

Insurance,

Insurance/Real Estate

APRC 1996+1997

Section 1 of 2

**INSURANCE AND
INSURANCE/REAL ESTATE
PROGRAM REVIEW**

JANUARY 1997

**PROGRAM REVIEW
PANEL REPORT
INSURANCE PROGRAM**

JANUARY 1997

**Insurance Major
Insurance/Real Estate Major
Insurance Transfer**

Program Review Panel:

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Professor, MGMT Department
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Cooperative Education
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Chair, MGMT Department
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Individual with Special
Interest in Program**

Insurance/Real Estate* Program Review

Section One - Overview of the Program

The Ferris State University Insurance Program is a bachelors degree program located in the Management Department and established in 1969.

The mission of the Insurance/Real Estate Program at Ferris State University is to equip students with both the technical and human skills necessary to function as employees in Insurance and Real/Estate occupations. This mission is accomplished by providing students a strong general education background and a core of specialized Insurance/Real Estate courses for Baccalaureate degree programs in the College of Business.

More specifically, the mission statement for the Insurance/Real Estate Program identifies the following goals for the program.

1. To increase student knowledge in relevant substantive and procedural areas of Insurance/Real Estate.
2. To demonstrate competence in research.
3. To increase problem solving and communication skills.
4. To demonstrate competent writing skills.
5. To increase student participation in appropriate professional organizations and other extracurricular activities that contribute to their professional and personal growth.
6. To increase knowledge and skills for adapting to a dynamic society by continuing to require appropriate liberal arts courses.
7. To increase the student's knowledge of micro-computer systems and the appropriate software.
8. To increase the student's understanding of ethical dilemmas in all areas of the profession

The goals are accomplished by offering a curriculum that emphasizes the following:

1. Research and writing
2. A broad survey of all major substantive and procedural of Insurance/Real Estate.
3. Computer skills
4. A strong liberal arts background.

* Includes Insurance and Insurance/Real Estate Programs

In addition to numerous research and writing assignments in the classes, students are required to take three English classes as well as a speech course.

The university has strong general education requirements designed to give the student a well-rounded education and to better prepare them to continue with the life-long process of learning which is essential to a professional career.

The Insurance/Real Estate Program has been in a state of change during the past four years. Semester conversion and the new general education requirements meant that the curriculum had to be totally revamped.

The advent of new technology (i.e. computers) has made it necessary to bring this technology into all aspects of the curriculum if the graduates are to be well-prepared for their profession. This challenge is being met with new computer lab/classroom facilities.

Insurance/Real Estate Program Review

Section Two - Graduate Follow Up Survey

In 1996 graduates of the Insurance Program were surveyed as part of this self-study requirements. The purpose of the survey was to determine the success of graduates in obtaining relevant employment and to obtain their evaluation of their education. The survey instruments and the summary of the results are in Appendix B.

The conclusions reached are that graduates are prepared for positions and that their education was beneficial. In reviewing the results of the survey, a number of conclusions can be made in the curriculum area.

1. Social science courses continue to be rated the least important courses.
2. English and communications & speech courses were rated as the most important non insurance courses.
3. Math/Statistics & computer skills courses were rated high in related insurance courses.
4. Commercial Insurance course was rated highest of the Insurance/ Real Estate courses for value. This possibly indicates that graduates are in this advanced area of insurance employment.
5. Probably the most significant comments were that "schooling can do more than lay the ground work" and "that a tremendous amount" of company specific training is still needed".
6. Followed by - Insurance degree "My start @ FSU made training with my company better and put me ahead of others" and " I was the first person hired without prior experience".
7. Internship.

Insurance/Real Estate Program Review Section Three - Employer Survey

To obtain employer input in the evaluation of the Insurance/Real Estate Program employers of graduates were surveyed in November and December 1996 (see Appendix C). A reasonable person would assume that if employers were not satisfied with a graduate's performance, the person would not be an employee. A number of employers that were contacted did not respond. Some did not feel comfortable evaluating their employees for third parties and would not respond to this type of survey.

The results of the data indicates that the students will make productive employees. Employers indicated their performance was very good to outstanding in all cases.

Insurance/Real Estate Program Review Section Four - Student Survey

Surveys of current students in the Insurance/Real Estate Program were taken October of 1996. Forty students in the program completed the survey.

The survey addressed the students' perceptions of the program both in areas that are directly related to the instructional program and also support areas. They were asked to respond within a range that included an ideal of "Excellent," and finally "Poor" which indicates a serious inadequacy. A "Don't Know" choice was available for those who had no opinion.

Generally results showed a satisfaction rating of "Good" to "Excellent" in those courses in the Insurance/Real Estate Program and a "Good" to "Average" rating concerning those courses related to but outside the Insurance/Real Estate Program (English, Math, etc.)

Unfortunately, the survey of current students sheds little light on the availability of the internship experience. This is probably due to the fact that none of the students surveyed had begun their internship. Because of this, the majority of the respondents checked "DK" (Don't Know).

The other area of high "DK" was in reference to the assistance in the area of "Placement Services." Again, it is likely that such perceptions are not developed by the student until the student actually begins the job search.

Overall the results of the survey indicated that the Insurance/Real Estate Program students have a high degree of satisfaction with their program. The student survey instrument and summary of results are in Appendix D.

Insurance/Real Estate Program Review Section Five - Faculty Survey

Surveys of the College of Business faculty were taken in December of 1996 during exam week. Of the eighteen surveys that were handed out, few were returned.

The survey addressed the faculty's perceptions of the Insurance/Real Estate Program in areas that ranged from support of the program and the program itself to perception about the students who are in the program. Faculty were asked to respond within a range that included an ideal of "Excellent" down through "Good," "Average," "Below Expectation," and finally "Poor" which indicates a serious inadequacy. A "Don't Know" choice was available for those who had no opinion.

The results showed that the faculty who responded have, almost without exception, an "Excellent" perception of the program. The expectation were either a "Good" instead of "Excellent" or a "Don't Know." One can infer that the "Don't Knows" were all in areas that affect the program or students after they finish the program or in areas that influence Insurance/Real Estate Program from outside of the College of Business. The greatest deviation from the "Excellent" rating appeared on the question concerning "adequacy of instructional facilities. Almost half responded with a "Good." Conjecture as to why the deviation to this particular question can lead the reader to two possible conclusions. First, that there may be a feeling for some needed improvement of facilities and equipment generally in the College of Business, or decently, that some of the faculty are aware of the current plans and activities to provide additional space and technical support for the Insurance/Real Estate Program which have not yet been implemented.

Overall, the results of the survey indicated that the faculty think highly of the Program and perhaps can be best summarized by the comment of one of the respondents who said: "As a general rule, they are the top students in my classes."

The faculty survey instrument and summary of results are located in Appendix E.

Insurance/Real Estate Program Review Section Six - Advisory Committee Perceptions of the Insurance/Real Estate Program

In December of 1996, the Advisory Board Committee Members were asked to evaluate the program. Six members of the Committee completed the survey. With few exceptions, the programs was rated "Good" or "Excellent" in all areas. The sole area of concern by some board members is "job opportunities." The survey instrument, summary of results, and the minutes of the 1995 advisory board meeting are in Appendix F. The committee is composed entirely of Insurance Program (graduates primarily within the last 10 years) and successful in the business field.

Insurance/Real Estate Program Review Section Seven - Enrollment Trends

Enrollment over all and in specific classes has declined steadily but gradually since the elimination of the associate degrees until the advent of semesters when enrollment declined sharply because students no longer have the luxury of electives which were our major source of recruitment. See Appendix G for a summary of enrollment trends in the last five years.

Insurance/Real Estate Program Review Section Eight - Productivity and Teaching Costs

Please see Appendix H for the summary report on Productivity and Teaching Costs.

Insurance/Real Estate Program Review Section Nine - Conclusion Based on Data Analysis Done by the Program Review Panel

Centrality To Mission

The program is compatible with the Ferris Mission and Role Statement in that it provides a career-oriented program that:

- a. includes liberal studies for future career flexibility as well as specialty Insurance/Real Estate courses to prepare graduates to perform a wide range of professional activities in the Insurance/Real Estate area;
- b. uses faculty with experience in the teaching area;
- c. makes available cooperative education experiences;
- d. maintains contact with the professional community through organizational memberships and activities of the faculty;
- e. has constant contact with alumni to maintain the currency of the program content;
- f. integrates computers, writing, and problem solving across the curriculum;

Demand by students

Demand has dropped sharply in the past three years and this is the major concern of the program. The drop is consistent with the enrollment declines in other College of Business programs.

Quality of instruction

The remaining faculty member in the program has 27 years teaching experience and two professional degrees (CLU/CPCU). These credentials are held by less than sixty people in the world.

Demand for graduates

Survey results indicate that graduates get jobs.

Service of non-majors

The Insurance specialty courses are available, at this time, for students not admitted to the program. Insurance Minor and Certificate are also available.

Insurance/Real Estate Program Review Section Ten - Recommendations

The Program Review Committee believes the Insurance/Real Estate Program is a quality program with many strengths, including an experienced and committed faculty.

The committee also notes that the program shares in the enrollment decrease that has plagued the College of Business. While it appears to have leveled off, this is the biggest concern for the program.

Specifically, the committee recommends:

Internships - more/required/highly recommended.

There is a small but noticeable number of respondents that indicated "professional courses" CPCU, CLU, CEBS should be taught using "industry text sources."

The faculty have conducted an analysis of this with the help of other university professors of Insurance and Risk Management. The overwhelming response to the concepts is NO! This concept would mean teaching to a test that is specifically drawn up to emphasize certain material.

The object of "Polytech" teaching is to provide principles and sample vocabulary, applied to sample situations. Professional education is applying work vocabulary and known principles to real work situations. They therefore are not the same.

The CPCU, CLU, CEBS people believe that their professional courses should be taken by people working in their field at the time. They can share course material, class learning, and real work examples with others taking the course with them.

A possible compromise would be to teach the insurance courses using the industry text materials in a pure academic environment.

INDEX OF APPENDICES

Program Review Panel Report Insurance and Insurance/Real Estate Programs

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- A. Checksheets for the Insurance Program; Checksheets for the Insurance/Real Estate Program; Checksheets for the Insurance Transfer Programs; Insurance Minor, Insurance Certificate
- B. Graduate Surveys of 1996; Survey Summaries
- C. Employer Survey for Graduates
- D. Student Survey and Summary
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- H. Productivity and Teacher Costs for Insurance/Real Estate
- I. Faculty Resumes
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APPENDIX A

Ferris State University - College of Business
INSURANCE MAJOR

REQUIRED	COURSE TITLE - PREREQUISITES SHOWN IN BRACKETS ()		S.H.	GRADE	GR. PTS.
INSURANCE MAJOR - 29 Credits Required					
BLAW	321	Contracts and Sales - (None)	3		
BLAW	325	Real and Personal Property - (BLAW 221 or BLAW 321)	2		
	OR				
BLAW	350	Insurance Law - (BLAW 221 or BLAW 321, INSR 284)	2		
FINC	300	Mathematics of Finance - (MATH 115)	3		
INSR	243	Principles of Risk Management and Insurance - (Sophomore standing)	3		
INSR	284	Personal Insurance - (None)	3		
INSR	308	Insurance Company Operations - (INSR 243, INSR 284)	3		
INSR	338	Property and Casualty Insurance - (INSR 243, INSR 284)	3		
INSR	375	Employee Benefits - (INSR 284 or permission of professor)	3		
INSR	458	Risk Management and Insurance - (INSR 308, INSR 338)	3		
MGMT	302	Organizational Behavior - (MGMT 301 or permission of professor)	3		
BUSINESS CORE - 31 Credits Required					
ACCT	201	Principles of Accounting 1 - (MATH 110 with a grade of C- or better)	3		
ACCT	202	Principles of Accounting 2 - (ACCT 201 with a grade of C- or better)	3		
BLAW	301	Legal Environment of Business - (None)	3		
ENGL	325	Advanced Writing for Business - (ENGL 250)	3		
FINC	322	Financial Management 1 - (ACCT 202, MATH 115)	3		
ISYS	202	Principles of Information System - (None)	3		
MGMT	301	Applied Management - (Junior standing or permission of professor)	3		
MGMT	499	Strategy and Business Policy - (FINC 322, MGMT 302, MGMT 371, MKTG 321)	4		
MKTG	321	Principles of Marketing - (ECON 221)	3		
STQM	260	Introduction to Statistics - (MATH 115)	3		
ADDITIONAL - 21 Credits Required					
ISYS	105	Microcomputer Appl. or Proficiency - (None) - Turns into free elective with proficiency	3		
MGMT	371	Production/Operations Management - (Junior standing)	3		
		College of Business Elective - Any COB course	3		
		College of Business Elective - Any COB course	3		
		College of Business Elective - Any COB course	3		
		College of Business Elective - Any COB course	3		
		Free Elective - If needed MATH 110 can be taken as a free elective.	3		

NOTE: A 2.00 GPA is required for both the major and business core.

**Ferris State University - College of Business
BACHELOR OF SCIENCE DEGREE IN BUSINESS**

INSURANCE - 124/125 Credits

NAME: _____ **SS#:** _____

REQUIRED		COURSE TITLE - PREREQUISITES SHOWN IN BRACKETS ()	S.H.	GRADE
COMMUNICATION COMPETENCE - 9 Credits Required				
COMM	105	Interpersonal Communication - (None)	3	
ENGL	150	English 1 - (None)	3	
ENGL	250	English 2 - (ENGL 150 or equivalent)	3	
SCIENTIFIC UNDERSTANDING - 7-8 Credits Required				
Select two courses from the following subject areas (one must be a lab course): ASTR, BIOL, CHEM, GEOG 111, GEOG 121, GEOL, PHSC, PHYS				
			4	
			3-4	
QUANTITATIVE SKILLS - 3 Credits Required				
MATH	115	Intermediate Algebra - (MATH 110) - If proficient in MATH 115, substitute a free elective.	3	
CULTURAL ENRICHMENT - 9 Credits Required				
Complete one of the courses listed below and select two courses from the following subject areas: ARTH, HIST, HUMN, THTR				
LITR		LITR 203 Intro. to African Lit. or LITR 204 Native American Lit. - (Both require ENGL 150)	3	
			3	
			3	
SOCIAL AWARENESS - 12 Credits Required				
Complete the courses listed below and select one course at the 300/400 level from the following subject areas: ANTH, GEOG (except 111 & 121), PLSC, PSYC, SOCY, SSCI				
ECON	221	Principles of Economics 1 - (MATH 110 or proficiency)	3	
ECON	222	Principles of Economics 2 - (ECON 221)	3	
SOCY	121	Introductory Sociology - (SSCI 100 or satisfactory verbal score on ACT or "C" in UNIV 106)	3	
		Social Awareness Elective - SOCY 345 is recommended	3	
ELECTIVES - 3 Credits Required				
		Non-Business Elective	3	

NOTICE REGARDING WITHDRAWAL, RE-ADMISSION AND INTERRUPTION OF STUDIES
Students who return to the university after an interrupted enrollment (not including summer semester) must normally meet the requirements of the curriculum which are in effect at the time of their return, not the requirements which were in effect when they were originally admitted.

NOTE: A 2.00 cumulative GPA is required for completion of the Insurance degree.

**Ferris State University - College of Business
BACHELOR OF SCIENCE DEGREE IN BUSINESS**

INSURANCE / REAL ESTATE 124/125 Credits

NAME: _____ **SS#:** _____

REQUIRED		COURSE TITLE - PREREQUISITES SHOWN IN BRACKETS ()	S.H.	GRADE
COMMUNICATION COMPETENCE - 9 Credits Required				
COMM	105	Interpersonal Communication - (None)	3	
ENGL	150	English 1 - (None)	3	
ENGL	250	English 2 - (ENGL 150)	3	
SCIENTIFIC UNDERSTANDING - 7-8 Credits Required				
Select two courses from the following subject areas (one must be a lab course): ASTR, BIOL, CHEM, GEOG 111, GEOG 121, GEOL, PHSC, PHYS				
			4	
			3-4	
QUANTITATIVE SKILLS - 3 Credits Required				
MATH	115	Intermediate Algebra - (MATH 110) - If proficient in MATH 115. substitute a free elective.	3	
CULTURAL ENRICHMENT - 9 Credits Required				
Complete one of the courses listed below and select two courses from the following subject areas: ARTH, HIST, HUMN, THTR				
LITR		LITR 203 Intro. to African Lit. or LITR 204 Native American Lit. - (Both require ENGL 150)	3	
			3	
			3	
SOCIAL AWARENESS - 12 Credits Required				
Complete the courses listed below and select one course at the 300/400 level from the following subject areas: ANTH, GEOG (except 111 & 121), PLSC, PSYC, SOCY, SSCI				
ECON	221	Principles of Economics 1 - (MATH 110 or proficiency)	3	
ECON	222	Principles of Economics 2 - (ECON 221)	3	
SOCY	121	Introductory Sociology - (SSCI 100 or satisfactory verbal score on ACT or "C" in UNIV 106)	3	
		Social Awareness Elective at the 300 level or above - SOCY 345 is recommended	3	
ELECTIVES - 3 Credits Required				
		Non-Business Elective	3	

NOTICE REGARDING WITHDRAWAL, RE-ADMISSION AND INTERRUPTION OF STUDIES
Students who return to the university after an interrupted enrollment (not including summer semester) must normally meet the requirements of the curriculum which are in effect at the time of their return, not the requirements which were in effect when they were originally admitted.

NOTE: A 2.00 cumulative GPA is required for completion of the Insurance / Real Estate degree.

Ferris State University - College of Business
INSURANCE / REAL ESTATE MAJOR

REQUIRED		COURSE TITLE - PREREQUISITES SHOWN IN BRACKETS ()	S.H.	GRADE	GR. PTS.
INSURANCE / REAL ESTATE MAJOR - 38 Credits Required					
BLAW	321	Contracts and Sales - (None)	3		
BLAW	325	Real and Personal Property - (BLAW 221 or BLAW 321)	2		
FINC	220	Real Estate Finance - (FINC 300 or OSYS 130 or per. of prof. - REAL 210 recom.)	3		
FINC	300	Mathematics of Finance - (MATH 115)	3		
INSR	243	Principles of Risk Management and Insurance - (Sophomore standing)	3		
INSR	284	Personal Insurance - (None)	3		
INSR	308	Insurance Company Operations - (INSR 243, INSR 284)	3		
INSR	338	Property and Casualty Insurance - (INSR 243, INSR 284)	3		
INSR	375	Employee Benefits - (INSR 284 or permission of professor)	3		
INSR	458	Risk Management and Insurance - (INSR 308, INSR 338)	3		
MGMT	302	Organizational Behavior - (MGMT 301 or permission of professor)	3		
REAL	210	Principles of Real Estate - (None)	3		
REAL	230	Real Estate Appraisal - (REAL 210)	3		
BUSINESS CORE - 31 Credits Required					
ACCT	201	Principles of Accounting 1 - (MATH 110 with a grade of C- or better)	3		
ACCT	202	Principles of Accounting 2 - (ACCT 201 with a grade of C- or better)	3		
BLAW	301	Legal Environment of Business - (None)	3		
ENGL	325	Advanced Writing for Business - (ENGL 250)	3		
FINC	322	Financial Management 1 - (ACCT 202, MATH 115)	3		
ISYS	202	Principles of Information System - (None)	3		
MGMT	301	Applied Management - (Junior standing or permission of professor)	3		
MGMT	499	Strategy and Business Policy - (FINC 322, MGMT 302, MGMT 371, MKTG 321)	4		
MKTG	321	Principles of Marketing - (ECON 221)	3		
STQM	260	Introduction to Statistics - (MATH 115)	3		
ADDITIONAL - 12 Credits Required					
ISYS	105	Microcomputer Appl. or Proficiency - (None) - Turns into free elective with proficiency	3		
MGMT	371	Production/Operations Management - (Junior standing)	3		
		College of Business Elective - Recommend: MGMT 310, MKTG 231, REAL 330	3		
		Free Elective - If needed MATH 110 can be taken as a free elective.	3		

NOTE: A 2.00 GPA is required for both the major and business core.

INSURANCE MINOR

The minor requires completion of 18 credit hours (three required courses equaling 9 credits, and three elective courses equaling 9 credits, for a total of 18 credit hours).

Required Courses (9 credits):

Elective Courses (9 credits):

FINC 300 Mathematics of Finance	3	INSR 308 Insurance Co. Oper.	3
INSR 243 Prin. of Risk Mgt/Ins	3	INSR 338 Prop. & Casualty Ins.	3
INSR 284 Personal Insurance	3	INSR 375 Empl. Benefits & Pens.	3
		INSR 458 Sem. Risk Mgt. & Ins.	3

Note to Faculty Advisor: Circle the elective course the student plans to take. Grades will be entered for the required and elective courses as the courses are completed.

PROCEDURES

1. In consultation with a member of the insurance faculty, the student will complete an insurance minor checksheet, indicating the courses he/she plans to complete. Signatures of the student and insurance advisor are required.
2. The completed insurance minor checksheet will be forwarded to the Management Department Head for approval. The approved checksheet will then be forwarded to Student Records in the College of Business.
3. Grades of the completed courses for the insurance minor will be posted on the student's checksheet.
4. Upon completion of the insurance minor program, the student will notify the Management Department secretary in the College of Business. Upon verification that the student has completed the degree requirements, the Dean's Office will then notify the Registrar who will note the completion of the insurance minor on the student's official transcript.

Students should read the policy regarding withdrawal, re-admission and interruption of studies.

SIGNATURES

Student _____	Date _____
Insurance Advisor _____	Date _____
Management Department Head _____	Date _____
COB Assistant Dean _____	Date _____

Ferris State University
College of Business
Management Department
Effective Winter 1996

Name _____
(Please Print)
Student Number _____

ADVANCED STUDIES CERTIFICATE IN INSURANCE

The following courses are required for the Certificate:

INSR 243	Prin. of Risk Management & Insurance * # OR	
INSR 284	Personal Insurance * #	3 _____
INSR 308	Insurance Company Operations #	3 _____
INSR 338	Property and Casualty Insurance #	3 _____
INSR 375	Employee Benefits #	3 _____

* Student must take one of these courses first.

Certain professional insurance courses will be acceptable as a substitute if they qualify for college credit.

12 CREDITS REQUIRED FOR THE CERTIFICATE.

For more information, please contact the Certificate Director, Professor Douglas Heeter, at 592-2475 or the Department of Management at 592-2427.

NOTICE REGARDING WITHDRAWAL, RE-ADMISSION, AND INTERRUPTION OF STUDIES: Students who return to the University after an interrupted enrollment must normally meet the requirements of the curriculum which are in effect at the time of their return, not the requirements which were in effect when they were originally admitted.

Signatures

Student _____	Date _____
Insurance Advisor _____	Date _____
Management Department Chair _____	Date _____

APPENDIX B

INSURANCE AND INSURANCE/REAL ESTATE GRADUATE SURVEY

1. When did you graduate from Ferris' Insurance or Insurance/Real Estate Program? 19_____

2. What other college degrees have you earned?

Degree _____ Year _____ School _____

Degree _____ Year _____ School _____

3. What is the City _____ and State _____ of your employment.

4. Your job title is: _____.

IF YOU ARE NOT WORKING IN INSURANCE OR REAL ESTATE, PLEASE SKIP TO QUESTION 22.

5. Which of the following best describes your employer?

_____ Real Estate Agency _____ Insurance Agency
_____ Insurance Company _____ Other (_____).

6. How many persons are employed at your place of employment? _____. If your employer has more than one office, state the numbers for your office only.

7. How long have you held your present position? _____

8. What was your starting pay in your first position after graduation?

9. What is your present salary? _____

10. What fringe benefits do you receive?

_____ Medical _____ Dental
_____ Pension _____ Amount of Life Insurance
_____ Bonus _____ # of Paid Vacation Days
_____ Other (Please specify _____)

11. How helpful was your Insurance and or Real Estate major in obtaining you first position?

_____ Very helpful _____ Somewhat helpful _____ Did not matter
_____ Don't know

12. Briefly describe the computer skills you use in your position.

12 a. List the specific computer software that is used in your office (e.g. Word, Excel, Lotus, Practical, etc.)

13. The objective of the Insurance and Insurance/Real Estate Programs at Ferris is to prepare students to become competent employees by providing them with a curriculum that emphasizes communication skills and a strong liberal arts background along with the more traditional business/insurance classes. Based on your experiences, rate (using the following scale) the importance of requiring classes in the listed areas. Leave blank if not applicable.

1. Very important
2. Important
3. Moderately Important
4. Of Little Importance
5. Eliminate

Math/Statistics	1	2	3	4	5
Accounting	1	2	3	4	5
Speech	1	2	3	4	5
English & Communications	1	2	3	4	5
Computer Skills	1	2	3	4	5
Math of Finance	1	2	3	4	5
Personal Insurance	1	2	3	4	5
Commercial Insurance	1	2	3	4	5
Employee Benefits	1	2	3	4	5
Company Operations	1	2	3	4	5
Principles of Real Estate	1	2	3	4	5
Real Estate Appraisal	1	2	3	4	5
Real Estate Investment	1	2	3	4	5
Social Sciences (Poli Sci, Soc, Psych, etc.)	1	2	3	4	5

14. Do you believe your education adequately prepared you for entry into the Insurance and or Real Estate industry? Yes No If no, please explain.

15. How do you believe the quality of the Insurance or Insurance/Real Estate Programs compares with the quality of other programs?
 Much better About the same Worse Don't know

16. How advantageous is it to have a bachelor degree in order to obtain career employment in the Insurance industry?
 Very important Important No difference
 A disadvantage

17. How advantageous is it to have a bachelor degree in order to obtain career employment in the Real Estate industry: Very important Important
 No difference A disadvantage

18. Do you believe a bachelor degree is beneficial in obtaining advancement in Insurance or Insurance/Real Estate? Very important Important
 No difference A disadvantage

19. What recommendations do you have for improving Ferris' Insurance or Insurance/Real Estate Programs?

QUESTIONS 20 THROUGH 23 - TO BE ANSWERED BY GRADUATES WHO ARE NOT PRESENTLY WORKING IN INSURANCE OR REAL ESTATE.

20. Has your Insurance or Insurance/Real Estate education benefited you in your current position? Yes No

Explain: _____

21. Do you believe your Insurance or Insurance/Real Estate education was a positive factor in your employer's decision to hire you? Yes No Don't know

22. What are the reasons you are not presently working in Insurance or Real Estate?

23. Have you worked in Insurance or Insurance/Real Estate at any time since graduating from Ferris?

Yes, (please state dates of employment _____)

No

IF YOU ANSWERED YES, PLEASE COMPLETE QUESTIONS 13 THROUGH 19.

Thank you for taking the time to complete this survey. Please write any further comments in the space below and return the survey in the enclosed envelope.

6/25/96

Insurance and Insurance/Real Estate Graduate Survey Totals.

1. When did you graduate from Ferris' Insurance or Insurance/Real Estate Program?
- | | |
|-----------|----|
| 1970-1980 | 39 |
| 1980-1990 | 60 |
| 1990-1996 | 32 |

2. What other degrees have you earned?

<u>#Of</u>	<u>Degree</u>	<u>Year</u>	<u>School</u>
13	B.S. Bus Administration	1972-1992	Ferris State University
1	B.S. Nutrition & Dietitian	1987	Univ. of Illinois
1	M.S.A.	1996	CMU
1	B.S.N		Wayne State
1	B.S. Quantitative Bus	1987	Ferris State
1	Data Processing	1978	Ferris State
1	Legal Assisting	1975	Ferris State
1	Accounting/CPA	1993	Lansing Com. College
1	Arts AAS	1983	GRCC
1	MBA	1986	CMU
1	Life & Health Insr.	1992	MSU
1	J.D.		Thomas Cooley Law
1	MBA	1994	Aquinas
1	MBA	1990	SVSU
1	B.S. Mktg.	1975	Ferris State
1	J.D.	1978	Detroit Col. of Law

3. What is the City and State of your employment?

Upper Peninsula	4
Northern Lower Peninsula	11
Western Michigan	34
Southern Michigan	39
Thumb area of Michigan	16
Out of State	18

4. What is your job title?

Sales and/or Agent:	18
Owner, Co-owner, Broker:	15
Management, Supervisor:	20
Claims, Underwriting:	30
Other:	43

5. Which of the following best describes your employer?
- | | |
|--------------------|----|
| Real Estate Agency | 3 |
| Insurance Company | 55 |
| Insurance Agency | 40 |
| Other | 15 |
6. How many persons are employed at your place of employment?
- | | |
|-----------------------|----|
| small (1-25): | 54 |
| medium (25-100): | 20 |
| large (100 and over): | 31 |
7. How long have you held your present position?
- | | |
|--------------------|----|
| 0-5 years: | 58 |
| 5-10 years: | 28 |
| 10 years and over: | 23 |
8. Starting pay in first position after graduation?
- | | |
|----------------------|----|
| \$5,000 - \$10,000: | 14 |
| \$10,000 - \$20,000: | 54 |
| \$20,000 and over: | 25 |
| Commission Only: | 3 |
9. What is your present salary?
- | | |
|--------------------|----|
| \$15,000-\$30,000: | 16 |
| \$30,000-\$50,000: | 37 |
| \$50,000 and over: | 50 |
10. What fringe benefits do you receive?
- | | |
|----------------|----|
| Medical | 97 |
| Pension | 78 |
| Bonus | 82 |
| Dental | 72 |
| Life Insurance | 80 |
| Vac. Days | 84 |
| Other | 44 |
11. How helpful was your Insurance and or Real Estate major in obtaining your first position?
- | | |
|------------------|----|
| Very helpful | 97 |
| Somewhat helpful | 12 |
| Did Not Matter | 8 |
| Don't Know | 1 |

12. Briefly describe the computer skills you use in your position.

WordPerfect

Word

Windows

Excel

Lotus

Other

1-Very Important 2- Important 3-Moderately Important
4-Of Little Importance 5-Eliminate

13. Math/Statistics

1: 39

2: 51

3: 22

4: 7

5: 5

Accounting

1: 33

2: 45

3: 26

4: 13

5: 5

Speech

1: 68

2: 33

3: 7

4: 7

5: 8

English and Communications

1: 78

2: 23

3: 6

4: 3

5: 10

Computer Skills

1: 67

2: 28

3: 13

4: 7

5: 5

Math of Finance

1:	33
2:	39
3:	35
4:	13
5:	3

Personal Finance

1:	76
2:	16
3:	11
4:	9
5:	8

Commercial Insurance

1:	71
2:	18
3:	15
4:	8
5:	10

Employee Benefits

1:	36
2:	35
3:	38
4:	15
5:	5

Company Operations

1:	37
2:	32
3:	36
4:	9
5:	9

Principles of Real Estate

1:	18
2:	10
3:	26
4:	21
5:	10

Real Estate Appraisal

1: 15
2: 15
3: 23
4: 20
5: 11

Real Estate Investment

1: 11
2: 15
3: 22
4: 26
5: 10

Social Sciences

1: 2
2: 30
3: 57
4: 24
5: 9

14. Do you believe your education adequately prepared you for entry into the Insurance and or Real Estate industry?
Yes - 86
No - 13

Comments:

- Testing should focus more on the language of policies that are used in in current personal land commercial lines markets.
- Still needed much company specific training.
- Gave me the basics.
- Insurance classes did not go into depth as far as they should have!
- Yes, but there is a tremendous amount of additional information needed.
- A lot of theory, little practical knowledge.
- I should have went for my bachelor's degree.
- I was the first person Auto-Owner's ever hired into their Commercial Line Underwriting unit without prior underwriting experience (1977).
- At the time it was extremely consumer oriented but it was helpful I don't think any schooling can do more than lay the ground work but schooling is vital.
- I did not enter the insr. or real estate industry and it had no impact on my management career.
- No, only in reference to public speaking and sales solutions.
- Very good start, made training with company better and put me ahead of others.

15. How do you believe the quality of the Insurance or Insurance/Real Estate Programs compare with the quality of other programs?
- | | |
|-------------|----|
| Much Better | 54 |
| About Same | 44 |
| Worse | 1 |
| Don't Know | 21 |
16. How advantageous is it to have a bachelor degree in order to obtain career employment in the insurance industry?
- | | |
|----------------|----|
| Very important | 73 |
| Important | 27 |
| No Difference | 4 |
| A Disadvantage | - |
17. How advantageous is it to have a bachelor degree in order to obtain career employment in the Real Estate industry?
- | | |
|----------------|----|
| Very important | 13 |
| Important | 17 |
| No Difference | 17 |
| A Disadvantage | - |
18. Do you believe a bachelor degree is beneficial in obtaining advancement in Insurance or Insurance/Real Estate?
- | | |
|----------------|----|
| Very important | 72 |
| Important | 27 |
| No Difference | 5 |
| A Disadvantage | - |
19. What recommendations do you have for improving Ferris' Insurance or Insurance/Real Estate programs?

Comments:

- I think the program is run well. In my job position knowledge of policies, negotiating, communications and math are all important.
- I think an internship program would develop a better placement and awareness of what this career consists of. As much practical information as possible less textbooks.
- More emphasis on commercial coverage's- BOP, Commercial Auto/Trucking. Essay tests for claims on the aspects of Pure Comparative, Modified Comparative, and Contributory Negligence.
- Bring in more agency/company people to teach a class. This will help students learn about the reality behind the theories being taught.
- Companies all teach coverage- stress at FLU, actuarial opportunities.
- Develop relationships with insurance carriers, brokers and agent's Associations. I feel the industry has done a poor job attracting young professionals into the insurance industry.
- Communications skills should be emphasized as much as possible.

- Focus on the areas of insurance (Carrier, Agency, Other) more to prepare graduates for specific goals- Most students in this field know their goal.
- Students need practical training- *Mandatory internship program and more computer training.
- Insurance instructor needs to take more time with classes and improve his test quality . Essay test allow students to memorize answers already given to them the day before and then forget them when the test is over. Not a learning experience!
- Teach some form of project and process management skills. The future is only constant change.
- More specific coverage classes (this may now occur).
- Bring in more outside speakers. The classes in with CPCU.
- Set up optional insurance course on Michigan Products both personal and comm lines.
- With the entrance of banking into the insurance field concentration on banking/insurance may be something to look at for a new program.
- Insurance is a financial product tied to the investment market, this course study in investments and economies would be very helpful.
- I know for a fact that at my company the FSU grads that were hired were partly because of the FSU program - Too many alterations and deletions and the reputation will change!
- Encourage students to complete a bachelor's degree vs. associates degree
- Additional classes in marketing and computers.
- Staff appropriate # Teachers/Professors to educate and recruit students into programs work w/ ins co.'s and real estate co's to promote recruitment and strengthen job placement ratios.
- Don't cut programs, what is needed is to expand programs. W/o my degree from Ferris and the quality of the program, I would simply be a simple claims adjuster.
- Look into making some professional certification courses available to students. Those certificates could be GOLD for a grad competing for a position.
- Continue to make as many business contacts as possible. Don't wait to be contacted.
- Make basic sales classes
- Bring in the computer software companies to show an agency system. Must know computers to work in insurance.
- Without the insurance education, I would not have been as qualified candidate for my initial job.
- Give Doc some help, keep the program going.
- Team up with local insurance companies for internships.
- I would require an internship for at least one semester instead of some specialized course that may not use much/often.
- Provide CSR training on Applied Software.
- Focus on Co-op programs to get students involved in Insurance prior to graduation.
- Require internships in agency or company prior to graduation.
- Create an agency at Ferris to stimulate agency operations/carrier operations.

20. Has your insurance or Insurance/Real Estate education benefited you in your current position?

Yes: 25

No: 2

Comments:

- Without this education I would not be able to enter in the field.
- Basic fundamentals were helpful in law school.
- State Farm will not hire anyone without a bachelor's degree.
- Some of my real estate classes count towards class hours for State of MI licenses.
- Licensed in Life, Series 6 & 63 Mutual Funds and Annuities.
- I would not be in this position w/o my degree and initial positions in the industry.
- My past employment working with commercial insurance as a liaison between Risk managers and insurance companies.
- Help me with my bookkeeping.
- As a manager of systems applications my customers are from actuarial and underwriting, claims processing, marketing and sales. The background and understanding of their work aides me in my efforts to better serve them.
- The skills learned are not used in day today management environment.
- It taught me how to study and gave me a basic understanding of insurance.
- It has given me a solid base of knowledge to build from.

21. Do you believe your Insurance or Insurance/Real Estate education was a positive factor in your employer's decision to hire you?

Yes: 26

No: 3

Don't Know: 2

22. What are the reason's you are not presently working in Insurance or Real Estate?

Comments:

- I'm a full time housewife raising 2 young children. Also, my husband has been transferred (job promotions) 3 times in the last 7 years.
- Attorney
- Student/Housewife
- Did not like working in the life insurance field any more and received offer to work in the telecommunications field.
- Went into my own business (lounge).
- Later realized I wasn't cut out for sales
- I burned out on the 50-60 hour weeks and 75,000+ air miles per year.
- Income challenge
- Main degree in business administration used both my insurance and real estate degrees to further my knowledge in the business field.
- Retired.

23. Have you worked in Insurance or Insurance/Real Estate at any time since graduating for Ferris?

Yes: 28

No: 6

Further Comments:

- Doc the people of the insurance industry also look kindly on the IIA exams. (CPCU, AIC, etc.)
- Insurance is growing. Without the education at Ferris, the industry would decline. Without insurance today no new businesses would start.
- I believe that the best skills are the ability to communicate and be teachable. The industry is changing so fast. The biggest changes are in the area of computer skills.
- I hire new employees in our department and I highly look for someone with previous experience. I suggest a co-op program for the insurance majors.
- There is a dearth of quality people in the insurance business. Good talent is badly needed. Insurance companies have abandoned training programs and resources for ground-up training are scarce. A quality insurance program at the university level is needed to fill the gap.
- The principles of ins and R.E. should be a requirement for all business students.
- I feel the Insurance/Real Estate program is definitely a good curriculum and should be kept.

Insurance,
Insurance/Real Estate

APRC 1996-1997

section 2 of 2

APPENDIX C

**FERRIS STATE UNIVERSITY
EMPLOYER SURVEY FOR THE INSURANCE AND
INSURANCE/REAL ESTATE PROGRAMS**

In order to better evaluate the skills of our graduates and the expectations of employers, Ferris State University asks that you complete the following survey and fax it to (616) 592-3521 or return it in the enclosed envelope. Please feel free to add any information you think would be helpful.

1. Information about the employer.

_____ a. Corporation

_____ b. Agency _____
Description of Agency

_____ c. Other _____

2. The current professional title of the graduate is:

3. In what area does the graduate work?

4. Briefly describe the main activities performed by the graduate or attach a job description.

5. Considering your expectations at the time you hired the graduate, have you been satisfied with his/her overall performance?

Outstanding	Very Good	Average	Marginal	Unsatisfactory
10 9	8 7	6 5	4 3	2 1

The following questions concern the Insurance and Insurance/Real Estate profession education generally, not the graduate employed by your firm/company.

6. Briefly identify the skills you believe are most necessary to be competent.

7. What do you find to be the most common deficiency in the performance of college graduates you have hired?

8. What computer skills do you expect your newly employed college graduates to have?

9. What additional computer skills do you wish/desire them to have? _____

Title of person completing this survey. _____

Other comments:

APPENDIX D

**STUDENT PERCEPTIONS OF
FERRIS STATE UNIVERSITY
INSURANCE AND INSURANCE/REAL ESTATE PROGRAMS**

INSTRUCTIONS: Rate each item using the following guide:

- E = EXCELLENT** means nearly ideal, top 5 to 10%;
- G = GOOD** is a strong rating, top one-third;
- A = ACCEPTABLE** is average, the middle-third;
- BE = BELOW EXPECTATIONS** is only fair, bottom one-third;
- P = POOR** is seriously inadequate, bottom 5 to 10%;
- DK = Don't Know.**

A comment column has been provided if you wish to explain your rating.

Please Rate Each Item Below	E	G	A	BE	P	DK	Comments
1. Courses in the Programs are:							
• Available and conveniently located.							
• Based on realistic prerequisites.							
2. Written objectives for courses in your program:							
• are available to students.							
• Describe what will be covered in the course.							
3. Teaching methods, procedures and course content:							
• Meet your occupational needs, interests and objectives.							
• Provide practice for developing job skills.							
4. Related courses (such as Marketing, Finance, Accounting, Economics, etc.) are:							
• Pertinent to occupational instruction.							
• Current and meaningful to you.							
5. Work experience (internship) is:							
• Readily available at convenient locations.							
• Coordinated with faculty.							
• Considered by you to be valuable.							
6. Career planning information or assistance:							
• Meets your needs and interests.							
• Helps you make career decisions and choices.							
7. Placement services are available to:							
• Help you find employment opportunities.							
• Prepare you to apply for a job.							
8. Instructors in the program:							
• Know the subject matter and occupational requirements.							
• Are available to provide help when you need it.							

Please Rate Each Item Below	E	G	A	BE	P	DK	Comments
● Provide instruction so it is interesting and understandable.							
9. Instructional support services (such as tutoring, library resources) are:							
● Available to meet your needs and interests.							
● Available to all students on an equal basis.							
10. Instructional equipment is:							
● Current and representative of industry.							
● Insufficient quantity to avoid long delays in use.							
● Current and in good condition.							
11. Instructional materials (e.g., textbooks and reference books) are:							
● Available and conveniently located for use as needed.							
● Current and meaningful to the subject.							
● Not biased toward "traditional" sex roles.							
● Available at reasonable cost.							

1. What are strengths and weaknesses of the Insurance and Insurance/Real Estate Program?

2. What are major needs for improvement of the Insurance and Insurance/Real Estate Program?

3. Additional comments (use the back of this paper if necessary).

**STUDENT PERCEPTIONS OF
FERRIS STATE UNIVERSITY
INSURANCE AND INSURANCE/REAL ESTATE PROGRAMS**

COMMENTS

- 1. Courses in the Programs are available and conveniently located.**
 - Many courses are
 - only offer one sec.
 - Not offered often enough.

- 2. Written objectives for courses in your program describe what will be covered in the course.**
 - Real estate info.

- 3. Teaching methods, procedures and course content meet your occupational needs, interest and objectives.**
 - confussing sometimes
 - for real estate

- 6. Career planning information or assistance meets your needs and interests.**
 - with Dick LaBarre

- 6. Career planning information or assistance helps you make career decisions and choices.**
 - yes

- 7. Placement services are available to prepare you to apply for a job.**
 - yes

- 8. Instructors in the program know the subject matter and occupational requirements.**
 - Dick LaBarre

- 8. Instructors in the program are available to provide help when you need it.**
 - Dick LaBarre
 - yes
 - LaBarre is - everyone else sucks.

- 9. Instructional support services (such as tutoring, library resources) are available to meet your needs and interests.**
 - Have not needed them
 - yes

- 9. Instructional support services (such as tutoring, library resources) are available to all students on an equal basis.**
 - yes

- one weakness is the lack of an internship. But, the teaching styles & information is excellent.
- Doc Heeter is the man!
- Doc is great!
- N/A
- Not in this Program
- Strengths
 - Keep the same Prof. for all Insr. classes
 - very knowledgeable Prof.
- ?
- great program

Weaknesses

- only 2 courses offered per semester
- no class structure

2. What are major needs for improvement of the Insurance and Insurance/Real Estate Program?

- more real life situations
- ?
- They need to offer more classes per semester to help move you through the program quicker.
- Not in this Program
- N/A
- I think an internship should be required.
I think there should be more simulated work in the INSR 308 class. This is insurance operations so I believe we should have more opportunities to get some related experience in the operations of an insurance co.
- None
- Keep Doc around.
- ? - Courses are accurate & provide the needed basic information. They deal with the current status of what is required.
- offer classes more often
- Another instructor so that classes can be offered more than once every 3 or 4 semesters.
- Would like to see classes use Corresponding CPCU or CLU Books during specified classes to help prepare those who would like to take the national exams.
- Better training is definitely needed before we enter the insurance industry.
- I don't feel this one should be used in the survey because I'm not in the program, therefore, I can't answer the questions honestly.
- Not sure I am not in these programs so I don't know
- - Insurance more of an indepth coverage is need
- - courses should be geared toward designations.
- DK
- more emphasis on what needed to make it in this field
- more major classes and less classes I don't need such as history or literature
- more hands on experience. The insurance education is excellent, but real world applications are a blurr. I feel the College of business should help pay for field trips/and perhaps a insurance room w/computers for such majors. to give the illusion of the work place.

3. Additional comments (use the back of this paper if necessary).

- The Insurance program is a great tool for any person seeking a career in the field. FSU's program has produced many graduates that went on to achieve great success in the field.
- N/A
- not sure. I am not in these programs so I don't know.
- Don't know
- Better training is definitely needed before we enter the insurance industry.
- "Where on back"
- Not in this Program
- not in program, only had RGAL 210!!

These comments were typed exactly as they were written by the students, spelling errors and all.

**STUDENT PERCEPTIONS OF
FERRIS STATE UNIVERSITY
INSURANCE AND INSURANCE/REAL ESTATE PROGRAMS**

INSTRUCTIONS: Rate each item using the following guide:

- E = EXCELLENT** means nearly ideal, top 5 to 10%;
- G = GOOD** is a strong rating, top one-third;
- A = ACCEPTABLE** is average, the middle-third;
- BE = BELOW EXPECTATIONS** is only fair, bottom one-third;
- P = POOR** is seriously inadequate, bottom 5 to 10%;
- DK = Don't Know.**

A comment column has been provided if you wish to explain your rating.

5 4 3 2 1 X Average

Please Rate Each Item Below	E	G	A	BE	P	DK	Comments
1. Courses in the Programs are:							
● Available and conveniently located.	13	7	5	5	0	10	3.9
● Based on realistic prerequisites.	9	15	3	2	0	9	4.06
Written objectives for courses in your program:							
● are available to students.	11	16	5	0	0	9	4.3
● Describe what will be covered in the course.	8	17	7	0	0	9	3.3
3. Teaching methods, procedures and course content:							
● Meet your occupational needs, interests and objectives.	13	12	10	1	0	5	4.03
● Provide practice for developing job skills.	7	8	11	3	0	11	3.7
4. Related courses (such as Marketing, Finance, Accounting, Economics, etc.) are:							
● Pertinent to occupational instruction.	5	19	11	1	0	5	3.8
● Current and meaningful to you.	6	15	16	0	2	7	3.5
5. Work experience (internship) is:							
● Readily available at convenient locations.	3	5	6	1	2	25	3.7
● Coordinated with faculty.	2	5	7	1	0	26	3.7
● Considered by you to be valuable.	9	7	5	0	0	20	4.4
6. Career planning information or assistance:							
● Meets your needs and interests.	9	14	6	1	0	11	4.03
● Helps you make career decisions and choices.	7	13	6	1	1	10	3.96
7. Placement services are available to:							
● Help you find employment opportunities.	6	9	4	1	1	17	4.0
● Prepare you to apply for a job.	7	9	4	0	2	15	4.2
Instructors in the program:							
● Know the subject matter and occupational requirements.	22	6	2	1	0	8	4.6
● Are available to provide help when you need it.	14	11	4	1	1	5	3.9

3.58

54321 -

Please Rate Each Item Below	E	G	A	BE	P	DK	Comments
Provide instruction so it is interesting and understandable.	8	7	5	0	0	4	4.19
9. Instructional support services (such as tutoring, library resources) are:							
• Available to meet your needs and interests.	0	11	5	0	0	14	3.7
• Available to all students on an equal basis.	3	6	4	1	0	13	3.8
10. Instructional equipment is:							
• Current and representative of industry.	2	12	5	0	0	12	3.8
• Insufficient quantity to avoid long delays in use.	0	11	4	0	0	20	3.7
• Current and in good condition.	0	13	5	0	0	12	3.7
11. Instructional materials (e.g., textbooks and reference books) are:							
• Available and conveniently located for use as needed.	7	13	7	1	0	3	3.9
• Current and meaningful to the subject.	10	15	3	1	0	4	4.2
• Not biased toward "traditional" sex roles.	5	7	4	1	1	8	3.8
• Available at reasonable cost.	0	9	10	2	6	4	2.8

1. What are strengths and weaknesses of the Insurance and Insurance/Real Estate Program?

2. What are major needs for improvement of the Insurance and Insurance/Real Estate Program?

3. Additional comments (use the back of this paper if necessary).

APPENDIX E

**FACULTY PERCEPTIONS OF
FERRIS STATE UNIVERSITY
INSURANCE AND INSURANCE/REAL ESTATE PROGRAMS**

INSTRUCTIONS: Rate each item using the following guide:

- E = EXCELLENT** means nearly ideal, top 5 to 10%;
- G = GOOD** is a strong rating, top one-third;
- A = ACCEPTABLE** is average, the middle-third;
- BE = BELOW EXPECTATIONS** is only fair, bottom one-third;
- P = POOR** is seriously inadequate, bottom 5 to 10%;
- DK = Don't Know.**

A comment column has been provided if you wish to explain your rating.

Please Rate Each Item Below	E	G	A	BE	P	DK	Comments
1. Participation in Development of Program: <ul style="list-style-type: none"> ● Administrators and others involved in developing and revising the college plan for this occupational program seek and respond to faculty, student and community input. 							
2. Course Objectives: <ul style="list-style-type: none"> ● Objectives have been developed for the courses and are used to plan and organize instruction. 							
3. Use of information on Labor Market Needs: <ul style="list-style-type: none"> ● Current data on labor market needs and emerging trends in the job market are used in developing and evaluating this program. 							
4. Use of Student Follow-Up Information: <ul style="list-style-type: none"> ● Current follow-up on graduates and those who do not complete all of the program are consistently used in evaluating this program. 							
5. Relevance of Supportive Courses: <ul style="list-style-type: none"> ● Applicable supportive courses (such as communications, computer usage, accounting, etc.) are relevant to program goals and current to the needs of students. 							
6. Provision for Work Experience/Cooperative Education: <ul style="list-style-type: none"> ● Ample opportunities are provided for related work or co-op experience is available for students. 							
7. Program Availability and Accessibility: <ul style="list-style-type: none"> ● Students and potential students desiring enrollment in this program are identified through recruitment activities, treated equally in enrollment selection, and not discouraged by unrealistic prerequisites. The program is readily available and accessible at convenient times and locations. 							
8. Efforts to Achieve a Bias Free Environment: <ul style="list-style-type: none"> ● Emphasis is given to assuring that no illegal or improper bias (whether it be sex, race or other) occurs in this program. 							

Please Rate Each Item Below	E	G	A	BE	P	DK	Comments
9. Provision for Program Advisement: <ul style="list-style-type: none"> ● Instructors in the program advise students on program and course selection. Registration procedures facilitate course selection and sequencing. 							
10. Provision for Career Planning and Guidance: <ul style="list-style-type: none"> ● Students in this program have ready access to career planning and guidance services. 							
11. Adequacy of Instructional Facilities: <ul style="list-style-type: none"> ● Instructional facilities and equipment meet the program objectives and student needs. 							
12. Use of Advisory Committees: <ul style="list-style-type: none"> ● The advisory committee for this program is active and representative of the occupation. 							
13. Perception of Students who go on for a B.S.: <ul style="list-style-type: none"> ● Students going on for a Bachelors Degree are some of the better students in the College of Business. 							

1. What are strengths and weaknesses of the Insurance and Insurance/Real Estate Program?

2. What are major needs for improvements of the Insurance and Insurance/Real Estate Program?

3. Additional comments (use the back of this paper if necessary).

**FACULTY PERCEPTIONS OF
FERRIS STATE UNIVERSITY
INSURANCE AND INSURANCE/REAL ESTATE PROGRAMS**

INSTRUCTIONS: Rate each item using the following guide:

- E = EXCELLENT** means nearly ideal, top 5 to 10%;
- G = GOOD** is a strong rating, top one-third;
- A = ACCEPTABLE** is average, the middle-third;
- BE = BELOW EXPECTATIONS** is only fair, bottom one-third;
- P = POOR** is seriously inadequate, bottom 5 to 10%;
- DK = Don't Know.**

A comment column has been provided if you wish to explain your rating.

Please Rate Each Item Below	E	G	A	BE	P	DK	Comments
1. Participation in Development of Program: <ul style="list-style-type: none"> • Administrators and others involved in developing and revising the college plan for this occupational program seek and respond to faculty, student and community input. 	3	2	1			1	
2. Course Objectives: <ul style="list-style-type: none"> • Objectives have been developed for the courses and are used to plan and organize instruction. 	2	3				1	
3. Use of information on Labor Market Needs: <ul style="list-style-type: none"> • Current data on labor market needs and emerging trends in the job market are used in developing and evaluating this program. 	2	2	2			2	
4. Use of Student Follow-Up Information: <ul style="list-style-type: none"> • Current follow-up on graduates and those who do not complete all of the program are consistently used in evaluating this program. 	3	1				3	
5. Relevance of Supportive Courses: <ul style="list-style-type: none"> • Applicable supportive courses (such as communications, computer usage, accounting, etc.) are relevant to program goals and current to the needs of students. 	3	2	1			1	
6. Provision for Work Experience/Cooperative Education: <ul style="list-style-type: none"> • Ample opportunities are provided for related work or co-op experience is available for students. 	1	1	2	1	1	1	
7. Program Availability and Accessibility: <ul style="list-style-type: none"> • Students and potential students desiring enrollment in this program are identified through recruitment activities, treated equally in enrollment selection, and not discouraged by unrealistic prerequisites. The program is readily available and accessible at convenient times and locations. 	2	1	2			2	
8. Efforts to Achieve a Bias Free Environment: <ul style="list-style-type: none"> • Emphasis is given to assuring that no illegal or improper bias (whether it be sex, race or other) occurs in this program. 	5	1	1				
Please Rate Each Item Below	E	G	A	BE	P	DK	Comments

9. Provision for Program Advisement: ● Instructors in the program advise students on program and course selection. Registration procedures facilitate course selection and sequencing.	5	2	1				
10. Provision for Career Planning and Guidance: ● Students in this program have ready access to career planning and guidance services.	3	5					
11. Adequacy of Instructional Facilities: ● Instructional facilities and equipment meet the program objectives and student needs.	1	1	3			2	
12. Use of Advisory Committees: ● The advisory committee for this program is active and representative of the occupation.	2	1				5	
13. Perception of Students who go on for a B.S.: ● Students going on for a Bachelors Degree are some of the better students in the College of Business.	2	1	2			1	

1. What are strengths and weaknesses of the Insurance and Insurance/Real Estate Program?

2. What are major needs for improvements of the Insurance and Insurance/Real Estate Program?

3. Additional comments (use the back of this paper if necessary).

FACULTY PERCEPTIONS OF FERRIS STATE UNIVERSITY INSURANCE AND INSURANCE/REAL ESTATE PROGRAMS

Comments typed as written:

1. What are strengths and weaknesses of the Insurance and Insurance/Real Estate Program?

- Dr. Heeter is one of the most active professors I know. He is constantly in touch with insurance professional. Dick Labarre is just as active in the Real Estate areas.
- Instructors
- S = Contact with industry and alumni is good. Excellent professional association for students students. W = Limited number of faculty available to teach specific courses.
- instructors experience in field
- Need internships.
- Directly related to specific profession.
- The professor's and their network of industry contacts.
- Not much depth of faculty (# of faculty teaching). Students in this program seem very motivated

2. What are major needs for improvements of the Insurance and Insurance/Real Estate Program?

- There is a need to expand number of faculty teaching the courses, development of co-op, and support of student activities.
- Insurance and Real Estate computer software. Trade journals in library.
- unknown
- Recommend internship requirement. Continued support of Advisory Committee.
- DK
- The need for technology in the classrooms.

- Need for faculty with more recent busi. experience
one fac. member in Real Estate shouldn't be teaching

3. Additional comments:

- Consider streamlining the program content but continue to support the program.

APPENDIX F

**ADVISORY COMMITTEE PERCEPTIONS OF
FERRIS STATE UNIVERSITY
INSURANCE AND INSURANCE/REAL ESTATE PROGRAMS**

INSTRUCTIONS: Rate each item using the following guide:

- E = EXCELLENT** means nearly ideal, top 5 to 10%;
- G = GOOD** is a strong rating, top one-third;
- A = ACCEPTABLE** is average, the middle-third;
- BE = BELOW EXPECTATIONS** is only fair, bottom one-third;
- P = POOR** is seriously inadequate, bottom 5 to 10%;
- DK = Don't Know.**

A comment column has been provided if you wish to explain your rating.

Please Rate Each Item Below	E	G	A	BE	P	DK	Comments
1. Instructional program content and quality are:							
● Based on performance objectives that represent job skills and knowledges required for successful entry level employment.							
● Designed to provide students with practical job application experience.							
● Periodically reviewed and revised to keep current with changing job practices and technology.							
2. Instructional equipment and library resources are:							
● Well maintained.							
● Current and representative of that used on the job.							
3. Instructional facilities:							
● Provide adequate lighting, ventilation, heating, power, and other utilities.							
● Allocate sufficient space to support quality instruction.							
● Meet essential health and safety standards.							
4. Placement:							
● Services are available to students completing the program.							
● Job opportunities exist for students completing the program or leaving with marketable skills.							
5. Follow-up studies on program completers and leavers (Students with marketable skills):							
● Demonstrate that students are prepared for entry level employment.							
● Collect information on job success and failure of former students.							
● Provide information used to review and, where warranted, revise the program.							

**ADVISORY COMMITTEE PERCEPTIONS OF
FERRIS STATE UNIVERSITY
INSURANCE AND INSURANCE/REAL ESTATE PROGRAMS**

Please answer the following:

1. What are the major strengths of the Insurance and Insurance/Real Estate Programs?

2. What are the major needs for improvement in the Insurance and Real Estate Programs?

3. Do you have additional comments or suggestions for the program or for utilization of the advisory committee? If so, please use the back of this page.

APPENDIX G

COLLEGE OF BUSINESS

ENROLLMENT PROFILE

Winter Semester

PROGRAM	1990	1991	1992	1993	1994	1995	1996	% of '96
Masters - Accountancy	6	11	7	6	0	0	0	0.0%
Masters - Information Systems Mgt.	10	20	23	26	5	5	2	0.1%
Accountancy	260	263	264	197	159	119	125	5.8%
Accountancy - T	28	24	34	27	20	19	15	0.7%
Accountancy/Finance	53	43	56	38	24	15	17	0.8%
Computer Information Systems	160	174	173	148	153	139	134	6.2%
Computer Information Systems - T	44	39	32	33	30	33	26	1.2%
CIS/Accountancy	42	41	43	34	34	31	22	1.0%
CIS/Management	58	62	41	32	21	16	12	0.6%
CIS/Marketing	20	14	15	9	4	1	2	0.1%
Office Automation Systems	22	23	19	14	17	7	2	0.1%
Office Automation Systems - T	5	4	6	14	8	7	6	0.3%
Quantitative Business	5	4	6	4	3	2	1	0.0%
Quantitative Business - T	1	0	2	2	0	0	0	0.0%
Administrative Assistant (A.A.S.)	36	39	44	39	18	9	4	0.2%
Court & Freelance Rep. (A.A.S.)	55	48	48	37	33	20	3	0.1%
Executive Secretary (A.A.S.)	29	31	23	8	4	2	0	0.0%
Legal Secretary (A.A.S.)	15	23	20	8	6	3	0	0.0%
ACIS DEPARTMENT TOTALS	849	863	856	676	539	428	371	17.1%
Accelerated Business	2	0	0	0	0	0	0	0.0%
Business Administration	524	540	449	386	285	221	165	7.6%
Business Administration - T	81	86	75	70	42	33	35	1.6%
Business Economics	12	15	9	1	0	0	0	0.0%
Business Economics - T	2	2	0	0	0	0	0	0.0%
Finance	66	79	69	65	40	38	28	1.3%
Finance - T	15	10	5	4	6	2	4	0.2%
Human Resources Management	35	32	46	31	31	27	27	1.2%
Human Resources Management - T	7	8	5	11	7	2	5	0.2%
Insurance	37	38	35	34	13	13	8	0.4%
Insurance - T	4	4	7	4	0	1	2	0.1%
Insurance/Real Estate	37	32	21	15	17	13	12	0.6%
International Business	53	51	68	67	62	52	43	2.0%
International Business - T	4	4	9	6	3	5	1	0.0%
Management	222	215	180	128	103	71	60	2.8%
Management - T	26	26	25	26	17	6	10	0.5%
Operations Management	25	27	27	13	11	10	5	0.2%
Operations Management - T	30	19	16	11	7	5	2	0.1%
Small Business Management	58	55	59	50	40	32	30	1.4%
Small Business Management - T	12	15	24	17	11	7	7	0.3%
General Business (A.A.S.)	62	46	27	27	31	84	94	4.3%
Legal Assistant (A.A.S.)	58	69	66	72	51	35	25	1.2%
Real Estate (A.A.S.)	24	23	17	21	12	8	10	0.5%
MGT DEPARTMENT TOTALS	1396	1396	1239	1059	789	665	573	26.4%

PROGRAM	1990	1991	1992	1993	1994	1995	1996	% of 96
Advertising	188	201	161	137	108	74	67	3.1%
Advertising - T	29	26	27	27	20	16	10	0.5%
Hospitality Management - T	41	78	73	78	71	64	61	2.8%
Marketing - (Pre-PGM = 28)	195	214	207	172	163	125	99	4.6%
Marketing - T	22	23	15	12	5	7	8	0.4%
Music Industry Management	0	0	0	0	0	0	3	0.1%
Professional Golf Management	337	355	386	381	364	311	285	13.1%
Professional Tennis Management	53	63	80	70	63	63	64	3.0%
Public Relations	55	60	67	49	50	34	31	1.4%
Public Relations - T	6	8	18	14	8	2	5	0.2%
Retailing	42	45	37	28	27	21	17	0.8%
Retailing - T	7	4	2	3	5	3	5	0.2%
Sales	112	102	100	97	77	50	29	1.3%
Sales - T	21	16	31	25	12	5	5	0.2%
Visual Communication	22	17	11	24	37	39	31	1.4%
Food Service (A.A.S.)	185	169	155	122	105	63	54	2.5%
Retailing (A.A.S.)	77	66	51	37	15	11	8	0.4%
Visual Communication (A.A.S.)	105	100	100	96	89	66	62	2.9%
MKT DEPARTMENT TOTALS	1497	1547	1521	1372	1219	954	844	38.9%

ON CAMPUS TOTALS

3742	3806	3616	3107	2547	2047	1788	82.4%
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Masters - Information Systems Mgt.	19	17	13	12	56	62	69	3.2%
Accountancy	38	19	33	43	38	52	54	2.5%
Computer Information Systems	0	0	0	0	0	0	13	0.6%
ACIS DEPARTMENT TOTALS	57	36	46	55	94	114	136	6.3%

Business Administration	109	121	127	153	155	142	182	8.4%
International Business	0	0	0	0	0	0	0	0.0%
MGT DEPARTMENT TOTALS	109	121	127	153	155	142	182	8.4%

Marketing	0	0	0	0	0	13	19	0.9%
MKT DEPARTMENT TOTALS	0	0	0	0	0	13	19	0.9%

UNDECLARED TOTALS	21	45	31	38	65	43	44	2.0%
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OFF CAMPUS TOTALS

187	202	204	246	314	312	381	17.6%
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COLL. of BUS. TOTALS

3929	4008	3820	3353	2861	2359	2169	100.0%
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Source: Registrar's Office (7th Day Count -(1/17/96)

STUDENTS/ENROLLMENT

COLLEGE	1992/93	1993/94	1994/95	1995/96	1996/97
BUSINESS MANAGEMENT					
Business Administration	468	368	258	201	148
Business Admin Transfer	75	48	28	38	33
Business Economics	4	0	0	0	0
Finance 4-Yr	67	47	37	35	20
Finance Transfer	5	6	4	4	4
General Business	0	12	83	119	123
Human Resource Mgt	0	11	16	24	36
Human Resource Mgt Transfer	0	1	2	3	6
Insurance 4-Yr	37	16	13	7	11
Insurance/Real Estate 4-Yr	21	20	15	12	14
Insurance Transfer	7	0	0	2	1
International Business	72	57	52	50	41
International Business Transfer	6	5	4	3	1
International Business Cert	0	0	0	1	1
Legal Assistant	79	62	33	35	26
Management	180	120	88	61	64
Management Transfer	26	19	8	8	10
Operations Management	0	8	12	5	2
Operations Management Transfer	0	2	6	4	1
Personnel Mgt/Ind Relations	40	16	4	1	0
Personnel Mgt/Ind Rel Transfer	6	6	1	0	0
Production Management 4-Yr	13	4	1	0	0
Production Management Transfer	13	3	1	0	0
Quantitative Business	6	4	2	1	2
Quantitative Business Transfer	2	0	0	0	0
Real Estate 2-Yr	22	17	11	11	7
Real Estate Certificate	0	0	0	1	1
Small Business Management Cert	0	0	0	0	1
Small Business Management 4-Yr	61	39	27	34	33
Small Business Management Transfer	19	11	11	8	9
Total	1,229	902	717	668	595
OFF-CAMPUS					
Business Administration	25	16	1	1	7
Business Administration Transfer	141	128	131	126	88
International Business Cert	0	0	2	5	2
Off-Campus Total	166	144	134	132	97
DEPARTMENT TOTAL	1,395	1,046	851	800	692
DIVERSIFIED BUSINESS					
Accelerated Business	0	0	0	0	1
Diversified Business	28	13	5	1	0
DEPARTMENT TOTAL	28	13	5	1	1

DEGREES CONFERRED BY PROGRAM

ACADEMIC YEAR (SUMMER QUARTER/SEMESTER—SPRING QUARTER/SEMESTER)

	1992-93			1993-94*			1994-95			1995-96		
	AS	BS	MS	AS	BS	MS	AS	BS	MS	AS	BS	MS
BUSINESS												
ACCOUNTANCY/CIS**												
Accountancy		71			76			53			35	1
Accountancy/Finance					6			3			3	
Accountancy/Masters			3			4						
Admin Assistant (1)	24			13			7					
Computer Info Systems		52			54	9		46			39	
CIS/Accountancy					6			4			3	
CIS/M					9			3			3	
Crt/Freelance Reprtng (1)	17			6			5			10		
Executive Secretary (1)	8			3			3					
Info Systems Management			6			1			12			11
Legal Secretary (1)	6			4			3			3		
Office Automation Sys (1)		6			11			6			6	
TOTAL	55	129	9	26	162	14	18	115	12	13	89	12
Computer Literacy (Cert)										3		
Mainframe Computer Prog (Cert)										1		
MANAGEMENT												
Business Administration		220			206			174			141	
Business Economics		1										
Diversified Business	9			16			12			3		
Finance		35			23			13			10	
General Business										12		
Human Resource Mgt											7	
Insurance		30			13			5			3	
Insurance/Real Estate		4			3			3			2	
International Business		20			16			21			16	
Legal Assistant	26			28			16			17		
Management		51			39			37			20	
Operations Mgt											5	
Personnel Mgt/Ind Rel		20			16			17			2	
Production Management		20			8			5			1	
Quantitative Business		4			2			2				
Real Estate	14			5			14			6		
Small Business Mgt		18			19			11			9	
TOTAL	49	423		49	345		42	288		38	216	
Int'l Bus Studies (Cert)							4			4		
Real Estate (Cert)	6			8			6			5		
Int'l Business (Cert)										11		
Bus Skills App Math (Cert)										7		
Small Business Mgt (Cert)										2		

APPENDIX H

FERRIS STATE UNIVERSITY

Student Credit Hours (SCH), Full Time Equated Faculty (FTEF) and SCH/FTEF Aggregated by Course Prefix within College and Department

Prefix	Year	Student Credit Hours				Full Time Equated Faculty				SCH/FTEF			
		Summer	Fall	Winter	F + W	Summer	Fall	Winter	Avg F + W	Summer	Fall	Winter	F + W
College of Business													
Management													
BLAW	1993-94	0.00	2,022.00	1,707.00	3,729.00	0.00	5.79	4.66	5.23		349.06	365.99	713.22
BLAW	1994-95	942.00	1,990.00	1,385.00	3,375.00	3.56	5.59	4.75	5.17	264.98	356.27	291.37	652.87
BLAW	1995-96	594.00	1,350.00	1,162.00	2,512.00	1.50	3.67	3.69	3.68	396.00	367.74	314.49	682.06
BUSN	1993-94	0.00	570.00	445.00	1,015.00	0.00	1.08	0.75	0.92		526.15	590.71	1,105.26
BUSN	1994-95	27.00	447.00	460.00	907.00	0.09	0.84	1.00	0.92	300.00	529.49	458.47	981.85
BUSN	1995-96	111.00	342.00	515.00	857.00	1.25	0.75	1.64	1.19	88.80	456.00	314.21	717.44
FINC	1993-94	0.00	1,692.00	1,575.00	3,267.00	0.00	5.28	5.25	5.26		320.72	300.00	620.77
FINC	1994-95	366.00	1,344.00	1,086.00	2,430.00	1.25	5.28	4.69	4.98	292.80	254.76	231.44	487.56
FINC	1995-96	516.00	1,278.00	1,044.00	2,322.00	1.58	5.17	4.00	4.58	325.89	247.35	261.00	506.62
INSR	1993-94	0.00	111.00	147.00	258.00	0.00	0.67	0.67	0.67		166.50	220.50	387.00
INSR	1994-95	27.00	132.00	120.00	252.00	0.25	0.67	0.67	0.67	108.00	198.00	180.00	378.00
INSR	1995-96	42.00	102.00	84.00	186.00	0.25	0.50	0.50	0.50	168.00	204.00	168.00	372.00
INTB	1993-94	0.00	549.00	481.00	1,030.00	0.00	2.25	2.58	2.42		244.00	186.30	426.33
INTB	1994-95	249.00	600.00	561.00	1,161.00	1.12	2.75	2.75	2.75	222.32	218.18	204.00	422.18
INTB	1995-96	162.00	414.00	372.00	786.00	0.63	2.33	2.43	2.38	259.20	177.43	153.01	329.94
LLAW	1993-94	0.00	349.00	397.00	746.00	0.00	1.38	1.35	1.36		253.40	293.52	546.55
LLAW	1994-95	4.00	192.00	185.00	377.00	0.13	1.33	1.23	1.28	32.00	143.88	150.74	294.34
LLAW	1995-96	0.00	155.00	138.00	293.00	0.00	1.24	1.23	1.23		125.13	112.26	237.44
MGMT	1993-94	0.00	4,423.00	4,175.50	8,598.50	0.00	13.10	12.86	12.98		337.61	324.72	662.45
MGMT	1994-95	1,641.00	3,335.00	3,381.00	6,716.00	6.89	11.21	12.33	11.77	238.10	297.54	274.13	570.55
MGMT	1995-96	1,306.00	2,602.00	3,320.00	5,922.00	4.05	9.59	12.02	10.80	322.77	271.32	276.29	548.17
REAL	1993-94	0.00	126.00	210.00	336.00	0.00	0.33	0.83	0.58		378.00	252.00	576.00
REAL	1994-95	39.00	81.00	135.00	216.00	0.42	0.33	0.77	0.55	93.98	243.00	174.71	390.58
REAL	1995-96	6.00	114.00	165.00	279.00	0.00	0.33	0.69	0.51		342.00	238.33	544.05

FERRIS STATE UNIVERSITY

Ranked Listing of Student Credit Hours (SCH) / Full Time Equated Faculty (FTEF), Aggregated by Course Prefix Fall + Winter Semesters 1995-1996

Course Description	Course Prefix	Student Credit Hours/ Full Time Equated Faculty (SCH/FTEF)
Product Design Engineering Technology	PDET	431.74
Office Systems Management	OSYS	430.66
Metallurgy	MATL	430.01
Marketing	MKTG	425.71
Automotive/Heavy Equipment Management	AHEM	419.35
Food Service Management	FSMT	417.20
Education	EDUC	412.91
Engineering Graphics	EGRG	411.53
Dental Hygiene	DHYG	389.46
Respiratory Care	RESP	386.70
Social Work	SCWK	376.78
Insurance	INSR	372.00
Building Construction	BCTM	368.00
Computer Aided Design	CADD	367.50

FERRIS STATE UNIVERSITY

Ranked Listing of Student Credit Hours (SCH) / Full Time Equated Faculty (FTEF), Aggregated by Course Prefix Fall + Winter Semesters 1995-1996

Course Description	Course Prefix	Student Credit Hours/ Full Time Equated Faculty (SCH/FTEF)
Statistics and Quantitative Methods	STQM	559.32
Nuclear Medicine	NUCM	559.16
Computer Information Systems	ISYS	555.02
Management	MGMT	548.17
Art History	ARTH	547.20
Real Estate	REAL	544.05
University	UNIV	542.33
Retailing	RETG	541.33
Recreation Management and Leisure Studies	RMLS	530.19
Finance	FINC	506.62
Accountancy	ACCT	502.04
Hospitality Management	HSMT	500.40
Mechanical Engineering Technology	MECH	500.23
Art	ARTS	494.51

Table I

**Alpha Listing of Program Teaching Costs per Student Credit Hours
1995-1996 Data
(Teaching Costs Include Fringes)**

<u>Program Name and Degree</u>	<u>Credit Hours</u>	<u>Total Teaching Cost</u>	<u>Total Teaching Cost / Cr Hrs</u>
Health Information Technology AAS	63	\$7,404.53	\$117.53
Heavy Equipment Service Eng Tech/Maint Opt BS(Yrs 3&4)	66	\$10,412.30	\$157.76
Heavy Equipment Service Eng Tech/Mfg Opt BS(Yrs 3&4)	65	\$10,624.84	\$163.46
Heavy Equipment Technology AAS	67	\$10,876.11	\$162.33
Hospitality Management BS (Yrs 3 & 4)	69	\$7,311.78	\$105.97
Human Resource Management BS	123	\$16,102.23	\$130.91
HVACR Engineering Technology BS (Yrs 3 & 4)	65	\$8,484.37	\$130.53
HVACR Technology AAS	68	\$10,955.29	\$161.11
Indust & Environ Hlth Mgt (Gen Env Hlth option) BS	134	\$37,611.75	\$280.68
Indust & Environ Hlth Mgt (Haz Waste option) BS	130	\$15,281.41	\$117.55
Indust & Environ Hlth Mgt (Indust Hyg option) BS	127	\$14,875.92	\$117.13
Indust & Environ Hlth Mgt (Indust Safety option) BS	121	\$15,038.81	\$124.29
Industrial Chemistry Technology AAS	63	\$7,423.71	\$117.84
Industrial Electronics Technology AAS	66	\$10,383.91	\$157.33
Info Systems Mgt/Accounting Emphasis MS	31	\$5,974.38	\$192.72
Info Systems Mgt/Information Systems Emphasis MS	31	\$9,773.83	\$315.28
Info Systems Mgt/Quality Improvement Emphasis MS	31	\$7,339.88	\$236.77
Insurance BS	124	\$14,018.60	\$113.05
Insurance/Real Estate BS	124	\$14,005.63	\$112.95
International Business BS	127	\$16,648.42	\$131.09
International Business Certificate	12	\$2,111.53	\$175.96
Legal Assistant AAS	64	\$9,413.36	\$147.08

APPENDIX I

Vitae

Dr. Douglas G. Heeter, CLU/CPCU
Professor of Insurance
Director of the Insurance Program

Education

B.S. Illinois Wesleyan University (Major Insurance)

MBA Northern Illinois University

Edd University of Mississippi

Employment - Insurance

Firemans Fund Insurance Company, Chicago, Illinois
- Summer Internship

State Farm Insurance, Bloomington, Illinois
- 2 1/2 years Underwriter

Prudential Insurance Company, Chicago, Illinois
- 1 1/2 years Sales

The Atlantic and Centennial Insurance Company, Chicago, Illinois
- 1 1/2 years Commercial Lines Underwriter

Equitable of Iowa Insurance Company, DesMoines, Iowa
- Summer Faculty Fellowship (IRIA)

Lloyds of London, London, England
- Summer Internship (1984) Sabbatical

Employment - Teaching

University of Wisconsin-Superior	3 years (plus IIA/INS & CLU evenings)
Fort Hays Kansas State College	2 years (plus IIA/INS & CLU evenings)
Ferris State University	20 years

CLU - Chartered Life Underwriter

CPCU - Chartered Property and Casualty Underwriter

APPENDIX J

To: Doug Haneline, Chair, Academic Program Review Committee
From: Douglas Heeter, Professor, Management Department *DH/de*
Vivian Nazar, Chair, Management Department *VN*
Subject: Proposed Budget for Insurance and Insurance/Real Estate Program
Review Panel
Date: June 15, 1996

Below is a copy of our proposed budget for the Insurance and Insurance/Real Estate Review Panel. Please contact us if you have any questions.

Surveys

Copying Costs	\$ 30.00
Mailing Costs	150.00
Return Envelope Printing	25 00
Return Mailing Costs	100.00

Advisory Board Surveys

Copying and Mailing	10.00
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Student Wage Support

20 hours at \$4.25/hour	85.00
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Telephone Expenses 50.00

Final Document Copying Costs 50.00

TOTAL \$500.00

APPENDIX K

**PROGRAM EVALUATION PLAN
INSURANCE (B.S.) AND
INSURANCE/REAL ESTATE**

Degrees Awarded: Insurance, B.S. degree
Insurance/Real Estate, B.S. degree

Program Review Panel:

Chair and Program Coordinator - Douglas Heeter
Program Faculty and Assistant Coordinator - Richard LaBarre
College of Business Faculty - Pat McNabb, Dale Monson
Individual with Special Interest in the Program - Rex Schuberg
Faculty Member Outside the College of Business - Gene Arnold
Management Department Chair - Vivian Nazar

Purpose: To conduct a study of the Insurance and Insurance/Real Estate Programs to evaluate their needs and effectiveness so the University can make informed decisions about resource allocations.

Data Collection Techniques:

1. Faculty perception of program from surveys to both Insurance and Insurance/Real Estate faculty and College of Business faculty.
2. Advisory Committee perceptions of the program from questionnaire to advisory board members.
3. Labor Market analysis information from current market indicators.
4. Evaluation of facilities and equipment by doing a review of the adequacy of classrooms and computer facilities.
5. Curriculum evaluation information will be taken from a study of 30 schools that offer insurance majors (Gamma Iota Sigma members).

Schedule of Events:

<u>Activity</u>	<u>Leader</u>	<u>Surveys Developed/ Sent Out</u>	<u>Data Collection/ Report Written</u>
Grad. Survey	Heeter	September	November 15
Employer Survey	Heeter	September	November 15

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<u>Activity</u>	<u>Leader</u>	<u>Surveys Developed/ Sent Out</u>	<u>Data Collection/ Report Written</u>
Advisory Committee Perceptions	Heeter	August	November 15
Student Perception	Heeter	October	December 1
Curriculum Evaluation	Heeter	September	November 15
Faculty Perceptions of Program	Nazar	October	December 1
Labor Market Analysis	LaBarre	October	December 1
Evaluation of Facilities	LaBarre	October	December 1