
5.0% - 9.9%	13	48.1	22	81.4
10.0% - 14.9%	2	7.4	24	88.8
15.0% - 19.9%	3	11.1	27	99.9

These data indicate that among the lowest perception about content and instruction, more than 80% of these ratings reflect less than 10% of the total assessment of survey items 3 and 4. Several conclusions may be derived on this basis about expressions of neutrality, the highest perceptions, and missing responses. (1) Of all ratings other than those in the two lowest ranks:

> ...80% - 85% indicated attitudes of neutrality, better-than-average satisfaction, or no response for 3 of 27 ratings,
>
> ...80% - 90% reported attitudes of neutrality, better-than-average satisfaction, or no response for 5 of 27 ratings,
>
> ...80% - 95% reported perception of neutrality, better-than-average satisfaction, or no response 18 of 27 ratings, and
>
> ...80% -100% indicated perceptions of neutrality, better-than-average satisfaction, or no response for 27 of 27 ratings

Indeed, a review of results at individual locations will confirm these conclusions. (2) Except for the N.C. Insurance Law session, which experienced a substantial number of missing responses, this category did not tend to be so critical to the evaluation process as were ratings in

the two lowest categories. To illustrate, among the remaining 18 rating opportunities, the percentage of missing responses was less than these ranks on 12 composite scores and exactly the same two more times. Thus, if missing responses were factored out on each of the 18 occasions, the results would indicate high levels of positive and neutral perceptions about content and instruction. In fact, the highest two ranks represent 71.6% of the responses, and when combined with neutral opinions, the ratings increase to 84.3%.

Attendance Goals: Goal Achievement Comparisons Finally, it maybe useful to compare the results for items 1, 2, 5, and 6 with reference to attendance motives, goal achievement, seminar value, and seminar recommendations. Perhaps the first expectation is that respondents who reported attendance had not contributed to the achievement of their participation goals would be the least likely to recommend the seminar to other instructors, and Table 39 shows the exact same response rate of 6.3% for no achievement and no recommendation. In addition, it is probable that these same respondents were among those who wanted to learn more about the new licensing examinations, a topic which received a great deal of

Table 39

Comparisons for questionnaire items 1-2 and 5-6

Attendance (1)		Achievement (2)		Valuableness (5)		Recommendations (6)	
Missing	1.6	Missing	6.3	Missing	6.3	Missing	3.2
		Wll Ach	38.1	Vry Val	38.1		
Teaching		Mod Ach	31.8	Valuable	38.1	Yes	85.7
Inprovmnt	81.0	Sme Ach	12.7	Ltd Val	9.5		
		Not Ach	6.3	Wrthlss	3.2	No	6.3
New exam	17.5	Neutral	4.8	Vry Ltd	4.8	Unclear	4.8

attention during each informal session. As this session was not included in the survey, it was not possible to confirm this notion. However, the primary objective of the seminar was to improve teaching skills, not to impart information about examination format, procedures, or questions. So it was likely these individuals would be disappointed, although only two (3.2%) found the seminar experience to be worthless.

It is equally interesting to note that 4.8% expressed neutral perceptions about achievement of attendance motives, limited value for the seminar, and unclear responses as to whether or not they would recommend the seminar. As the data are presented, Table 39 suggests these respondents are part of the same group who attended to learn about the examinations. This implication is inconclusive, however, for the size of this group (17.5%) is in no case equivalent to the combined responses for items 2 (11.1%), 5 (8.0%), and 6 (11.1%). Rather it is more likely that these individuals had additional attendance motives which were achieved, viewed the seminar to be of at least limited value, and would recommend it to others, despite the fact that the combined responses in this area for items 2 and 6 are both 11.1%. Actually, there appears to be no definite relationship among neutral, very limited value, and unclear responses, other than the same numerical value. Nor is there any special importance accorded to the number of missing responses to these items.

The remaining data have comparable values, ranging from 81.0% for teaching improvement as an attendance goal to 85.7% for recommending the seminar, when the upper ranks for items 2 and 5 are individually combined. To illustrate, the total value of Well, Moderately, and Somewhat Achieved is 82.6%, as compared with 85.7% representing the combined total

for Very Valuable, Valuable, and Limited Value. Again, the design of Table 39 appears to imply that the favorable responses expressed in items 2, 5, and 6 apply to those respondents who expected to improve their teaching skills, when in fact it is more likely that other attendance motives were represented as well. On the other hand, it is highly probable that participants who felt a sense of achievement also found the seminar to be valuable and were willing to recommend it.

Examination Performance

Examination pass-fail reports were observed for all institutions, whether participating or non-participating, according to the type of examination and with special emphasis on cumulative figures at two points in time. As the seminar was designed to attract instructors of life and health insurance and property and casualty insurance, it was necessary to obtain scores for both examinations. Benchmark test dates were February 14, 1987, and September 26, 1987; these dates represented the latest examination periods before students might have been affected by participation in the training or by a change in course content, respectively. The rate of return for observations was 100% for both dates, both examination types, and both participants and non-participants.

Several factors interfere with generalizability of the findings relevant to changes in examination pass-fail rates. First, changes which occurred between the two dates are not necessarily related to the seminar, and there may be unknown events to explain any differences, other than participation, in program outcomes as measured by examination performance. Second, each type of examination is computer-generated to achieve test item variety rather than standardization; thus, some test forms might be

perceived to be more difficult than others. Although tests are randomly generated and distributed for each test date and site, it is possible for students of one institution to receive examinations perceived to be less difficult than those administered at other dates and locations. Third, candidates who are unsuccessful on the initial attempt may re-take their examination an unlimited number of times, and cumulative figures do not distinguish between first-time examinees and repeaters. As a result, an institution's performance record may be affected positively over time.

Life, Accident, and Health Pass Rates At the time of the first seminar, the North Carolina Department of Insurance had approved 47 out of a possible 58 community colleges to conduct prelicensing courses for life and health insurance. Forty of these institutions were represented by candidates for licensure at least once between the first examination in July, 1986, and the examination given on February 14, 1987. All 40 schools continued to be represented one or more times on subsequent test dates through September 26, 1987. Of the seven schools without examinees by February, three had test results for the later date, an indication of growth in local demand for the life and health insurance prelicensing course; however, none of the seven are included in Table 40 as they do not provide data for comparison purposes. Community college personnel from 34 of the 40 schools with examinees between July 1986, and September 1987, attended the insurance instructors' seminar for a participation rate of 85%.

Participant community colleges. Table 40 indicates the growth in numbers of licensing examinees between February and September for the 34 community colleges participating in the seminar. The actual gain in

candidates for this period is 929 examinees or a 76% increase over the cumulative number for February. Analysis of net change for individual institutions reveals that 18 (53%) of the schools experienced at least a 76% increase in the number of their students taking the Life, Accident, and Health licensing examination. These data tend to confirm the notion that demand for the prelicensing course was on the rise, as shown by a substantial gain in licensure candidates affecting more than half of these schools.

Also shown in Table 40 are the cumulative percentages of successful licensing examination performance on February 14 and September 26, respectively and the resulting net change for each community college at the seminar. The difference in aggregate pass rates for September (2041%) and February (2090%) shows a 49% decline overall and an average loss of 1.4% for each of the 34 schools. Among the institutions, however, 19 experienced an improvement, and all 19 improved by at least 1.4%. Also, the total percentage points of improvement (180%) yields an average gain of 9.5% for each of the 19 schools. Of the remaining participant community colleges, three showed no change, and 12 experienced a decrease; in the latter group, 11 or 91.7% declined by at least 1.4%. The total percentage points of performance decline (227%) shows an average loss of 18.9% for each of the 12 schools. Thus the average decline in numbers of successful examinees is almost exactly twice that of the average increase yet the number of schools with declining pass rates is only 58% that of those with improving rates. Finally, the average pass rate was 60.0% in September (2041%:N) as compared with an average pass rate of 61.5% for February (2090%:N), indicating a decline of 1.5% overall for the period.

Table 40

Takers and passers of participant community colleges on life exams

February 14, 1987 and September 26, 1987

Institutions by test code	Number of takers				Percent of Passers			
	Feb	Sep	Net change	% of change	Feb	Sep	Net change	% of change
0030	71	118	47	66.2	62	69	7	11.3
0040	11	13	2	18.2	18	15	(3)	(16.7)
0070	8	29	21	262.5	63	22	(41)	(65.1)
0090	22	30	8	36.4	91	93	2	2.2
0130	46	61	15	32.6	41	54	15	36.6
0170	310	642	332	107.1	68	73	5	7.4
0200	27	68	41	151.9	52	54	2	3.8
0210	13	24	11	84.6	69	79	10	14.5
0250	49	97	48	98.0	57	65	8	14.0
0270	13	28	15	115.4	69	64	(5)	(7.2)
0290	121	159	38	31.4	44	52	8	18.2
0310	65	146	81	124.6	85	84	(1)	(1.2)
0330	33	56	23	69.7	48	66	18	37.5
0390	1	11	10	000.0	100	91	(9)	(9.0)
0440	30	46	16	53.3	63	70	7	11.1
0470	5	12	7	140.0	80	58	(22)	(27.5)
0490	8	11	3	37.5	63	64	1	1.6
0510	8	21	13	162.5	25	48	23	92.0
0540	10	13	3	30.0	50	46	(4)	(8.0)

Table 40 continued on page 114

Table 40 continued

0570	153	183	30	19.6	46	56	10	21.7
0630	3	10	7	233.3	100	70	(30)	(30.0)
0650	22	36	14	63.6	45	64	19	42.2
0690	3	4	1	33.3	-	25	25	25.0
0710	12	14	2	16.7	33	43	10	30.3
0730	5	8	3	60.0	60	38	(22)	(36.7)
0750	48	70	22	45.8	67	69	2	3.0
0770	1	5	4	400.0	100	40	(60)	(60.0)
0825	3	6	3	100.0	67	67	-	-
0830	2	15	13	650.0	100	73	(27)	(27.0)
0850	34	55	21	61.8	56	56	-	-
0890	58	105	47	81.0	43	46	3	7.0
0930	16	31	15	93.8	50	55	5	10.0
0950	2	5	3	150.0	100	00	-	-
0990	8	18	10	125.0	75	72	(3)	(4.0)
N=34	1221	2150	929	76.1	2090	2041	(47)	97

Non-participant community colleges. In Table 41 the six community colleges which were unrepresented at the insurance instructors' seminar are shown for changes in actual numbers of examinees and their performance between February and September. The gain for this periodof time is 22 additional candidates, or 48.9% of the number immediately prior to February 14, 1986, with two (33.3%) of the colleges enjoying at least an equivalent percent of gain in examinees. These figures lend credence to the conclusion that demand for the prelicensing course was rising, shown

by an almost 50% increase in the number of licensure candidates at one-third of the institutions in this category.

Table 41 also provides cumulative percentages of successful examination performance on February 14 and September 26, respectively, and subsequent net changes for those colleges which did not participate in the

Table 41

Takers and passers of non-participant community colleges on life exams

February 14, 1987 and September 26, 1987

Institutions by test code	Number of takers				Percent of Passers			
	Feb	Sep	Net change	% of change	Feb	Sep	Net change	% of change
0150	1	5	4	400.0	100	40	(60)	(60.0)
0230	15	21	6	33.3	53	67	14	26.4
0670	7	9	2	28.6	86	78	(8)	(9.3)
0870	3	6	3	100.0	33	50	17	34.0
0880	10	13	3	30.0	30	23	(7)	(23.3)
0970	9	13	4	44.4	67	69	2	3.0
N=6	45	67	22	48.9	369	327	42	(29.2)

training. The difference in aggregate pass rates for September (327%) and February (369%) suggests a 42% decline overall and an average loss of 7% for each non-participating college, although half improved and half fell in actuality. Among the three with decreased examination performance, all declined by at least 7%; total percentage points of decline (75%) show an average loss of 25% for each one. On the other hand, two schools improved by at least 7%, representing two-thirds of those with increasing pass rates; among all of them, the total percentage points of

performance improvement (33%) shows an average gain of 11% per school. As a result, the number of programs improving is exactly the same as those declining, but the average decrease in number of successful takers is 227% more than the average increase. Finally, the average pass rate was 54.5% in September (327%:N) as compared with an average pass rate of 61.5% in February (369%:N), suggesting a decline of 7% overall for the period after the seminar.

Participant industry schools. Examination performance of life and health insurance prelicensing programs other than those conducted by community colleges is shown for seminar participants in Table 42. Actual gain in candidates between February and September was 2401 examinees or a 248.8% increase for this period. Analysis of net change for individual programs reveals that 3 or 50% of the industry schools experienced at least a 248.8% increase in the number of students taking Life, Accident, and Health examinations. These data appear to agree with the conclusion that demand for the course may have increased after February 1987.

Also shown in Table 42 are the cumulative percentages of successful licensing examination performance on the observation dates and resulting net changes for non-community college seminar participants. The difference in aggregate pass rates for September (401%) and February (374%) indicates a 27% gain overall and an average increase of 4.5% for each of the six insurance industry schools. Of these, however, half improved and their rate of improvement was at least 4.5%. Of the remaining programs, two showed no change and one declined; the latter fell by at least 4.5%. The total percentage points of performance decline (6.0%) means, therefore, that the average loss in successful performance was 6%. As a

Table 42

Takers and passers of participant industry schools on life exams

February 14, 1987 and September 26, 1987

Institutions by test code	Number of takers				Percent of Passers			
	Feb	Sep	Net change	% of change	Feb	Sep	Net change	% of change
3000	771	2841	2070	268.5	64	64	-	-
6000	10	29	19	190.0	80	97	17	212.5
6040	160	422	262	163.8	82	87	5	6.1
6070	23	52	29	126.1	48	56	8	16.7
6090	2	8	6	300.0	50	50	-	-
8020	2	17	15	750.0	50	47	(3)	(6.0)
N=6	968	3369	2401	248.8	374	401	27	229.3

result, the average decline in numbers of successful examinees is 8% of the average increase, yet the number of programs with decreasing pass rates is one-third of those with improving rates. Finally, the average pass rate was 66.8% in September (401%:N) as compared with an average pass rate of 62.3% for February (374%:N), suggesting an increase of 4.5% overall after seven months.

Non-participant industry schools. The following table refers to examination performance of industry schools not represented at the seminar. The gain in licensure candidates between February 14 and September 26 is 460 additional examination takers, or 77.1%; of the 18 programs in this category, seven experienced at least this amount of increase, again indicating that demand for the prelicensing course continued to rise in 1987. Table 43 also shows cumulative percentages of successful examinees

Table 43

Takers and passers of non-participant industry schools on life exams

February 14, 1987 and September 26, 1987

Institutions by test code	Number of Takers				Percent of Passers			
	Feb	Sep	Net change	% of change	Feb	Sep	Net change	% of change
2000	1	3	2	200.0	100	67	33	(33.3)
3010	59	143	84	142.4	53	70	17	32.1
3020	39	53	14	35.9	41	55	14	34.1
3030	134	333	199	148.5	80	78	(2)	(2.5)
4000	1	3	2	300.0	100	100	-	-
5000	1	3	2	300.0	100	100	-	-
5010	3	4	1	25.0	100	100	-	-
6010	25	61	36	144.0	44	48	4	8.3
6020	303	356	53	17.5	36	37	1	2.8
6030	10	18	8	80.0	60	61	1	1.7
6100	3	7	4	133.3	100	100	-	-
6110	1	2	1	100.0	100	100	-	-
6120	2	8	6	300.0	50	88	38	76.0
6130	2	3	1	33.3	100	100	-	-
6150	8	28	20	250.0	50	29	21	(42.0)
3040	2	6	4	200.0	100	100	-	-
8090	1	19	18	1800.0	100	84	(16)	(16.0)
8120	2	7	5	250.0	50	71	21	42.0
N=18	597	1057	460	77.1	1364	1388	24	1.8

in February and September and subsequent net changes for industry schools which did not participate in the training. The difference in aggregate

pass rates for September (1388%) and February (1364%) shows a 24% overall improvement and a 1.5% average increase per program. Of the four with decreased examination performance, all declined by at least 1.5%; the total percentage points of decline (93.8%) indicates an average loss of 23.5% for each of these programs. On the other hand, seven programs improved by at least 1.5%, representing 100% of all programs with increasing pass rates; here the total percentage points of performance improvement (197%) gives an average gain of 28.1% for each program. Therefore, the number of programs improving was approximately twice that of the number declining, but the average declines and gains were not very different. In addition, another seven programs showed no change in performance over the period, and more significantly, enjoyed a 100% pass rate from July 1986 to September 1987. Finally, the average pass rate was 77.1% in September (1388%:N) as compared with an average pass rate of 75.8% in February (1364%:N), indicating an overall increase of 1.3% for the period.

Property and Casualty Pass Rates By the date of the first session, 45 member schools of the North Carolina Department of Community Colleges had received approval to teach prelicensing courses for property and casualty insurance. Thirty-two institutions were represented by licensure candidates one or more times between July 1986, and February 1987. At subsequent testing dates through September 26, 1987, all but one continued to be represented at least once. Among the 13 schools without examinees by February, seven had test results by September, evidence of growth in local demand for the property and casualty insurance prelicensing course. These 13 and the one without test results after February 14, 1987, are

not included in Table 44 as they do not provide a basis for comparison. Of the 31 community colleges with data for the 14-month period, 28 or 93% were represented at the insurance instructors' seminar.

Participant community colleges. Table 44 provides growth figures for numbers of licensing candidates between February and September at the 28 community colleges which participated in the seminar. Total gain in examinees for this period was 474, for a net gain of 148% over the cumulative number for February. A study of changes school by school reveals that 12 or 43% of the participating institutions experienced at least a 148% rise in the number of their students taking Property and Casualty licensing examinations. On the basis of these data one may conclude that demand for the prelicensing course increased sharply over a seven-month period by almost 150% and at more than two-fifths of these schools.

Table 44 also shows cumulative percentages of successful licensing performance on February 14 and September 26, respectively, and the net change as an outcome for each community college participating in the training. The difference in aggregate pass rates for September (1297%) and February (1182%) gives a 115% gain overall and an average increase of 4.1% for each of the 28 schools. Of these, 14 experienced an improvement, and that improvement was at least 4.1%. Furthermore, the total percentage of improvement among the 14 institutions (243%) represents an average gain of 17.4% for each one. Among the other institutions in this category, two had no change in pass rates and 12 declined; in the latter group, 11 or 91.7% had a decrease of at least 4.1%. The total percentage points of decline (122%) during this time period yields an average loss of 10.2% for each of the 12 schools. Consequently the average decline in

Table 44

Takers and passers of participant community colleges on property exams

February 14, 1986 and September 26, 1987

Institutions by test code	Number of takers				Percent of Passers			
	Feb	Sep	Net change	% of change	Feb	Sep	Net change	% of change
0030	35	79	44	125.7	49	42	(7)	(14.3)
0040	3	4	1	33.3	-	25	25	25.0
0070	3	22	19	633.3	67	64	(3)	(4.5)
0090	11	34	23	209.1	55	50	(5)	(10.0)
0130	10	16	6	60.0	50	63	13	26.0
0170	97	233	136	140.2	58	61	3	4.9
0210	5	9	4	80.0	60	44	(16)	(26.6)
0250	19	54	35	184.2	32	50	18	56.3
0270	3	10	7	233.3	67	50	(17)	(34.0)
0290	11	22	11	100.0	27	36	9	33.3
0310	11	42	31	281.8	73	71	(2)	(2.7)
0390	5	11	6	120.0	20	45	25	125.0
0440	4	16	12	300.0	25	25	-	-
0470	1	3	2	200.0	100	67	(33)	(33.3)
0490	1	2	1	100.0	100	100	-	-
0570	8	39	31	387.5	63	49	(14)	(22.2)
0630	4	6	2	50.0	-	17	17	17.0
0650	3	25	12	92.5	62	52	(10)	(16.1)
0710	3	11	8	266.7	-	27	27	27.0

Table 44 continued on page 122

Table 44 continued

0730	4	11	7	175.0	25	18	(7)	(28.0)
0750	3	27	24	800.0	33	41	8	24.2
0825	7	8	1	14.3	29	25	(4)	(13.8)
0830	4	9	5	125.0	-	44	44	44.0
0850	26	50	24	92.3	62	58	(4)	(6.5)
0890	15	27	12	80.0	60	63	3	5.0
0930	5	9	4	80.0	20	44	24	120.0
0950	4	9	5	125.0	25	33	8	32.0
0990	5	6	1	20.0	20	33	13	65.0
N=28	320	794	474	148.0	1182	1297	115	9.7

number of successful candidates is 59% that of the average increase, while the number of schools with declining performance is 79% that of programs with improved pass rates. Finally, the average pass rate was 46.3% in September (1297%:N) as compared with an average pass rate of 42.2% for February (1182%:N), showing an overall improvement in performance of 4.1% for the period subsequent to the seminar.

Non-participant community colleges. In Table 45 the three community colleges unrepresented at the insurance instructors' seminar are listed to show changes in numbers of licensure candidates and their performance on the property and casualty examination between February and September. An additional 17 examinees from these schools sat for the examination during this period, for a 190.0% gain; of the three schools, two enjoyed at least this amount of gain. Once again, the data support the conclusion that demand for the prelicensing course was increasing, as evidenced

by a substantial rise in the number of examinees at one-half of the institutions in this category.

Also shown in Table 45 are the cumulative percentages of successful licensing examination performance on both dates and resulting net outcomes for those community colleges which did not send representatives to the seminar. The difference in aggregate pass rates for September (142%) and February (233%) indicate an overall decline of 91% and an average loss of 30.3% for non-participating colleges. Although one college did experience higher pass rates by the fall, its improvement was less than 30.3%. The remaining two declined, both by at least 30.3%. The college which improved, gained 7% over the period for an average improvement of 7%. Conversely, the two colleges with decreasing examination performance lost a total of 98%, or 49% per school. It appears, then, that one-third were successful in terms of improving student performance on the examination at the same time that the other two-thirds became less successful; in addition the average loss for the two-thirds was 1400% greater than

Table 45

Takers and passers of non-participant community colleges on property exams

February 14, 1987 and September 26, 1987

Institutions by test code	Number of takers				Percent of Passers			
	Feb	Sep	Net change	% of change	Feb	Sep	Net change	% of change
0230	3	12	9	300.0	42	100	(58)	(58.0)
0870	1	5	4	400.0	60	100	(40)	(40.0)
0970	6	10	4	66.7	40	33	7	21.2
N=3	10	29	19	190.0	142	233	(91)	(39.1)

the gain of the college which showed improvement. Lastly, the average pass rate was 47.3% in September (42%:N) as compared with a February average pass rate of 77.7% (233%:N), indicating an overall decline of 30.4% in examination performance for the seven-month period.

Participant industry schools. Table 46 refers to the examination performance of one industry school represented at the seminar. The gain in licensure candidates is 515.6% or 232 examinees between February 14

Table 46

Takers and passers of participant industry schools on property exams

February 14, 1987 and September 26, 1987

Institutions by test code	Number of takers				Percent of passers			
	Feb	Sep	Net change	% of change	Feb	Sep	Net change	% of change
3000	45	277	232	515.6	62	59	(3)	(4.8)
N=1	45	277	232	515.6	62	59	(3)	(4.8)

and September 26. This dramatic increase appears to confirm the notion that demand for the prelicensing course was experienced by all categories of insurance education providers. Table 46 also shows the cumulative percentage of successful examinees over the period and consequent net changes, the difference being a negative 4.8% net change. Thus average pass rates for September and February show a decline of 3%.

Non-participant industry schools. Examination performance of property and casualty prelicensing programs other than those of community colleges is shown for one non-participant in Table 47. During the observation period only one such program was represented by examinees, for a

Table 47

Takers and passers of non-participant industry schools on property exams

February 14, 1987 and September 26, 1987

Institutions by test code	Number of takers				Percent of passers			
	Feb	Sep	Net change	% of change	Feb	Sep	Net change	% of change
2000	9	68	59	655.6	89	78	(11)	(12.4)
N=1	9	68	59	655.6	89	78	(11)	(12.4)

gain of 655.6%, or 59 additional individuals. Also shown in this table are the cumulative percentages of successful examination performance on February 14 and September 26 and the resulting net change expressed as a negative 12.4%. The difference between pass rates suggests an overall decline of 11% after seven months.

Conclusions About Demand for Prelicensing Insurance Education Table 48 shows the percentage of enrollment gains at the various institutions approved to conduct life and health and property and casualty insurance prelicensing courses on February 14 and September 26. These figures are

Table 48

Demand for prelicensing education indicated by examination takers

February 14, 1987 - September 26, 1987

% gains in enrollment	Community colleges		Industry schools	
	Attendance	No attendance	Attendance	No attendance
Life and Health	76.1	48.9	248.0	77.1
Property and Casualty	148.0	190.0	515.6	655.6

based on the growth in numbers of examination takers from participating and non-participating colleges and other schools. Comparisons of the data indicate that interest in both prelicensing examinations increased during this period but with prelicensing course preferences differing somewhat among the approved programs.

Community colleges. Although a substantial majority of colleges were approved to conduct both prelicensing programs, enrollment gains for property and casualty appear to be considerably greater than those for life and health: 148% to 76% for participating colleges and 190% to 49% for non-participants. This growth suggests that institutions conducted property and casualty courses less often prior to February than afterwards, a conclusion borne out by examination reports from July 1986 through September 1987. Colleges represented at the seminar were responsible for larger numbers of Life, Accident, and Health examinees than non-attending colleagues, yet had less gain in Property and Casualty examination takers. Specifically, the growth rate for Life, Accident, and Health experienced by participating colleges (76.1%) is 156% that of non-attendees (48.9%); for Property and Casualty there was a 78% gain over non-participants (190%).

Industry schools. Of the insurance industry schools, a considerable number had applied for the life and health course, rather than for the property and casualty. Here again, however, the greatest increase in licensure cadidates occurred for Property and Casualty examinees from February to September: 515.6% to 248% for participants and 655.6% to 77.1% for non-attendees. It appears, as concluded above, that property and casualty courses began to be offered more often or attracted more

students after 1986; both notions receive support from test reports from the period. Regardless of the growth pattern, life and health examinees continued to dominate in actual numbers. These data suggest life and health courses enjoyed moderately increasing demand in terms of enrollment and/or frequency when compared with property and casualty courses, which experienced dramatic growth for the same period at colleges and schools. Unlike the colleges, however, this pattern is equally evident for both attendees and non-attendees. Those represented at the seminar had a 208% growth in property and casualty examinees (515.6%) over their life and health candidates (248.0%), while non- participants saw an 850% increase in property and casualty takers (655.6%) as compared to the life examinees (77.1%).

None of the data referenced in Table 48 are based on actual enrollment figures; rather they are derived from actual numbers of examinees. Therefore it is difficult to ascertain that courses were conducted more frequently, that more students were enrolling, and/or that more students were taking examinations; moreover, it is possible that some candidates took their examinations more than once between July 1986 and September 1987. Nevertheless, a study of individual school reports for cumulative percentages by test dates suggests one or more of these reasons may have been responsible for the growth in examinees. The conclusion is that both prelicensing courses were in demand, and property and casualty insurance was the more popular one.

Comparisons for Improved Programs Prelicensing programs experiencing improved examination performance as measured by students' examination success are compared in Table 49. These percentages depict improvement

on Life, Accident, and Health and Property and Casualty examinations for attending and non-attending institutions in February and September.

Community colleges. In comparing pass rates on both examinations for community college students, it appears that more improvement occurred on Life, Accident, and Health than on Property and Casualty, whether or not the institution was represented at the seminar. Yet among those with rising pass rates, 19 of 34 participating colleges surpassed three out of six non-participants by 55.9% to 50.0%, respectively, on the life and health insurance examination. Similar results are found when Property and Casualty pass rates are compared between attendees and non-attendees. Of colleges with increased examination performance, there were 14 of 28 participants showing such improvement and one of three non-participants, for 50.0% and 33.3% rates of improving programs, respectively. As a result, 37 programs improved during the period, but more participating colleges (33) experienced improvement than the four unrepresented.

Table 49

Improved prelicensing programs compared

% Improved pass rates	Community colleges		Industry schools	
	Attendance	No attendance	Attendance	No attendance
Life and Health	55.9 (19:34)	50.0 (3:6)	50.0 (3:6)	38.9 (7:18)
Property and Casualty	50.0 (14:28)	33.3 (1:3)	- -	- -

Industry schools. Pass rates for insurance industry programs on the Life, Accident, and Health examination indicate a similar finding, wherein the degree of improvement exceeded that for property and casualty takers

whether or not the program was represented at the seminar. Among those in attendance, three of six schools realized a 50.0% increase in pass rates, as compared to seven of 18 non-attendees which had a 38.9% gain. While this difference is approximately 11%, suggesting participants outperformed non-participants in raising their pass rates, it is important not to overlook the fact that seven other unrepresented programs always had a pass rate of 100%; for these particular schools it was impossible to experience increased pass rates. When Property and Casualty scores are compared between attendees and non-attendees, the data show neither had improved their pass rates from February to September, despite the evidence that industry schools appear to have had a sharp increase in property and casualty examinees.

Regardless of whether or not institutions were represented at the seminar, improved life and health pass rates were realized by some programs at community colleges and insurance schools. The 17-point range between the greatest (55.9%) and least (38.9%) number of improving programs represents 19 of 34 participating colleges and seven of 18 non-attending industry schools; participating industry schools and non-attending colleges each had half of their programs to improve the pass rate. On the other hand, only the colleges showed numbers of individual programs with better Property and Casualty performance by the end of the period. Although the improvement appears to be true for attendees and non-attendees alike, the 16.7-point range between the higher (50.0%) and the lower (33.3%) experience with rising pass rates suggests participants were more successful than non-participants in this achievement. No property and casualty insurance programs at industry schools improved

their pass rates over the period.

Conclusions. The preceding analysis gives rise to several possible conclusions. First, the variety of outcomes may be related to course frequency: the more often an instructor taught a prelicensing course, the more his/her teaching skills improved. It has been suggested that participants may have been likely to conduct courses more often. Second, instructors' professional motives may be another factor. For example, 81% of the survey respondents indicated their goal was to improve teaching skills. The strength of this response suggests that many instructors were willing to expend some effort to achieve better pass rates. Third, non-participant instructors may have been somehow different from those who attended the seminar. It is possible that those who had already achieved pass rates of 100% may have had less incentive to take part in the training. Fourth, the seminar contributed to improved examination performance. In general, participating institutions appear to account for more improved programs and for higher rates of improvement over the period than non-attendees.

Comparisons for Pass Rate Increases Pass rate increases and decreases for life and health insurance and property and casualty insurance programs are shown in Table 50 and Table 51 to provide a measure of average gains and losses for those institutions experiencing gains and losses in program improvement as demonstrated by examinee performance. These data represent cumulative pass rates in February and September for schools which appear to have (1) increased pass rates and (2) decreased pass rates. Average percentages take into account accumulated percentages of change for the period and the number of programs participating in the change.

Life, Accident and Health. Nineteen participant colleges realized higher percentages of examination success by September as compared with the earlier date, averaging a 9.5% gain based on a cumulative gain of 180%. Three non-participants improved during the same period of time, for an average gain of 11% per school based on a cumulative change of 33%. These changes result in a 633% rate of improvement for participants over non-attendees in numbers of improving programs and an 86% rate of improvement in the average pass rate (9.5%:11.0%). Among the other schools, three which were represented at the seminar had improved their examination performance by September with a 10.0% average gain for each school over the seven-month period, while nine non-participants gained an average of 16.7% per program; these findings are based on cumulative positive changes of 30% and 150%, respectively. In comparing attendees with non-attendees, the former realized a 33% rise in numbers of improved programs and a 60% increase in average improvement (10.0%:16.7%).

Table 50

Programs with increased pass rates

Average % of gain	Community colleges		Industry schools	
	Attendance	No attendance	Attendance	No Attendance
Life and Health	9.5 (180%:19)	11.0 (33%:3)	10.0 (30%:3)	16.7 (150%:9)
Property and Casualty	17.4 (243%:14)	7.0 (7%:1)	- -	- -

Property and Casualty. Fourteen participating colleges had increased examination performance by the end of seven months with an average gain of 17.4% for each school based on an accumulated change of 243%. At the

same time, only one non-participant had achieved a greater pass rate than it had in February; its improvement rate was 7%. These data suggest that of colleges which were represented at the seminar, there was a 1400% increase in the numbers of improving programs (14:1) and a 24% gain in average improvement (17.4%:7%) as compared to schools which had no representation. Although the comparisons tend to indicate that participants outperformed non-participants, the divergence between increasing numbers of improved programs and average improvement is similar to that for life and health insurance discussed above. As noted earlier, none of the other institutions experienced a positive change in property and casualty examination performance between February and September.

Conclusions. Clearly those community colleges and industry schools which did not participate in the seminar surpassed attendees in terms of (1) more life and health insurance programs improving over the period and (2) higher average rates of improvement. On the other hand, the property and casualty programs of participating community colleges outperformed all other such programs. These discrepancies may be explained by one or more of the following observations. First, it is possible that non-attendees offered the life and health course more often, thereby improving the opportunity for success on licensing examinations. Second, it is possible that participants offered the life and health course more frequently, as the examination reports tend to suggest, but that teaching frequency did not improve opportunities for successful examination. Third, it may be that life and health programs of non-attendees were more successful than those of participants by February 14, leaving less room for improvement. Fourth, it is possible that demand for property and casualty courses

emerged more slowly and the consequent lack of institutional/instructional experience allowed room for substantial gains by September. Fifth, as non-participant life and health courses were offered more frequently, instructional skills improved rapidly. Sixth, as participant property and casualty courses were conducted more often, the same result was obtained. Finally, the seminar experience (a) did not make a positive contribution to the property and casualty programs of industry schools, (b) made a more positive contribution to some programs overall than to individual instructors, and/or (c) had a more positive impact on property and casualty participants than on life and health programs.

Comparisons for Pass Rate Decreases

Life, Accident, and Health. As for programs with pass rates which decreased between February and September, those pertaining to life examination scores reflect the experience of twelve participating and three non-participating colleges which had average losses of 18.9% (accumulated loss of 227%) and 25% (accumulated loss of 75%), respectively. When the findings are compared as to whether or not the less successful programs were represented at the seminar, participants declined by 400% more than non-attendees in numbers of programs with falling examination performance (12:3). However, their average decline was 76% of that realized by non-participants (18.9%:25%). Thus attendees suffered a considerable drop in the number of successful programs but the average decrease in pass rates for these particular colleges was less than that for unrepresented schools. Among industry schools, declining pass rates occurred to one program whose personnel attended the seminar and two which were not represented. The former had an accumulated negative change of 3% result-

ing in an average decline of 3%, while the two non-attendees had an average loss of 9% based on an accumulated negative change of 18%. Thus, as compared with non-participants, the one life and health participant represents 50% fewer programs with decreasing examination performance and 33% less in the average decline (3%:9%).

Property and Casualty. Twelve colleges which participated in the seminar had lower percentages of examinee success by September, averaging a 10.2% loss per school on the basis of an accumulated negative change of 122%. Two non-participating colleges declined during the same period for an average loss of 49% (based on a negative total of 98%). As a result, attendees suffered a 600% loss in numbers of successful programs but only a 21% (10.2%:49%) loss in the average decline of examination performance for these schools as compared with the figures for non-participants. Once again, represented colleges underwent a substantial decline in the programs that became less successful between February and September, and in this case the average decrease in examination performance was considerably less than that of nonattendees. Declining Property and Casualty pass rates among industry schools were experienced by one participant and one non-participant; average losses were 3.0% and 11.1%,

Table 51

Programs with decreased pass rates

Average % of gain	Community colleges		Industry schools	
	Attendance	No attendance	Attendance	No attendance
Life and Health	-18.9 (277%:12)	-25.0 (75%:3)	-3.0 (3%:1)	-9.0 (18%:2)
Property and Casualty	-10.2 (122%:12)	-49.0 (98%:2)	-3.0 (3%:1)	-11.1 (11%:1)

respectively. Although the number of programs with decreasing examination performance was the same, the participant's average decline was 27% less than that shown for the non-attendee (3.0%:11.1%).

Conclusions. These comparisons tend to suggest that colleges and other schools which did not participate in the training fell below attendees in terms of more life and health insurance programs declining over the period, more property and casualty insurance programs declining over the period, and higher average rates of loss in pass rates. In reviewing these performance results, perhaps similar observations apply. First, it is possible that these particular non-participants conducted prelicensing courses more often than participants, thereby decreasing opportunities for examination success. Second, it is possible that both attendees and non-attendees in this category taught courses less frequently than their successful counterparts, with the same negative results. Third, it may be that the sharp increase in numbers of examinees may have begun to dilute cumulative pass rate percentages over the period. Finally, it is possible that the seminar experience did not have a positive influence on some prelicensing programs and/or instructors. If the latter conclusion were true, it would appear that property and casualty education was less negatively affected than life and health.

Community College: Industry School Comparisons Pass rates of licensure candidates are shown in Table 52 for the purpose of comparing examination performance between those representing community colleges and industry schools. In addition the figures reflect differences according to (1) examination type, (2) observation dates, and (3) seminar attendance.

Table 52

Average pass rates for February and September

	Community colleges				Industry schools			
	Attendance		No attendance		Attendance		No attendance	
	Feb	Sep	Feb	Sep	Feb	Sep	Feb	Sep
Life and Health	61.5	60.0	61.5	54.5	62.3	66.8	75.8	77.1
Property and Casualty	42.2	46.3	77.7	47.3	62.0	59.0	89.0	78.0

Community colleges.

Life, Accident, and Health. To illustrate, 61.5% of all community college examinees were successfully passing the Life, Accident, and Health licensing examination as of February 14 and prior to the first seminar, whether or not their school subsequently participated. By September, however, pass rates had fallen to 60.0% and 54.5% for candidates from attending and non-attending colleges, respectively. Nevertheless, participants realized a somewhat smaller decline than those which were unrepresented. Tentative conclusions proposed earlier may be supported by the comparisons. First, it may be that non-participants taught the life and health course less often between February and September, had decreasing enrollments, and/or were represented by fewer examinees. Second, conversely they may have taught the course more frequently, had larger enrollments, and/or had more examinees. Any of these possibilites may have contributed to the 7% decrease. Third, community college personnel who did not attend the seminar may not have had the information, knowledge and/or training to facilitate examination

performance improvement. Fourth, for those who did attend, the seminar experience may not have been of sufficient benefit to increase pass rates.

Property and Casualty. Property and Casualty examination takers, on the other hand, had rather different passing rates on February 14 on the basis of college participation and non-participation. Examinees of colleges which subsequently attended the seminar were passing at a rate of 42.2%, as compared with 77.7% of the takers from non-attending colleges; clearly the latter group outperformed participants by a substantial degree. September figures show a small increase in the pass rate performance of attendees, up approximately 4%. By contrast, 47.3% of the examinees from non-participating colleges were successfully passing their examination by September, a sharp decline of more than 30% as compared with seven months earlier. Many of the observations cited above with regard to life and health insurance may apply here. In addition, it is possible that seminar attendance made some positive contribution to participants, whereas failure to attend had a deleterious effect on nonparticipants.

Industry schools.

Life, Accident, and Health. Life examination takers from insurance industry schools out-performed community college students in February and September, regardless of seminar participation. Moreover, programs which did not attend had even more successful pass rates than participants on both dates; yet over seven months, attendees experienced more improvement than non-attendees. To illustrate this pattern, participants' candidates were passing at a rate of 62.3% prior to the training, and by September they had gained four-and-a-half percentage points.

Meanwhile, 75.8% of the examinees from unrepresented schools were passing in February and 77.1% were passing by September, a modest gain of approximately 1 point. These comparisons suggest at least four possibilities. First, individuals who receive insurance prelicensing education from industry schools are somehow different from community college students. Second, insurance school instructors are somehow different from community college faculty. Either one or both of these possibilities might explain why the pass rates of industry schools always surpassed those of community colleges. Third, programs not attending may have already achieved such high pass rates that it was difficult to raise them. Fourth, seminar participants received some value which was not available to non-attendees.

Property and Casualty. Property examinees had a somewhat different experience over the period. Candidates from industry schools which subsequently participated in the seminar were passing at a rate of 62% in February, as compared with 89% of the examinees from unrepresented programs; the latter group was out-performing participants by 17 points, as well as all community college students. By September programs which had taken part in the seminar had fallen three points to 59%, whereas non-attendees had declined to 78%. Although non-participants' candidates continued to outperform all other examinees, the loss of eight points was substantial. Once again, the comparisons are comparable to those described above, except that the possibilities do not explain why either of the programs suffered declining pass rates.

Relevancy of Attendance to Performance

Analysis of the data for relevancy between in-service training and

examination performance merits consideration of three questions. Did a real change occur? If so, was the change a result of the seminar? Again if yes, will the same change occur in the future with a new group of participants? The following discussion attempts to provide answers upon which conclusions and recommendations may be made.

Did a real change occur? A review of examination performance reveals several measures of change in passing rates by comparing the data for September with that of February in every category identified:

Life, Accident, and Health licensing examinations

Property and Casualty licensing examinations

community colleges participating in the seminar

community colleges not participating in the seminar

industry schools participating in the seminar

industry schools not participating in the seminar

Net changes are summarized in Table 53 to illustrate overall gains and losses derived from cumulative pass rates for all individual programs during the period; these figures are also indicated in tables 40 through 47. Of the eight categories, five suffered net declines in pass rate performance, and three of these were programs taught by non-participants;

Table 53

Net changes in examination pass rates

Net gains and losses by examination type	Participants		Non-participants	
	community colleges	industry schools	community colleges	industry schools
Life-Accident-Health	-47%	27%	-42%	24%
Property & Casualty	115%	-3%	-91%	-11%

another, smaller loss was experienced by one participating category; and property and casualty programs had more decreases than life and health.

The degree and direction of net changes are borne out by shifts in average pass rates for February 14 and September 26. Table 54 gives a summary of these comparisons to provide another measure of the same findings. Once again five of eight categories realized a decline, this

Table 54

Net changes in average pass rates

Net gain/loss for average pass rates	Participants		Non-participants	
	community colleges	industry schools	community colleges	industry schools
Life-Accident-Health	-1.5%	4.5%	-7.0%	1.3%
Property & Casualty	4.1%	-3.0%	-30.4%	-11.0%

time in average pass rates; moreover, they are the same five previously noted for decreasing cumulative pass rates. Also, the identical property and casualty programs cited above were responsible for more declining average pass rates than life and health insurance categories.

Further study of average pass rate changes offers an opportunity to measure the strength of gains and losses experienced in each category on the basis of seminar participation. One strategy is to compute the total percent of increases and decreases and divide by the number of programs responsible for these outcomes; the result should provide a reasonable standard by which actual performance may be measured. For example, the total amount of gain in Table 55 is 9.9% attributed to three categories; this produces an average increase of 3.3% for average pass rates which rose during the period. On the other hand, the total amount of loss in

Table 55 is 52.9% realized by five categories, for an average decline of 10.58% in falling pass rates. With 3.3% and 10.58% as standard measures of strength in gain and loss changes, respectively, the following comparisons are possible.

Table 55

Degree of average gains and losses in average pass rates

	Gains		Losses	
	<3.3%	>3.3%	<10.58%	>10.58%
Participating		2	2	
Non-participating	1		1	2

Participant categories are a consolidation of the Life, Accident, and Health and Property and Casualty examination pass rates for community colleges and other schools attending the seminar. The results show that two categories surpassed the average increase in average pass rates, while another two had less than the average decline in average pass rates. This table identifies the categories as Life, Accident, and Health examination performance of participating industry schools (4.5%) and property examination performance of participating community colleges (4.1%); life exam performance of other schools in attendance (1.5%) and Property and Casualty examination performance of attending colleges (-3.0%). No participant categories experienced gains of less than the average 3.3% nor declines of more then the average -10.58%.

Non-participant categories reflect a combination of the Life, Accident, and Health and Property and Casualty examination pass rates for community colleges and other institutions which did not take part in

the seminar. Figures indicate one category increased its pass rate less than the average, another fell less than the average decline, and two exceeded the average decline. The categories are represented in Table 55 as the life examination performance of non-attending industry schools (1.3%) and of non-attending community colleges (-7.0%), and the Property and Casualty examination performance of both institutions (-11.1% and -30.4%, respectively).

In summary, among participants two categories increased more than the average pass rate gain and two others decreased less than the average pass rate loss. From a comparative point of view, then, no participant categories under-excelled average pass rate increases nor overshot the average pass rate decreases; in general these outcomes may be considered fairly positive. On the other hand, one non-participant category fell short of the average pass rate gain, while three others experienced losses; of the latter, two exceeded the average pass rate decrease. These comparisons suggest one non-attendance category under-performed average pass rate increases and two exceeded average pass rate decreases, for a fairly negative outcome overall.

Consequently some changes did occur as demonstrated by the examination performance of licensure candidates representing life and health insurance and property and casualty insurance prelicensing courses of participating and non-participating programs. Life, Accident, and Health scores decreased slightly at participating and non-participating colleges, increased slightly at non-participating industry schools, and increased substantially at participating industry schools. One may conclude that although some positive and negative changes occurred, participating

schools received the greatest benefit. Property and Casualty pass rates increased substantially at participating colleges, decreased slightly at participating industry schools, and decreased substantially among both types of non-participants. The conclusion is that despite positive and negative changes in average pass rates, participating community colleges and industry schools were the beneficiaries.

Was the change a result of the training? Despite strong evidence that changes occurred between February and September, a number of factors external to the seminar may have contributed to the differences described above. First, current pass-fail examination reports present data by institutional code only, a system which does not provide information about the effectiveness of individual instructors. As a result, there is no state-wide measure of the teaching skills of specific instructors as demonstrated by their students' examination performance and, further, of a correlation between seminar attendance and subsequent outcomes. This reporting system explains why institutions were compared, rather than individual instructors. Since instructors other than those who were invited to attend may have taught subsequent courses, some differences may be attributable to those who did not participate because they were not teaching at the time of the seminar. Project planners hoped to overcome this possibility by including program directors, with the expectation that they would share information, knowledge, and training acquired from the seminar with their instructors; this expectation is equally difficult to substantiate, however.

Second, Life, Accident, and Health examinees outnumbered Property and Casualty licensure candidates on both observation dates by substantial

percentages as well as actual head count. To illustrate, there were 2831 Life, Accident, and Health examinees in February representing 737% more than the 384 Property and Casualty examination takers by the same date. As of September there were an additional 3812 Life, Accident, and Health candidates, or 474% of the 804 Property and Casualty examinees. These figures are based on cumulative numbers of examination takers denoted in tables 40 through 47 and do not differentiate between first-time examinees and repeaters. Nevertheless, the implications are that life and health prelicensing courses were conducted more often, enrolled more students, and/or had larger numbers of examinees. Any one of these conditions, if true, might account for the relatively small changes which occurred, rather than seminar attendance, as they tend to suggest that life and health insurance instructors had more opportunities to improve their teaching skills. It has also been suggested that life and health insurance programs had less room for improvement over the period, but this conclusion is difficult to document without specific reference to the examination performance of individual schools.

Third, a life insurance seminar was conducted on May 8 and 9, 1987, under the joint sponsorship of the same organizations: the Department of Insurance, the Department of Community Colleges, and the Insurance Education Foundation. The purpose of this particular seminar was to introduce the life and health insurance instructor's manual which had been co-authored by Hall, King, and Warner earlier in the spring. Flanigan and Johnson presented this material, consisting of teaching objectives, visual aids, and student notes, to personnel representing 36 community colleges and 12 other prelicensing insurance programs. Of

these participants, eight colleges and five other institutions did not have examinees prior and subsequent to February 14 and thus are not included in the present study. The remaining 35 schools, however, may have received some value from this seminar to account for the generally small changes in pass rates, rather than from the previous insurance instructors' seminar.

Fourth, a distinct majority of institutions seeking to conduct prelicensing insurance courses requested approval for the life and health course and shortly after July 1986 began to be represented on the Life, Accident, and Health examination reports by their students. The implication is that there was considerable student demand for life and health licensure and that schools responded accordingly. By contrast, fewer institutions applied for approval to teach the property and casualty course, and only five of the schools included in this study were represented on cumulative examination reports as of the first of October 1986, an indication that property and casualty experienced substantially less demand and fewer examinees. As a result, life and health insurance instructors were likely to have more teaching experience by February 1987, leaving less room for improvement as measured by pass rate performance, than their colleagues in property and casualty. The rapid increases for property and casualty licensure candidates and their pass rates after February may be accounted for by more student demand and/or more teacher experience. In other words, a maturation factor may be responsible for these changes rather than in-service training.

Fifth, prelicensing insurance programs use the same textbook and North Carolina law supplement for instruction, so it is unlikely that

these materials caused negative changes for some schools and positive ones for others. Moreover, the standarized instructor's course outline and law supplement, adopted by seminar faculty as teaching outlines, are not likely to be responsible for any change, either. What may account for differences which appear in the cumulative examination reports by September are a number of factors attributed to the seminar. (1) The instructional material written by Flanigan and Johnson followed the state approved instructor's outline more closely and provided more information about each topic than the text. (2) Supplemental handouts developed for the pedagogical component addressed a variety of teaching strategies. (3) Instructional techniques demonstrated by presenters offered numerous effective teaching models. (4) Explanatory answers to questions from the audience expanded participants' knowledge and understanding of the topics. (5) Interaction with fellow instructors and faculty provided opportunities to learn from the experiences of others. Any one or more of these factors might affect a change in subsequent classroom and examination performance. Given a seemingly high relevancy in the survey results for attendance motives, goal achievement, and willingness to recommend the seminar to others, it is probable that the in-service training was the proximate cause of some change.

Sixth, there appears to be a more positive relationship for property and casualty programs than for life and health when survey responses are compared with pass rate improvements. To illustrate, a majority of the topics suggested for future seminars are specified property and casualty subjects. The strength of this response suggests that more participants were associated with property and casualty programs than with life and

health instruction. It would be incorrect to conclude that more property and casualty than life and health instructors desire to improve their teaching skills; yet one must question why more of the latter group seemingly did not participate in the seminar, when life insurance courses substantially outnumber property and casualty programs. A review of improved pass rates indicates that participating property and casualty programs generally outperformed participating life and health programs and all non-participating programs; furthermore, every category identified in Table 53 experienced some change, either negative or positive. Perhaps participants and non-participants alike were affected by the seminar, some adversely and others positively. What appears more conclusively is that attendant community colleges and industry schools saw less negative change, with property and casualty programs appearing to have experienced the greatest benefit.

Will the same change occur in the future with a new group of participants? New traines will come from the population of life and health insurance and property and casualty insurance instructors who did not attend the first seminar and may include individuals who were not teaching at that time. Perhaps it is reasonable to assume that additional participants will be similar to the original group with regard to attendance motives, incentive requirements, and desirable topics. Then one might conclude that similar changes would accrue. Underlying this assumption, however, are at least two implications: (1) the seminar should not be changed in any way and (2) there are sufficient numbers of instructors yet to undergo the same training, perhaps predicated on a high turnover, to justify replication.

Several events argue against such a position. First, considerable interest was expressed on the survey questionnaire for new seminar topics, in specific subjects germane to accident and health insurance and property and casualty insurance. Second, a number of revised commercial property forms were released during 1987, thereby creating a need to alter instructional content in the property and casualty course. Third, as of October 1987 a change in prelicensing education law eliminated accident and health topics from the property and casualty course, allowing for additional emphasis on personal lines. Fourth, another change, effective on February 1, 1988, has increased the minimum instructional time from 30 to 40 hours for both prelicensing courses. Fifth, a property and casualty insurance instructor's manual, similar to the one prepared for and presented to life and health insurance instructors in May 1987, is nearing completion. Indications are, therefore, that additional seminars should be conducted and that seminar topics should change.

In the event that other seminars are held with different topics, it is likely that both new and former trainees will be attracted to attend. Even though the seminar objective may continue to be the improvement of teaching skills, changes in format and incentives, as well as content, appear to be desirable. Institutional mortality, wherein less demand and/or less successful courses, and instructional maturation may well become external factors for change. With so much probable change indicated, it is difficult to predict that a new group of participants will experience the same results as the original trainees; in fact, it appears equally desirable to include the latter group in any future seminar, as content promises to be the one component most assuredly subject to

revision. Fortunately, none of these factors denigrate any positive results arising out of the insurance instructors' seminar, for in-service training is a slow process requiring refinement along the way.

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

The insurance instructors' seminar provided professional development to North Carolina teachers, program directors, and others interested in prelicensing insurance education. Effects of in-service training on teaching improvement were measured by participants' perceptions reported on a survey questionnaire and by students' performance on state licensing examinations. Attendance records offered additional insight regarding the influence which incentives may have have had on participation.

Attendance

Of 107 participants, 84% represented community colleges. Invitations jointly issued by the Department of Community Colleges and the Department of Insurance may be responsible for this showing. Likewise the convenience considerations and/or financial rewards may explain why college programs were in the majority. At any rate, it appears that one or more of these incentives contributed toward attracting the primary audience. One may further conclude that more college personnel attended than might have otherwise had there been no or fewer incentives, as well as that more personnel from other programs may have attended had they been offered more incentives.

Survey Responses

A total of 63 attendees participated in the evaluation questionnaire, with the following results:

...81% reported teaching skills improvement as their attendance motive.

...83% reported attendance motives were achieved by the seminar.

...91% found the training to be of some value.

...86% were willing to recommend the seminar to other instructors.

...40% and 25% suggested property and casualty insurance and other topics, respectively for future seminars.

Seventy-five percent or more of the respondents rated instruction and content as better-than-average. An informal discussion was the only session not included in the questionnaire; however, those topics which appeared to generate the most interest were:

...how often schools offer prelicensing courses.

...how schools recruit students.

...how instructors should test students.

These results suggest that participants' needs were accurately identified and addressed during the developmental phase, that the content of insurance and pedagogical sessions was appropriate, that the instruction was effective, and that participants held favorable opinions about the contribution this training would make to improving their teaching skills. Finally it appears that participants desired additional training.

Examination Performance

State licensing examination reports were observed for cumulative pass rates of participating and non-participating colleges and schools on Life, Accident, and Health and Property and Casualty examinations. Comparative data for February and September testing dates permit a measure of institutional performance as represented by examinees, before the training and seven months later. In general, participant programs

experienced more improvement or less decline in average pass rates than non-participants. Specific results for participants show:

...1.5% decrease for community colleges on the Life, Accident, and Health examination.

...4.5% increase for other schools on the Life, Accident, and Health examination.

...4.1% increase for community colleges on the Property and Casualty examination.

...3.0% decline for other schools on the Property and Casualty examination.

By contrast non-participants experienced:

...7.0% decrease for community colleges on the Life, Accident, and Health examination.

...1.3% increase for other schools on the Life, Accident, and Health examination.

...30.4% decrease for community colleges on the Property and Casualty examination.

...11.0% decrease for other schools on the Property and Casualty examination.

These results demonstrate that a change in pass rate performance did occur between the observation dates, that the change was more favorable for participants than for non-participants, and that the change was greater for one licensing examination than for the other.

Recommendations

While there is an inclination to find a positive relationship between professional development and examination performance, there may be other factors to explain the change in pass rates. With the inconclusive evidence in mind, several recommendations are offered for future professional development of insurance instructors.

1. Survey prelicensing insurance educators to determine what assistance they require for teaching improvement.

2. Survey potential trainees to determine incentives appropriate to encourage participation.

3. Redesign the survey questionnaire so that presenters are evaluated separately, not as a team.

4. Redesign the survey questionnaire to obtain more specific information about respondents' education and experience.

5. Add new pedagogical topics such as test-writing and practice-teaching for critique purposes.

6. Add new insurance topics such as property and casualty insurance and accident and health insurance.

7. Identify first-time examinees to avoid duplicated head count in cumulative pass rates.

8. Identify instructors to obtain a more accurate measure of their examinees' performance.

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APPENDIX A

CERTIFIED PRELICENSING INSURANCE EDUCATION PROGRAMS AND INSTRUCTORS

Certified Prelicensing Insurance Education Programs

Approved schools	Approved course(s)	
	Life/Health	Property/Casualty
Community Colleges		
Anson Technical College	x	
Asheville-Buncombe Technical College	x	x
Beaufort County Community College	x	x
Blue Ridge Technical College		x
Caldwell Community College	x	x
Cape Fear Technical Institute	x	x
Cateret Technical College	x	
Catawba Valley Technical College	x	x
Central Carolina Technical College	x	x
Central Piedmont Community College	x	x
Coastal Carolina Community College	x	x
College of the Albemarle	x	x
Craven Community College	x	x
Davidson County Community College	x	x
Durham Technical Institute	x	x
Edgecombe Technical College	x	x
Fayetteville Technical Institute	x	x
Forsyth Technical College	x	x
Guilford Technical Community College	x	x
Halifax Community College	x	x
Isothermal Community College	x	x
Johnston Technical College	x	x
Lenoir Community College	x	x
Martin Community College	x	x
McDowell Technical College	x	x
Mitchell Community College	x	x
Nash Technical College	x	x
Pamlico Technical College	x	x
Pitt Community College	x	x
Randolph Technical College	x	x
Richmond Technical College	x	x
Roanoke-Chowan Technical College	x	x
Robeson Technical College	x	x
Rockingham Community College	x	x
Rowan Technical College	x	x
Sampson Technical College	x	x
Sandhills Community College	x	x
Stanly Technical College	x	x
Surry Community College	x	x
Technical College of Alamance	x	x

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	Life/Health	Property/Casualty
Community Colleges		
Tri-County Community College	x	x
Vance-Granville Community College	x	x
Wake Technical College	x	x
Wayne Community College	x	x
Western Piedmont Community College	x	x
Wilkes Community College	x	x
Wilson County Technical Institute	x	x
Colleges/Universities		
Saint Augustine's College	x	x
Privately Owned-Sponsored Schools		
A & A Financial Services Prelicensing	x	
Carolinas Association of Professional Property & Casualty Insurance Agents, for Southeastern Insurance Institute	x	x
Human Potential Development	x	x
Insurance Systems of NC	x	x
Longman Financial Services Institute	x	
Professional Training Institute	x	
The Rendleman Company	x	
Agencies-Classroom		
Coastal Training Institute	x	
South Central Underwriting Prelicensing School	x	
Wellworth Insurance Preparatory School	x	
East Coast Marketing Prelicensing School	x	
Agencies-Correspondence		
The Meadows Agency	x	
Raleigh Agency of Equitable Financial Services	x	
Insurance Companies-Classroom		
Academy Insurance Group	x	
American Amicable Life Insurance Company	x	
Capitol American Life Insurance Company	x	
Combined Insurance Company	x	
Home Beneficial Life Insurance Company	x	

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	Life/Health	Property/Casualty
Insurance Companies-Classroom		
Home Beneficial Life Insurance Company	x	
IDS Financial Services, Inc.	x	
Independent Life Agent Development Center	x	
Liberty Mutual Insurance Companies	x	
Life Insurance Company of Georgia	x	
Massachusetts Indemnity & Life Insurance Company	x	
New York Life-Raleigh	x	
Peoples Security Insurance Company	x	
Provident Mutual Insurance Company	x	
Southland Life Insurance Company	x	
United Services Life Insurance Companies	x	
Wausau Insurance Companies	x	x
Insurance Companies-Correspondence		
Bankers Life and Casualty Company	x	
Business Men's Assurance Company	x	
Jefferson Standard Life Insurance Company	x	
Modern Woodmen of America	x	
Paul Revere Companies	x	
Peoples Security Insurance Company	x	
Pilot Life Insurance Company	x	
Pilot Life Insurance Co., Home Service Division	x	
United Family Insurance Company	x	
Other Correspondence Schools		
Brokers Insurance License Service, Inc.	x	
Saint Augustine's College	x	

Source: North Carolina Department of Insurance, November 1986

Certified Prelicensing Insurance Education Instructors

Institutional Category	Numbers of Instructors	Proctors
Community college	199	
Insurance company classroom	156	
Privately owned agency	60	
Agency classroom	9	
College/university	1	
Insurance company correspondence		60
Agency correspondence		7
Other correspondence		5
Totals	425	72

Grand total: 497

Source: North Carolina Department of Insurance, November 1986

APPENDIX B

PROPOSAL SUBMITTED FOR PRELICENSING INSURANCE EDUCATION INSERVICE PROGRAM FOR FULL- AND PART-TIME COMMUNITY COLLEGE INSTRUCTORS

PRELICENSING INSURANCE EDUCATION INSERVICE PROGRAM FOR FULL- AND PART-TIME COMMUNITY COLLEGE INSTRUCTORS

A Proposal Submitted for

Professional Development Funding
Department of Community Colleges

By

Fayetteville Technical Institute

in cooperation with

Department of Insurance
Department of Community Colleges
Technical College of Alamance
North Carolina Insurance Education Foundation, Inc.

Winter, 1986

PRELICENSING INSURANCE EDUCATION INSERVICE PROGRAM

FOR FULL- AND PART-TIME COMMUNITY COLLEGE INSTRUCTORS

A series of at least four one and a half day conferences, five if the need is established - based upon demand and attendance, will be conducted for 150 full- or part-time community college insurance instructors. These workshops will focus on the teaching of life and health and property and casualty insurance and North Carolina insurance law as well as techniques for better classroom instruction of technical matter. These conferences will be conducted primarily by insurance education professors and business teacher education professors at UNC-Greensboro with guest lecturers from other UNC campuses as well as instructors in the community college system. These conferences will be the result of cooperative efforts by Fayetteville Technical Institute, Technical College of Alamance, North Carolina Department of Insurance, North Carolina Department of Community Colleges, and North Carolina Insurance Education Foundation, Inc.

Rationale and Purpose

The 1985 session of the North Carolina General Assembly enacted legislation requiring that persons seeking licensure as agents for either property and casualty or life and health insurance submit evidence of successful completion of a qualified prelicensing course of instruction in insurance of at least thirty (30) hours duration. Such a requirement brings with it the need for education courses available at reasonable times and places for the people of North Carolina who desire to enter the insurance business. (Refer to Appendix A for licensure law.)

For a number of years several of the institutions of the North Carolina community college system have offered insurance courses, successful completion of which substituted for the insurance licensure examination. That substitution is no longer possible. Nevertheless, those community college programs already in place were well situated to qualify as approved prelicensing schools for a greatly expanded number of students. These institutions have in fact responded and a growing list of others are now involved in the effort to make approved courses available on a convenient basis to North Carolina's citizens.

A serious problem in conducting such approved programs is the availability of qualified instructional personnel. Constituent institutions of the community college system have employed business faculty on both a full- and part-time basis to teach risk and insurance courses. Many of these faculty members have participated in the inservice programs offered by UNC-Greensboro in cooperation with the Department of Community Colleges and North Carolina Insurance Education Foundation, Inc. With the passage of the 1985 legislation requiring all applicants for insurance agent or adjuster licenses to successfully complete a minimum of thirty (30) hours of pre-examination education, the number of business instructors qualified in the insurance area is inadequate. In addition,

based on the failure percentage approaching 50 percent for students qualifying for examination through system courses, it is evident that current faculty (full- and part-time) should benefit from additional inservice education. Currently, there are 48 of the 58 colleges in the system approved to offer the prelicensing insurance program to prospective insurance agents. A total of 199 currently employed community college instructors have been qualified by the Department of Insurance to teach insurance courses. These instructors would benefit from the proposed programed. (Refer to Appendix B and C for approval process and approved colleges.)

The insurance education program requires the employment of a large number of part-time instructors from the insurance industry as well as a number of full-time instructors from the community college system. The proposed program addresses the inservice needs of these groups as a first step in the on-going, long-range effort to assure the availability of highly qualified instructors in the community college system so that students statewide will have access to successful prelicensure education.

Background

In 1973 the North Carolina Insurance Education Foundation, Inc. proposed to the North Carolina Department of Community Colleges that they co-sponsor in cooperation with the school of Business and Economics at the UNC-Greensboro graduate level, academic credit courses in Risk and Insurance for instructors from North Carolina's community colleges, technical colleges and institutions. With the adoption of that program in 1974, at least one graduate course has been offered annually for eleven consecutive years. This effort with an audience of 276 has encompassed specific courses in: General Principles of Insurance, Risk Management, Property and Casualty Insurance, Life and Health Insurance, and Financial Planning. This program has been viewed as very successful by both participants and the sponsoring organizations. However, with the increased need for qualified instructors to teach in an expanded number of prelicensing programs, a new inservice is needed. Therefore, under the leadership of Dr. Joseph Johnson, President, North Carolina Insurance Education Foundation, Inc., Mr. William Beaty, Senior Deputy Insurance Commissioner, Department of Insurance, and Dr. R. Jean Overton, Director for Small Business, Department of Community Colleges, and working with a group of concerned faculty and administrators from the various constituent institutions, the current proposal was developed by Ms. Sandra Moulton, Technical College of Alamance, in cooperation with Charles Smith, Continuing Education Department, and Tommy Hall, Insurance Department, at Fayetteville Technical Institute.

Sponsorship

Multiorganizational support for the proposed program is to be administered by Fayetteville Technical Institute cooperatively with the North Carolina Insurance Education Foundation, Inc. Under the leadership of Dr. Overton, cooperating organizations are the Department of Insurance;

Department of Community Colleges; the Division of Business and Marketing Teacher Education in the School of Business and Economics of the University of North Carolina at Greensboro; and the Technical College of Alamance.

Faculty

The three lead faculty members are Dr. Joseph Johnson, Dr. George Flanigan, and Dr. James Crews, UNC-Greensboro. (Appendix E) Other faculty from UNC-G, Appalachian State University, East Carolina University, and constituent community colleges, technical colleges and institutions will be involved. In addition, North Carolina Department of Insurance personnel will be available to assist the faculty at each conference.

Funding

It is proposed that the program be funded jointly by the North Carolina Department of Community Colleges, the North Carolina Department of Insurance, and the North Carolina Insurance Education Foundation, Inc. through both direct grants and inkind contributions.

The Department of Insurance and the North Carolina Insurance Education Foundation, Inc. have agreed to assume responsibility for partial fianancing of the program, including funds and inkind contributions.

Follow-Up

A videotaping of the conference is planned and will be distributed on request to all colleges for use in the resource library of the Small Business Centers or the Learning Resource Centers.

In order to provide for continuous updating and indepth coverage of changing or new insurance subject matter, an on-going series of programs (conferences, institutes or courses) presented by the Department of Insurance, Department of Community Colleges, and the Insurance Education Foundation, Inc. will be necessary in the future.

APPENDIX C

LETTERS OF INVITATION AND

REGISTRATION FORMS

Letter of Invitation to Community College Personnel

January 23, 1987

mnamen
mbus. addressn
mcityn mstaten mzipn

Dear msalun:

It is with great pleasure that we invite you to attend one of the seminars being provided by the North Carolina Department of Insurance and the North Carolina Department of Community Colleges in cooperation with Fayetteville Technical Institute, Technical College of Alamance and the North Carolina Insurance Education Foundation.

These seminars have been developed to make available advanced training for those persons who have given both personal and professional effort to assist in preparing individuals for the state insurance licensure exam.

We hope that you will be able to join us at one of the three locations. A program outline and preregistration form are included for your use. A sixty dollar stipend is available for each participant to help defray incurred expenses.

Very truly yours,

Jim Long
Commissioner of Insurance

Very truly yours,

Bob Scott, State President
Department of Community Colleges

JEL/RWS:GLB:rbw

Enclosures

Registration Form for Community College Personnel

INSURANCE INSTRUCTORS SEMINAR

NAME: _____

ADDRESS: _____

_____

INSTITUTION: _____

Listed below are the locations and dates for each seminar. Please check the one you wish to attend.

Fayetteville, February 12 & 13, 1987 _____
Rocky Mount, February 26 & 27, 1987 _____
Hickory, April 9 & 10, 1987 _____

REGISTRATION FEE: $15.00

Checks must be made payable to the North Carolina Insurance Education Foundation.

PLEASE RETURN FORM AND CHECK TO:

George Brown
N.C. Department of Insurance
Agent Services Division
P.O. Box 26267
Raleigh, NC 27611

PLEASE FEEL FREE TO DUPLICATE THIS FORM

Letter of Invitation to Non-Community College Personnel

March 18, 1987

Mr. W. A. Etheridge, CLU
P.O. Box 579
Newton, NC 28658

Dear Mr. Etheridge:

A unique opportunity is available for supervisors, trainers or teachers. Would a seminar designed to teach Instructors better methods of teaching strengthen your Agent Training Program? Would a discussion of Accident and Health material including North Carolina law emphasizing teacher methodology be an asset to your company or agency?

Thanks to the efforts of your Department of Insurance, Department of Community Colleges and the North Carolina Insurance Education Foundation in cooperation with Fayetteville Technical Institute and Technial College of Alamance a program designed to respond to these questions is now available. The dates, locations and other information are listed on the attachments.

A $150.00 registration fee is required. Please make checks payable to the North Carolina Insurance Education Foundation and mail them along with the attached registration form to the following address.

George Brown
N.C. Department of Insurance
P.O. Box 26267
Raleigh, NC 27611

I am looking forward to seeing you there.

Sincerely,

George L. Brown
Insurance Education Coordinator

GLB/rw
Attachments

Registration Form for Non-Community College Personnel

INSURANCE INSTRUCTORS SEMINAR

NAME: _____

ADDRESS: _____

_____

COMPANY/
AGENCY: _____

Listed below are the locations and dates for each seminar. Please check the one you wish to attend.

Fayetteville, February 12 & 13, 1987 _____
Rocky Mount, February 26 & 27, 1987 _____
Hickory, April 9 & 10, 1987 _____

REGISTRATION FEE: $150.00

Checks must be made payable to the North Carolina Insurance Education Foundation.

PLEASE RETURN FORM AND CHECK TO:

George Brown
N.C. Department of Insurance
Agent Services Division
P.O. Box 26267
Raleigh, NC 27611

PLEASE FEEL FREE TO DUPLICATE THIS FORM

APPENDIX D

CHRONOLOGY OF EVENTS 1986-1987

Chronology of Events 1986-1987

Jan 7, 1986	North Carolina Department of Insurance holds meeting to draw guidelines for participants to determine licensing procedures, applicants, schools, companies, and agencies.
Apr 30, and May 1, 1986	North Carolina Department of Insurance conducts meeting to write examination questions and to confer with the testing service, Assessment Systems, Inc.
Jul 1, 1986	Prelicensing insurance education requirements go into effect.
Oct 8, 1986	North Carolina Insurance Education Foundation calls meeting to plan strategy for improving instructional quality.
Oct 31, 1986	North Carolina Insurance Education Foundation holds meeting to plan project funding and proposal.
Nov 1986	Project proposal is refined to its final form.
Dec 6, 1986	North Carolina Insurance Education Foundation presents teaching outlines for each seminar session.
Dec 12, 1986	Project proposal is presented to North Carolina Department of Community Colleges.
Jan 23, 1987	North Carolina Department of Community Colleges and North Carolina Department of Insurance jointly announce the insurance instructors' seminar.
Feb 12-13, 1987	First seminar meets in Fayetteville, NC at Howard Johnson's Motel.
Feb 26-17, 1987	Second seminar meets in Rocky Mount, NC at Sheraton Inn.
Apr 9-10, 1987	Third seminar meets in Hickory, NC at Ramada Inn.
Jun 30, 1987	Preliminary results of seminar project reported to North Carolina Department of Community Colleges.
Nov 30, 1987	Final report of seminar project submitted to North Carolina Department of Community Colleges and North Carolina Department of Insurance.

APPENDIX E

COORDINATION OF FACULTY LEADERSHIP AND ADMINISTRATIVE ACTIVITIES

Coordination of Faculty Leadership

Sessions	Individuals and Institutions
Session I: Accident and Health Insurance- Individual and Group Coverages	George B. Flanigan Professor of Finance University of North Carolina at Greensboro
Session II: Teaching Adult Students	James W. Crews Professor of Business and Marketing Education University of North Carolina at Greensboro
	Gwendolyn W. Loy Associate Professor of Information Systems and Operations Management University of North Carolina at Greensboro
Session III: N.C. Accident and Health Insurance Law and Regulations	Joseph E. Johnson Professor of Finance University of North Carolina at Greensboro
Informal Group Discussion	Thomas J. Hall, CLU, ChFC Insurance Instructor Fayetteville Technical Institute
	Anne King, JD Insurance Program Director Central Piedmont Community College
	John B. Warner, CLU, FMI Insurance Program Director Fayetteville Technical Institute

Coordination of Administrative Activities

Individual/Activities	Fayetteville	Rocky Mount	Hickory
Invitations:			
James E. Long Comissioner of Insurance NC Department of Insurance	x	x	x
George Brown Education Coordinator NC Department of Insurance	x	x	x
Robert W. Scott State President NC Department of Community Colleges	x	x	x
Registration:			
Jean M. Holliday North Carolina Insurance Education Foundation, Inc.	x		x
Rhonda Watson Agent Services Division NC Department of Insurance		x	
Facilities:			
Charles G. Smith Director Industrial Services Fayetteville Technical Institute	x	x	
Sandra D. Moulton Insurance Instructor Technical College of Alamance			x
Videotaping:			
R. Wayne Feamster Specialist/New Industry Continuing Education NC Department of Community Colleges			x
Evaluation:			
Sandra D. Moulton	x	x	x

APPENDIX F

INSURANCE INSTRUCTORS' SEMINAR: REPORT OF THE 1987 PROFESSIONAL DEVELOPMENT PROJECT

Insurance Instructors' Seminar

Report of the 1987 Professional Development Project

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APPENDIX

Insurance Instructors' Seminar:

Report of the 1987 Professional Development Project

Purpose: Recent interest in raising the level of professionalism for the insurance industry led officials and practitioners to request increased standards for the entry-level agent. Under the leadership of the North Carolina Department of Insurance, the North Carolina Department of Community Colleges and the North Carolina Insurance Education Foundation were enlisted to jointly devise a more comprehensive program of educational requirements for licensure. The community college system was considered a vital resource as it represents 54% of all institutions certified to offer prelicensing insurance courses. (Appendix A) The Insurance Education Foundation, equally important to this effort, has been an active partner with the Department of Community Colleges since 1974 in providing insurance education for community college faculty. Subsequent to the enactment of prelicensure education requirements by the General Assembly in 1985, NCDCC and NCIEF representatives began meeting with officials of the Department of Insurance to formulate enhanced educational programs. Once those administrative procedures necessary for implementation of the new statutes were established, attention was focused on improving instructional quality to satisfy the higher educational standards. A strategy for this purpose was completed before the end of 1986, to be cooperatively administered and supported by the Department of Insurance, the Department of Community Colleges, and the Insurance Education Foundation during the following year.

Strategy: Instructors of prelicensing insurance courses were invited to participate in a professional development opportunity to improve their teaching skills. Community college insurance instructors and program directors were the primary target market; other invitees included insurance agency and private school instructors. The delivery mode was an insurance instructors' seminar, offered February 12-13, February 26-27, and April 9-10 at Fayetteville, Rocky Mount, and Hickory, respectively. Participants' convenience was the criterion for selection of dates, times, and locations. Additional incentives were extended to community college personnel in the form of a $15 registration fee and a $60 stipend; other participants paid a $150 registration fee and received no stipend. (Appendices B-E) As it was highly probable that field and teaching experiences among invitees would vary widely, teaching methodology was incorporated into the seminar as well as insurance content most common to various forms of the state licensing examinations. Accordingly seminar objectives were to be accomplished by three formal sessions, each addressing a specific topic: Accident and Health Insurance - Individual Coverages; North Carolina Accident and Health Insurance - Law and Regulations; and Teaching Adult Students. Leadership for these sessions was undertaken by graduate faculty from the University of North Carolina at Greensboro. A fourth, informal session was planned to encourage discusssion among participants about their experiences with prelicensing instruction. Responsibility for this session was shared among community college faculty with successful prelicensing programs. (Table I)

Materials: Supplementary materials were developed by faculty for distribution to participants. Doctors Crews and Loy focused on classroom acti-

ties appropriate for teaching adult students, with illustrations tailored to insurance instruction. (Appendices F-M) Doctors Flanigan and Johnson co-authored text material in juxtaposition with the state-approved instructor's outline for life and health insurance, for participants' use as a reference during insurance instruction sessions and a resource for their own teaching purposes. This material is copyrighted and apppears as Appendix R. Ms. King, Mr. Hall, and Mr. Warner contributed to the creation of an instructor's reference manual which they expected to field-test at each seminar. This manual was not completed until May, however, at which time it was introduced at a similar workshop sponsored by the Department of Insurance.

Administration: NCDCC, NCDI, and NCIEF personnel cooperated in providing the necessary administrative support: letters of invitation, registration, facillities, video taping, and evaluation. (Table II) Seminar facilities included hotel accomodations, meeting rooms, banquet arrangements, instructional equipment, coordination of the opening session, and agenda preparation. (Appendix N) Two video tapes will be produced and placed in the NCDCC Small Business Center: one to illustrate the seminar as a professional development opportunity and the second to provide instruction about accident and health insurance laws. An evaluation was developed, conducted, and tabulated by Ms. Moulton. (Appendix O) The NCDCC grant of $13,000 was administered by Fayetteville Technical Institute, with additional funds contributed by NCIEF and several insurance organizations.

Results: Of the 107 insurance instructors and program directors in attendance, 84% represented community college personnel. (Table III) A total of 63 attendees participated in the evaluation questionnaire (Table IV)

and a composite of their responses appears in Appendix P. The informal discussion was the only session not included on the survey form; however, those topics which appeared to generate the most interest were:

1. how often the schools offer prelicensing courses,
2. how the schools recruit students, and
3. how the instructors should test students.

Conclusions: Primary Outcomes and Conclusions

1. Eighty-four percent of seminar participants were community college personnel.	1. The strategy succeeded in reaching the primary target markets.
2. Community college personnel paid a $15 registration fee and received a $60 stipend.	2. More community college personnel attended than would have if the cost to them had been higher.
3. Survey results indicate respondents' objectives were to improve teaching skills (82%) and to learn about the state examinations (18%).	3. Participants' needs were accurately perceived and addressed by session topics.
4. Survey results indicate 73% of the respondents believed their objectives were achieved by the seminar.	4. The seminar was an effective professional development opportunity.
5. Survey results indicate 61% of the respondents would attend a similar seminar devoted to property and casualty topics.	5. Participants desire more training.

Conclusions:	Subsequent Outcomes and Conclusions
6. A Life Seminar conducted by the Department of Insurance May 8-9 attracted 59 participants, in-individuals who attended one of the earlier, jointly sponsored seminars. Of these, 80% were associated with the NCDCC.	6. Community college personnel will participate in future training opportunities.
7. Effective February 1, 1988, minimum prelicensing instruction will increase from 30 to 40 hours.	7. This change suggests a need for training to expand the depth of course content.
8. Effective October 1, 1987, (a) accident and health coverage will be deleted from the Property/Casualty outline, (b) new ISO policy forms will be added to this outline, and (c) additional statutes will be included in Life/Health and Property/ Casualty outlines.	8. These changes suggest a need for training to expand the breadth of course content.

APPENDIX G

SURVEY INSTRUMENT FOR INSURANCE INSTRUCTORS' SEMINAR

Evaluation Form

Your completion of this form will assist in the evaluation and improvement of insurance instructor seminars.

1. What were your objectives in attending this seminar? _____

_____

2. Indicate (by circling the appropriate number) how well you believe your objectives were achieved.

Well Achieved	Moderately Achieved	Neutral	Somewhat Achieved	Not Achieved
1	2	3	4	5

3. Indicate (by circling the appropriate number) your evaluation of each session. This is an evaluation of the content, not the instructor.

Session		Response Scale					
a. Teaching Adult Students:	Impractical	1	2	3	4	5	Highly Practical
	Boring	1	2	3	4	5	Interesting
	Disorganized	1	2	3	4	5	Well Organized
	Confusing	1	2	3	4	5	Understandable
	Superficial	1	2	3	4	5	Comprehensive
	Useless	1	2	3	4	5	Extremely Useful
b. Accident and Health Insurance - Individual and Group Coverages:	Impractical	1	2	3	4	5	Highly Practical
	Boring	1	2	3	4	5	Interesting
	Disorganized	1	2	3	4	5	Well Organized
	Confusing	1	2	3	4	5	Understandable
	Superficial	1	2	3	4	5	Comprehensive
	Useless	1	2	3	4	5	Extremely Useful
c. N.C. Accident and Health Insurance Law and Regulations:	Impractical	1	2	3	4	5	Highly Practical
	Boring	1	2	3	4	5	Interesting
	Disorganized	1	2	3	4	5	Well Organized
	Confusing	1	2	3	4	5	Understandable
	Superficial	1	2	3	4	5	Comprehensive
	Useless	1	2	3	4	5	Extremely Useful

4. Indicate (by circling the appropriate number) your evaluation of each instructor. This is an evaluation of the instructors, not of the content.

	Response Scale				
a. Dr. Crews/Loy:	Excellent	Fair	Neutral	Fair	Poor
Presentation	1	2	3	4	5
Subject Knowledge	1	2	3	4	5
Response to Questions	1	2	3	4	5
b. Dr. Flanigan:					
Presentation	1	2	3	4	5
Subject Knowledge	1	2	3	4	5
Response to Questions	1	2	3	4	5
c. Dr. Johnson:					
Presentation	1	2	3	4	5
Subject Knowledge	1	2	3	4	5
Response to Questions	1	2	3	4	5

5. Considering the entire session, to what extent did you find it valuable?

Worthless	Very Limited Value	Limited Value	Valuable	Very Valuable
1	2	3	4	5

6. Would you recommend this seminar to other insurance instructors?

_____

7. Please offer suggestions to improve future seminars.

_____

8. Please suggest topics for future seminars.

_____

9. Indicate your experience:

	Number of years	Comments
a. Full-time instructor	_____	_____
b. Full-time agent	_____	_____

APPENDIX H

AGENDA FOR INSURANCE INSTRUCTORS' SEMINAR

North Carolina Community Colleges

Insurance Instructors' Seminar

Thursday, April 9, 1987

11:00 AM-12:45 PM	REGISTRATION (Entrance to Room D)
12:45 PM- 1:00 PM	WELCOMING REMARKS (Room D) George L. Brown, Insurance Education Coordinator North Carolina Department of Insurance Dr. Coy Hudson, Dean of Instruction Catawba Valley Technical College W. A. (Bill) Etheridge, CLU Life Underwriters' Association, Newton, NC Sandra D. Moulton, Seminar Coordinator Technical College of Alamance
1:00 PM- 5:00 PM	SESSION I (Room D) Accident & Health Insurance: Individual and Group Coverages George B. Flanigan, Professor School of Business and Economics, UNCG
6:00 PM- 7:00 PM	SOCIAL HOUR (Room D)
7:00 PM- 8:30 PM	BANQUET (Room D) Hosts: Joseph E. Johnson, NCIEF President George L. Brown, NDI Education Coordinator
8:30 PM-10:30 PM	INFORMAL GROUP DISCUSSION (Room D) Convenors: Anne King, Insurance Program Director Central Piedmont Community College John Warner, Insurance Instructor Fayetteville Technical Institute

Friday, April 10 , 1987

8:30 AM-12:30 PM	SESSION II (Room D) Teaching Adult Students Dr. James Crews and Dr. Gwen Loy, Professors School of Business and Economics, UNCG
12:30 PM- 1:30 PM	LUNCH (On Your Own)
1:30 PM- 4:30PM	SESSION III (Room D) NC Accident and Health Insurance Law and Regulations Dr. Joseph E. Johnson, Professor School of Business and Economics, UNCG

APPENDIX I

SURVEY INSTRUMENTS PROVIDED BY RISK AND INSURANCE MANAGEMENT SOCIETY AND CREATIVE LEADERSHIP SYSTEMS

Risk and Insurance Management Society

Evaluation Form

Your completion of this form assists us in improving the RIMS schools. Thank you.

1. What were your objectives in attending this program?

2. Indicate (by circling the appropriate number) how well you think those objectives were achieved.

Well Achieved	Moderately Achieved	Neutral	Somewhat Achieved	Not Achieved
1	2	3	4	5

3. Please evaluate each topic with respect to its value to you. This is an evaluation of the content of each topic, not the instructor. (1 = Very Valuable, 2 = Valuable, 3 = Neutral, 4 = Somewhat Valuable, 5 = Of Little Value)

Risk Management Fundamentals	1	2	3	4	5
The Insurance Device	1	2	3	4	5
Property Insurance/Direct Losses	1	2	3	4	5
Property Insurance/Indirect Losses	1	2	3	4	5
Inland and Ocean Marine Insurance	1	2	3	4	5
Crime Insurance	1	2	3	4	5
The Liability of Risk	1	2	3	4	5
General Liability Insurance	1	2	3	4	5
Automobile Insurance	1	2	3	4	5
Workers' Compensation/Employer's Liability Insurance	1	2	3	4	5
Surety Bonds	1	2	3	4	5

4. For each topic in #3 that you considered of little value, please explain why you felt that way.

5. Indicate (by circling the appropriate number) your evaluation of each instructor in the following areas:

CORBETT	Excellent	Good	Neutral	Fair	Poor
Presentation	1	2	3	4	5
Subject Knowledge	1	2	3	4	5
Organization	1	2	3	4	5
Response to Questions	1	2	3	4	5
Overall	1	2	3	4	5
FLANIGAN					
Presentation	1	2	3	4	5
Subject Knowledge	1	2	3	4	5
Organization	1	2	3	4	5
Response to Questions	1	2	3	4	5
Overall	1	2	3	4	5

6. Please offer any suggestions you have as to improving the presentation of either instructor.

   Corbett:

   Flanigan:

7. Please comment on overall program administration (i.e., registration, facilities, notebook, meals, hotel, etc.)

8. Do you have any general comments?

9. How did you learn about this program?

Creative Leadership Systems

Evaluation Form

Session Topic: _____

Presenter: _____

Date: _____ Time: A.M. Session _____ P.M. Session _____

Response Scale

Impractical	1	2	3	4	5	Highly Practical
Boring	1	2	3	4	5	Interesting
Disorganized	1	2	3	4	5	Well Organized
Confusing	1	2	3	4	5	Understandable
Superficial	1	2	3	4	5	Comprehensive
Useless	1	2	3	4	5	Extremely Useful

Please provide Your Comments on the Following:

1. Subject Matter and Presentation

2. Suggestions for Improvement

3. Suggestions for Additional Presentations

Creative Leadership Systems

Evaluation Form

1. Considering the entire workshop, to what extent did you find it enjoyable?

_____ (1) very pleasant

_____ (2) unpleasant

_____ (3) neutral

_____ (4) enjoyable

_____ (5) very enjoyable

COMMENTS: _____

_____

_____

2. Considering the entire workshop, to what extent did you find it valuable?

_____ (1) worthless

_____ (2) very limited value

_____ (3) limited value

_____ (4) valuable

_____ (5) very valuable

3. Considering the entire workshop, to what extent do you find it transferable?

_____ (1) no transferability

_____ (2) limited transferability

_____ (3) neutral

_____ (4) transferable

_____ (5) very transferable

COMMENTS: _____

_____

_____

4. Now please rank the following activities included in the workshop in terms of their value to you.

a) Appraisal and feedback model (management styles) related to employee development

_____ (1) worthless

_____ (2) very limited value

_____ (3) limited value

_____ (4) valuable

_____ (5) very valuable

COMMENTS: _____

_____

_____

b) Practice sessions using appraisal and feedback model

_____ (1) worthless

_____ (2) very limited value

_____ (3) limited value

_____ (4) valuable

_____ (5) very valuable

COMMENTS: _____

_____

_____

c). Performance analysis -- characteristics, behaviors, results

_____ (1) worthless

_____ (2) very limited value

_____ (3) limited value

_____ (4) valuable

_____ (5) very valuable

COMMENTS: _____

_____

_____

d). Practice session on giving performance feedback

_____ (1) worthless

_____ (2) very limited value

_____ (3) limited value

_____ (4) valuable

_____ (5) very valuable

COMMENTS: _____

_____

_____

e). Practice session on the appraisal interview

_____ (1) worthless

_____ (2) very limited value

_____ (3) limited value

_____ (4) valuable

_____ (5) very valuable

COMMENTS: _____

_____

_____

APPENDIX J

SEMINAR ATTENDANCE AND PARTICIPATION RECORDS

Seminar Participants by Institution

Community Colleges

Anson Technical College
Asheville-Buncombe Technical College
Beaufort County Community College
Caldwell Community College
Cape Fear Technical Institute
Carteret Technical College
Catawba Valley Technical College
Central Piedmont Community College
Coastal Carolina Community College
College of the Albemarle
Davidson County Community College
Durham Technical Institute
Edgecombe Tecnical College
Fayetteville Technical Institute
Forsyth Technical College
Guilford Technical College
Halifax Community College
Haywood Tecnical College
Isothermal Community College
James Sprunt Community College
Johnston Technical College
Lenoir Community College
Martin Community College
Mayland Community College
Mitchell Community College
Nash Technical College
Pitt Community College
Randolph Technical College
Roanoke-Chowan Technical College
Robeson Technical College
Rockingham Community College
Rowan Technical College
Sampson Technical College
Southeastern Community College
Southwestern Technical College
Stanly Technical College
Surry Community College
Technical College of Alamance
Wake Technical College
Wayne Community College
Western Piedmont Community College
Wilson County Technical College

Industry Participants

Alford Insurance Agency
Combined Insurace Company
Durham Life Insurance Company
Insurance Systems of North Carolina
Liberty Mutual Insurance Company
Marketing and Management Corporation of America
New York Life Insurance Company
North Carolina Mutual Life Insurance Company
People's Security Insurance Company
Pilot Life Insurance Company-Home Services Division
South Central Underwriting Prelicensing School
Southland Life Insurance Company

Sources: North Carolina Department of Insurance and North Carolina Insurance Education Foundation, 1987.

Institutional Attendance Based on Location

	Community Colleges		Insurance Agencies		Private Schools		
	Number	Percent	Number	Percent	Number	Percent	Totals
Fayetteville	20	71.4	8	28.6	-	-	28
Rocky Mount	43	86.0	6	12.0	1	2.0	50
Hickory	27	93.1	1	3.4	1	3.4	29
N =	90		15		2		107

Survey Participation Based on Location

	Number of Attendees	Number of Respondents	Percent of Respondents to Attendees
Fayetteville	28	19	67.9
Rocky Mount	50	30	60.0
Hickory	29	14	48.3
N =	107	63	58.9