



College of Business
Risk Management and Insurance

"Practical Education, Flexible Career, Rewarding Life"

Academic Program Review Report

2019-2020

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Program Name and History

This is the **Risk Management and Insurance** (RMIN) program, at Ferris State University.

It is a program with a long, rich history at Ferris State, in spite of a significant hiatus in the early 21st century. The RMIN program prepares students for careers in the risk management and insurance industry, a vast field encompassing a multitude of career options in which approximately 2.7 million people in the United States are employed. The industry employs students from all business disciplines, as well as those with non-business training and backgrounds such as engineering, criminal justice, automotive, construction, and education, to name a few. Students who pursue RMIN education may do so by choosing the Bachelor's degree with an area of emphasis specialty, or by attaching the RMIN minor or RMIN certificate to any major. The program prepares students to become future risk analysts, risk managers, insurance agents, insurance underwriters, claims adjusters, loss control engineers, premium auditors, actuaries, marketing specialists, information technology professionals, fraud investigators, business analysts, and data scientists.

The RMIN program, as it exists today, was officially launched in 2012 as the "Insurance & Risk Management" (INRM) program in response to the demands of current industry professionals and Ferris alumni who brought to the attention of Ferris State administration a looming talent crisis in the industry. The INRM program was basically a resurrection of the prior "insurance" program at Ferris State which had been on hiatus for several years. Current program coordinator Dr. David Allen Brown was hired as tenure-track faculty and program coordinator in August 2013. Courses were offered beginning with the Fall 2013 semester, following the curriculum that had been adopted from the program's previous history.

Since joining Ferris State, Dr. Brown shepherded a comprehensive curriculum redesign. This project included a substantial updating of the curriculum, alignment with the industry-respected Chartered Property and Casualty Underwriter (CPCU) designation, a greater emphasis on experiential learning and a purposeful and strategic name change (from INRM to RMIN). The new RMIN curriculum has been in place since 2016 and since then program enrollment has steadily increased.

Although much has been accomplished in the short seven years since the rebirth of the Ferris State "Insurance" program, this section would be incomplete without an overview of the storied past of the program. Details are limited, but there is evidence in University records to suggest that an "insurance degree" was conferred to a Ferris State graduate back in the 1930s. The insurance and insurance/real estate program was particularly active throughout the 1970s, 1980s, and 1990s. In its heyday, Ferris State's insurance program conferred 245 insurance degrees between 1984 and 2002. As an aside and an example of possible foreshadowing, the current RMIN program coordinator remembers first meeting the "father" of Ferris insurance education (Dr. Douglas Heeter, affectionately known as "Doc Heeter") in the early 1990s. At that time, Dr. Brown was a young risk management professional employed at Meijer corporate headquarters, and was an active member of the West Michigan Risk and Insurance Management Society (RIMS)

chapter. Doc Heeter occasionally attended RIMS chapter meetings accompanied by some of his Ferris insurance students.

The 20th-century Ferris insurance program included a very active Gamma Iota Sigma chapter (as it does once again now), which provided its students with social, experiential and collaborative learning opportunities. For most of the late 20th century, students seeking a collegiate education that was focused on the insurance industry had only two options: Ferris State and Olivet College. Of the two, Ferris State was the dominant program in that era, and yet both schools sought collaboration opportunities by jointly attending industry conferences and events. The result was a common bond among the alumni of both programs which is still evident to this day.

Alumni from this earlier era of insurance education at Ferris State went on to serve as CEOs of major insurance companies, founders/owners of several insurance agencies, and fulfilled a variety of RMI-related jobs. Many of these alumni remained loyal Ferris State Bulldogs—when they observed a dearth of young talent in the industry during the early 2010s, they led the call to resurrect FSU’s insurance program.

The previous incarnation of the insurance program began to wane in the early 2000s, as student interest in the industry was overshadowed by emerging interest in internet technologies inherent in the “dot-com era” and the perception of other business majors as being “sexier” than insurance. The faculty leadership of the program at that time was also nearing retirement age and may have been experiencing ebbing energy levels for promotion of the program. Sadly, the program had few graduates in the early 2000s and seems to have ceased by 2005.

This deep and storied history of insurance education at Ferris State lives on in the current program, particularly through its advisory board. Of the 20 non-Ferris employees comprising this board, nine are alumni of the Ferris insurance program (both past and present), and another three are Ferris State alumni from other academic programs who developed RMI careers for themselves. The curriculum redesign and the emphasis on experiential learning reflects the culture of the program’s history, which relied heavily on practical, relevant education and real-world application of concepts. The resurrected program, working through an advisory board select committee for program marketing, developed a promotional tagline in 2015: “Practical Education, Flexible Career, Rewarding Life.” This tagline was drawn directly from the values that program alumni felt they had received from their Ferris State insurance education, and describes what the resurrected program can offer current students.

This rich program history and the long list of very successful Ferris alumni is a part of the new RMIN program’s messaging, both to current and prospective students, as well as to industry stakeholders served by the program mission. Many of these alumni actively participate in today’s RMIN program by speaking on campus, hosting field trips, hiring Ferris students as interns, and serving on advisory boards and sub-committees. In this way, the legacy and history of the program remains very much connected to the modern RMIN program at Ferris State University.

Program Mission

Ferris State University Mission: “Ferris State University prepares students for successful careers, responsible citizenship, and lifelong learning. Through its many partnerships and its career-oriented, broad-based education, Ferris serves our rapidly changing global economy and society.”

Ferris State College of Business Mission: “We are committed to academic excellence, ethical conduct, and a learner-centered environment characterized by quality teaching, outcomes assessment, and continuous improvement. Our students can take pride in their developed competencies and the distinctiveness of the College’s programs. We shall be noted for being responsive to changes in workforce needs; building/maintaining good relationships with employers and community; preparing our students to excel in a global environment; and providing high-quality interns and graduates who meet and exceed employer expectations, deal effectively with change, and are committed to lifelong learning.”

Risk Management and Insurance Program Mission: “Our mission is to prepare students for successful careers in the risk management and insurance industry by providing industry-aligned technical education, exercises in critical and analytical thought, tailored academic paths, and experiential learning opportunities. We will continually seek and nurture collaborative relationships with a variety of industry entities, and serve as a resource to the industry by preparing competent interns and graduates, and by proactively addressing industry needs.” - [Adopted by the RMIN Advisory Board on October 22, 2015]

INCORPORATING THE MISSION

How is the program mission statement aligned with the mission of the department, college and the university?

When the revived risk management and insurance program first crafted its 21st-century mission statement in 2015, the advisory board was first given both the University and College mission statements to ensure alignment. The alignment of the missions is evident in the common themes of student-centric practical education, duty to industry employers, adaptability, and collaboration.

How is the program’s mission incorporated into decisions impacting the program (including curricular changes?)

The [agenda documentation](#) provided to members prior to every advisory board meeting includes the university mission, university core values, college mission, and program mission statements. Likewise, tactical sub-committees charged with specific tasks (such as triennial program curriculum review) are also reminded of these foundational statements. This is done to ensure that all deliberations and decisions are rooted in our mission and core values.

How is the mission of the program communicated to program stakeholders?

Refer to the previous response. The composition of the program advisory board intentionally represents all program stakeholders; it includes current students, program alumni, program faculty, university administration, and RMI employers. The program mission statement is included in all board and most sub-committee meeting materials as a consistent reminder of what we are aiming to accomplish.

What policies or procedures are in place to monitor the program's mission and its relationship to the department, college and university?

Because the advisory board is regularly reminded of the mission statement, it is free to amend or alter the mission statement at its pleasure. As the revived program is still relatively young, and its mission statement was adopted only four years ago, it remains highly relevant and appropriate in its present form.

How does the program further the department, college, and university missions?

The risk management and insurance program contributes to the university and college missions as follows:

- This program focuses on relevant, career-centered education: as an example, by closely aligning our curriculum with the industry's coveted Chartered Property and Casualty (CPCU) professional designation, we give our students a "head start" on achieving this designation.
- The program has well-defined program and course outcomes, which are systematically assessed.
- The program strives for continuous improvement through mechanisms such as the aforementioned outcome assessments and a formal triennial curriculum review process.
- The program features a high-level of experiential learning opportunities and industry collaboration, such as the capstone project in RMIN 489 facilitated by Aon Risk Services.
- The program features continuous and lifelong learning. As an example, RMIN 489 includes a learning module and guest speakers designed specifically to encourage students to pursue continuing education and professional designations (in addition to CPCU) after graduation.

Program Goals

A sub-committee of the RMIN advisory board was formed in late 2015 and charged with developing a strategic plan for the program. This strategic planning sub-committee held a series of meetings in early 2016, drafting a strategic plan which was formally adopted by the full advisory board on October 27, 2016. The strategic plan includes the following program goals:

- Strategic Goal #1: Graduates will understand insurance company and agency operations, and have familiarity with industry job duties.
 - S.M.A.R.T. (Specific, Measurable, Attainable, Relevant, Time-Based) Goal: *By the spring of 2021 and in each succeeding semester, 80% of graduating RMIN majors will achieve a composite score of 80% or better on specific assessments (as adopted by the advisory board) of industry operational knowledge, job duty knowledge, internship performance, and internship preparation.*
- Strategic Goal #2: Graduates will have the ability to apply logic and problem-solving skills to “real-world” cases and scenarios.
 - S.M.A.R.T. Goal: *By the spring of 2018 and in each succeeding semester, 80% of graduating RMIN majors will achieve a score of 80% or better (using a consistent rubric) on a series of case study exercises which require an understanding of various industry operations, logic, and problem-solving skills, as developed and periodically updated in collaboration with industry professionals.*
- Strategic Goal #3: Program enrollment (i.e., declared majors) of 20 by fall 2020, and 40 by fall 2022.
 - S.M.A.R.T. Goals: *By the spring of 2020 there shall be at least 20 students who have declared and are actively pursuing the Risk Management and Insurance major at Ferris State University.*
By the spring of 2022 there shall be at least 40 students who have declared and are actively pursuing the Risk Management and Insurance major at Ferris State University.
- Strategic Goal #4: Graduate job placement rate of 90% or better.
 - S.M.A.R.T. Goal: *By July 1, 2020 and on each subsequent July 1st, 90% or more of Ferris State’s Risk Management and Insurance graduates from the preceding 24 months will be currently employed in the risk and insurance industry.*
- Strategic Goal #5: Gamma Iota Sigma membership of 90% of RMIN majors by fall 2020.
 - S.M.A.R.T. Goal: *By November 1, 2020 and on each subsequent November 1st, at least 90% of Ferris State’s Risk Management and Insurance declared major students currently enrolled in classes (other than internships) will be members of Gamma Iota Sigma.*
- Strategic Goal #6: Offer regular and ongoing “extracurricular opportunities” each year by 2017.
 - S.M.A.R.T. Goal: *During the course of each academic year beginning with 2016-2017, the Ferris State Risk Management and Insurance program will offer its students no less than two extracurricular activities/event opportunities which may include*

industry conferences, field trips, and guest speakers (outside of class) but does not include attending regular Gamma Iota Sigma meetings.

How do the described goals apply to preparing students for professional careers, responsible citizenship, lifelong learning, and meeting employer needs or the needs of other stakeholders?

The above program goals were developed as part of a strategic planning process led by advisory representatives from industry. As such, they reflect the goals that the committee felt would best serve the interests of both our students and the industry's talent needs. Each goal contributes to career preparation and satisfaction of employer needs by ensuring that the program's graduates possess desired skills and knowledge specifically identified by the industry, a broad exposure to experiential learning, a strong network (fostered by growing enrollment and Gamma Iota Sigma participation), and successful job placement. Responsible citizenship and lifelong learning are both advanced with growing enrollment cohorts and Gamma Iota Sigma participation, the latter having a strong alumni organization which supports ongoing learning, mentorship, and support for young RMI professionals.

INCORPORATING PROGRAM GOALS

How are the program's goals communicated to students, faculty, and other stakeholders?

The program goals and associated metrics are evaluated and reported at least annually to the advisory board. This board includes current program faculty, industry leaders, and student representatives, so this process ensures that all stakeholders are well-informed and have an opportunity to offer tactical guidance for goal attainment.

How have the program's goals changed in the last five years?

Program goals were developed as part of the 2016 strategic planning process and have not changed since then. The next strategic plan review process is scheduled to occur in 2020, and will be re-evaluated every three years thereafter.

STRATEGIC PLAN

As described above, the program developed a strategic plan in 2016 which includes both short and long term elements. The complete plan document is attached to this report as [Appendix 1](#).

The program's strategic plan is currently just three years old, and included both short-term and long-term elements. The RMIN advisory board discussed a formal review cycle for the strategic plan at its May 2018 meeting and determined that no formal review of the plan should be undertaken until after this Academic Program Review cycle for the RMIN program is complete in 2020. The advisory board passed a motion establishing that the strategic plan should be reviewed and re-evaluated soon after APR feedback is received, and then on a regular three-year cycle thereafter. Such formal reviews will be undertaken by a sub-committee of the advisory board to be established for that purpose.

GOAL ATTAINMENT

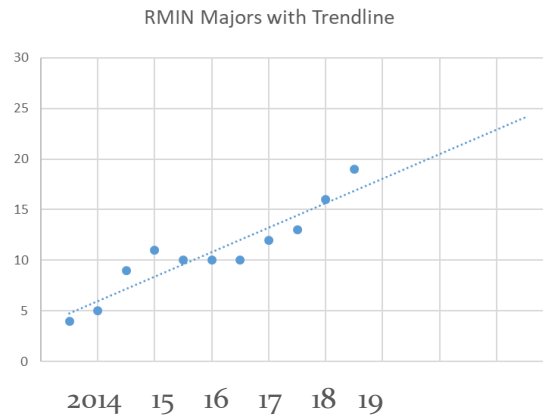
Evaluate the program's success in achieving the stated program goals.

The following program goal metrics were reported to the advisory board at its regular meeting on May 23, 2019:

Goal #1: For the 2016-19 period, **86%** of graduating RMIN majors have achieved the designated score on RMIN 489 assessments. **Goal is ON-TRACK**

Goal #2: For the 2016-19 period, **93%** of graduating RMIN majors have achieved the designated score on RMIN 489 assessments. **Goal is ON-TRACK**

Goal #3: *Program enrollment (i.e., declared majors) would be at least 19 in spring 2019, and trending upward. (The figure below indicates the number of RMIN majors each semester Spring 2014 through spring 2019, with a trendline). Goal of 20 RMIN majors is ON-TRACK for 2020; Goal of 40 RMIN majors is UNCERTAIN for 2022*



Goal #4: For the 2017-18 period, an analysis of LinkedIn profile information indicates that **89%** of graduating RMIN majors are currently employed in the RMI industry, with the other 11% unknown. 2019 graduates have not yet updated their LinkedIn profiles. **Goal is ON-TRACK**

Goal #5: As of the spring 2019 semester, **26%** of RMIN majors were members of Gamma Iota Sigma. **Goal is NOT ON-TRACK**

Goal #6: This goal has been continually achieved since 2015. **Goal is ON-TRACK**

How does the program plan to address both met goals (reflection) and goals not realized (action?)

These program goals (with the exception of the enrollment targets encapsulated in goal #3) are *perpetual* goals as opposed to transient goals. In other words, attainment of these goals does not imply that the goal should be cast aside in favor of a new or revised goal. That determination is certainly within the purview of the advisory board strategic planning committee, but the program

goals were established to be ongoing and consistently attained. The program enrollment goal does invite revision and perhaps escalation if/when it is attained.

With respect to the uncertainty regarding the second part of goal #3 (40 RMIN majors by fall 2022), and the unrealized goal #5 for Gamma Iota Sigma involvement, the advisory board regularly devotes discussion to tactical adjustments related to these goals. Most recently, the advisory board recommended some additional research into effective enrollment appeals with current and prospective students, as well as possibly linking experiential learning opportunities to Gamma Iota Sigma membership. Both tactical suggestions are under consideration to shore up program enrollment and Gamma Iota Sigma involvement in support of full attainment of goals #3 and #5.

Curriculum

Program check sheets (for the Bachelor's degree, minor, and certificate) and a sampling of course syllabi are included in [Appendix 2](#). In the interest of avoiding "document bloat" the appendix does not include specimens of every RMIN course. A comprehensive review of all RMIN course syllabi is part of the formal triennial curriculum review process under the auspices of the program advisory board's curriculum committee, whose members are best qualified to conduct such a review.

[Link to program check sheets.](#)

[Link to syllabi for program courses.](#)

Evaluate program policies and procedures implemented to ensure quality, consistency, and currency related to content within each course within the program.

As mentioned earlier, a triennial curriculum review process was developed by the program advisory board curriculum committee in 2018 and formally adopted by the full advisory board at its fall 2018 regular meeting. This process is described below.

The inaugural curriculum review process began in spring 2019 and is ongoing as of this writing—the curriculum committee is now drafting a formal report for presentation to the full advisory board at the fall 2019 advisory board meeting.

Ferris State RMIN Curriculum Review Process

[ADOPTED by RMIN Advisory Board on 10-25-2018]

The Ferris State Risk Management and Insurance academic program endeavors to maintain program relevance and currency, consist with its strategic plan objective to do the same. Accordingly, this formal curriculum review process has been created and enacted by the program's advisory board.

Beginning in 2019 and every three years thereafter, the Program Coordinator shall convene the advisory board's standing committee on curriculum for the purpose of carrying out this curriculum review process. At a minimum, the committee shall include the Program Coordinator and at least two other advisory board members who are not employed by Ferris State.

Well before the first scheduled committee meeting, the Program Coordinator shall endeavor to survey recent program graduates (including but not limited to those who graduated in the preceding three years) via their LinkedIn profiles and membership in the LinkedIn Group consisting of program alumni. The survey should be very brief and to the point, seeking to answer one basic question: "What do you wish you had learned (or learned more) about from the Ferris State RMIN program?"

Prior to the first meeting of the committee and the review of documentation by committee members, the Program Coordinator shall select two other institutions that offer similar RMI degree programs for purposes of serving as exemplars for comparison purposes. One of these institutions should be a direct competitor to Ferris State's RMIN program, and the other should be a relatively stronger program that Ferris State may desire to emulate. The choice of these exemplar institutions shall be at the discretion of the Program Coordinator with the consensus of the committee members.

The committee shall have no less than one physical meeting for purposes of conducting this process, and may elect to have multiple meetings as the committee deems appropriate to complete the task.

No less than four weeks prior to the first scheduled committee meeting, the Program Coordinator shall furnish the following information to each committee member:

- A copy of this process guidelines document
- Results of the aforementioned RMIN graduates survey
- The identity of the two comparison exemplar institutions along with URL addresses to their respective program curriculums.
- All current RMIN program "check sheets"
- The "Form E" documents for each RMIN course (course description, learning outcomes, and time allocation)
- A sample of recent syllabus documents for each RMIN course
- "TracDat" assessment results for each course's learning outcomes and for the program outcomes for the preceding three years
- RMIN program mission statement
- Ferris State University mission statement

Upon receipt of the above information, each committee member shall undertake independent reviews of the information to develop their own perceptions of the following:

- Relevance and currency to the professional knowledge and skills required in the risk management and insurance industry
- Gaps where the curriculum falls short of industry needs
- Superfluous elements of the curriculum
- Consistency of learning outcomes and appropriateness of assessments, assignments, and grading criteria
- Deficiencies noted from the TracDat assessment results, mission statements, and graduate surveys
- Competitive advantages and disadvantages

At the appointed time, committee members will physically meet to discuss their independent findings and observations, and to develop consensus on these observations

leading to specific recommendations. It is not necessary for every observation to yield a recommendation. Some of the committee's observations may be just that, and it is up to the full advisory board, program administration, and faculty to determine a course of action, if warranted.

The final deliverable of this curriculum review process shall be a written report to the full RMIN advisory board for its next regular meeting.

It is important to note that while the committee is free to raise questions and offer suggestions regarding syllabus content as it relates to "program relevance and currency" the intent of this process is not to dwell on individual assignments and details of the course syllabus documents in an attempt to, directly or indirectly, "micro-manage" faculty construction of individual courses.

Evaluate general education requirements, co-curricular experiences, and service learning or other experiential education experiences incorporated into the curriculum.

The RMIN program is particularly well-served by general education curriculum requirements for communication skills which are perennially identified as a valued attribute by employers in the RMI industry. COMM 325 (Advanced Business Writing) develops the all-important business skill of written communication. Likewise, the COMM 251/332/336 requirement develops verbal communication skills. General education science courses round out student knowledge in areas that can be relevant to them if they pursue underwriting, claims, or risk management roles in technical industries. Diversity courses prepare students to work in the increasingly diverse RMI industry. Finally, RMIN graduates benefit from general education studies in economics (integral to understanding the insurance role in the economy), problem-solving, collaboration, and quantitative analysis skills.

The program advisory board and faculty have emphasized the importance of co-curricular and experiential learning since the revival of the program. An internship became a mandatory part of the bachelor's degree curriculum with the re-engineered 2016 curriculum. As previously discussed, Gamma Iota Sigma (the relevant registered student organization) participation is encouraged for all students, and increased Gamma Iota Sigma membership is among the strategic goals for the program. Industry field trips and conferences are offered every semester; recent conferences where FSU students have attended include:

- Risk and Insurance Management Society Annual Conferences in Boston, San Antonio, Philadelphia, San Diego, New Orleans, and Denver
- Michigan Association of Independent Agents annual conferences in Grand Rapids and Mt. Pleasant
- Gamma Iota Sigma Annual International Conferences in Columbus, Chicago, and Dallas.

Industry field trips organized in the last four years include visits to:

- Gordon Food Service Distribution Center, Grand Rapids
- Meijer, Big Rapids store
- Aon Risk Services, Grand Rapids
- VanAndel Arena, Grand Rapids
- Fifth Third Ballpark, Grand Rapids
- Hagerty Insurance, Traverse City
- David Ford Insurance Agency, Traverse City
- Farmers Insurance Campus, Caledonia
- Perrin Brewing, Grand Rapids
- Frankenmuth Insurance Company, Frankenmuth

Each of the aforementioned experiential opportunities afforded students professional development outside the classroom, networking opportunities, and real-world exposure to risk management and insurance operations.

How is the importance of general education requirements, co-curricular experiences, and service-learning or other experiential education experiences communicated to potential students, currently enrolled students, and other stakeholders?

All of the learning opportunities described above are publicized through class announcements, RSO announcements, and using College of Business digital signage. They are also an integral part of advising conversations that regularly take place with current students, and are part of the communication and documentation exchanged with prospective students. The active Gamma Iota Sigma chapter and experiential learning opportunities are considered to be key selling points of the RMIN program.

How are program requirements communicated to potential students, currently enrolled students, and other stakeholders?

The program check sheets are the basis for conversations regarding program requirements. Although there is considerable value in the co-curricular and experiential learning opportunities, they are not a mandatory part of the program (MGMT 491 internship being the notable exception). Rather, they are highly encouraged and often carry incentives such as extra credit.

Evaluate curricular changes that have been implemented in the last five years.

When this program was revived by the University in 2012, the curriculum reflected the previous incarnation of the “Insurance & Risk Management” (INRM) program circa 2003. Early in his time at Ferris State, program coordinator Dr. Brown concluded that the curriculum needed to be re-engineered from the ground up, and with ¼ release time in fall 2014 he undertook this re-design. Starting in fall 2014, the curriculum of this program was completely re-engineered. This resulted in a new 21st-century curriculum, which took effect in 2016 after approval by the department advisory board and university board of trustees. This new curriculum renamed the program as “Risk Management and Insurance” (RMIN) to reflect the broad reach of the risk management

discipline, within which insurance is just one (albeit a dominant) risk management tool. The curriculum also added a mandatory internship requirement, and aligned five of the core RMIN courses with the Chartered Property and Casualty (CPCU) professional designation, thereby giving students a head start on this valued designation. The new RMIN curriculum also added an area of emphasis component to allow students to craft a specialization based on their interests and aptitudes. Some of specializations students have pursued include data analytics, risk management, and agency operations. Finally, the 2016 curriculum added distinctive courses valued by industry representatives on the program advisory board, including RMIN 401 (Risk and Insurance Technology), RMIN 457 (Enterprise Risk Management), and RMIN 489 (Risk & Insurance Seminar).

In 2017, the RMIN curriculum added RMIN 305 (P&C Insurance Licensing) at the behest of the program advisory board. This new course was created as another “area of emphasis” option particularly relevant for students pursuing a career path in the agency side of the insurance business where a state-issued license is required.

In 2018, changes to general education requirements created an opportunity to shift an additional six credits into the major requirements. Following discussion with program advisory board curriculum committee members, a proposal was developed to move RMIN 454 (Risk Management) from the “area of emphasis” (i.e., optional courses) section into the core major requirements, thereby providing more balance between “risk management” and “insurance” coursework to all RMIN majors. The proposal leveraged the other three credits by increasing the “area of emphasis” requirement from 15 to 18 credits, which also made it ideal for completion of a minor in a field relevant to the student’s desired RMI career direction (e.g., minor in finance, marketing, etc.) This curriculum update was approved and took effect in August, 2018.

In terms of evaluating the aforementioned curriculum changes, program leadership feels that the changes have been quite effective, with one exception. The program name change has successfully broadened the perspective of students who now recognize more clearly that risk management is a broad field, and that insurance is but one (albeit dominant) of many risk management techniques. The curriculum’s new CPCU alignment has streamlined the pathway to achieving the full CPCU designation, which some graduates have done. The area of emphasis portion of the revised curriculum has allowed students to design their own specialties and add credentials to their degree.

The sole exception is the RMIN 305 course which has yet to run a section on the Big Rapids campus due to insufficient enrollment. This may be due to the fact that students can pursue insurance producer licenses by several means other than their academic coursework, including internships at insurance agencies and numerous self-study programs. The course remains part of the curriculum as program growth increases the likelihood of proceeding with the course in the future, and some students earn RMIN 305 credit either through concurrent enrollment arrangements or through articulation with the Michigan licensing authority.

Evaluate curricular changes currently under consideration.

As described earlier, the RMIN program has a formal triennial curriculum review process which is in progress as of this writing. This process will not formally conclude until the curriculum committee delivers its report and recommendations to the full advisory board in October 2019. Some curriculum ideas currently under consideration include:

- Examine existing courses in the Ferris State catalog that might be suitable for students wishing to develop an area of emphasis in the life, health, and benefits segment of the industry.
- Increase the level of life, health, and benefits content in existing RMIN courses, where sensible.
- Develop a second certificate (12-credit) RMIN program in “Risk Management” to compliment the currently offered “insurance-centric” RMIN certificate, to accommodate students (primarily working professionals) seeking a 12-credit risk management credential.
- Increase the amount of data analytics content in existing RMIN courses, where sensible.
- Encourage students to take one additional communications course as part of the area of emphasis component of the RMIN bachelor’s degree.

Whether any or all of these lead to a formal curriculum proposal depends on the program advisory board reaction to the final report from the curriculum sub-committee in October 2019.

Evaluate program policies and procedures implemented to ensure quality, consistency, and currency of the curriculum.

The aforementioned triennial curriculum review process is the RMIN program’s primary vehicle for evaluation of curriculum quality, consistency, and currency. Nevertheless, program advisory board meetings routinely include curriculum-related agenda items as evidenced by the advisory board instigated addition of the P&C licensing course soon after the 2016 curriculum redesign.

Assessment of Student Learning

PROGRAM-LEVEL STUDENT LEARNING OUTCOMES

Include program-level student learning outcomes (that is, when a student graduates from the program, what should they know, be like, and be able to do?)

Program Outcome 1: Achieve tangible progress toward recognized insurance industry professional designations.

Assessment method: Measure students eligible for CPCU examination waivers, completed AINS examinations, and producer licensing.

Success criterion: 80% students eligible for at least two CPCU examination waivers or have successfully completed one or more AINS examinations or have obtained an insurance producer license before degree conferment.

Program Outcome 2: Apply the six-step risk management process to a case and formulate appropriate risk assessment, risk control, and risk financing measures.

Assessment method: Students will be given case studies in required course RMIN 489 as a specific assignment and/or embedded in tests. Students will be required to evaluate the case studies with respect to each of the six risk management process steps.

Success criterion: 80% students achieving medium or high level performance on the cases.

Program Outcome 3: Design and execute a viable strategy for insurance company operations.

Assessment method: Student participation in an insurance company operations simulation project as part of required course RMIN 320.

Success criterion: 80% students achieving medium or high level performance on the simulation project.

Program Outcome 4: Evaluate and recommend appropriate insurance solutions for a range of property, casualty, life, and health loss exposure cases.

Assessment method: Students will be given cases in required course RMIN 489 as specific assignments and/or embedded in tests, and required to recommend and defend appropriate insurance solutions for each case.

Success criterion: 80% students achieving medium or high level performance on the cases.

Identify and evaluate the assessment measures that are used to gauge overall student success in accomplishing established program-level learning outcomes (for example - capstone assignment, internship evaluation, national examination pass rates, etc.)

Each program outcome listed above includes the corresponding assessment method and success criterion. As it has only been three years since the revised RMIN curriculum and associated program outcomes were established, they are still considered appropriate and effective.

Identify and evaluate program policies and procedures designed to formalize the process of establishing, monitoring, and updating program-level student learning outcomes.

The triennial curriculum review process is the procedure for monitoring and updating all learning outcomes, both for the program overall and for individual courses.

How is the process of measuring and monitoring program-level student learning outcomes for making program improvements communicated to program stakeholders (including students, advisory members and employers, community members, and the University?)

Assessment data is collected each semester and recorded in the Nuventive Improve (formerly TracDat) system. The Nuventive system offers access to the program’s results for everyone in the University community with a vested interest. The triennial curriculum review process is another process where this occurs. Overall assessment results are routinely shared with the program advisory board, representing employers, community members, and students.

[Link to TracDat results](#) which show the program’s continued use of program-level student learning outcomes as one way to make program improvements.

[Link to a curricular map](#) outlining how program outcomes are addressed throughout the curriculum.

Please refer to [Appendix 3](#) for reporting extracted from Nuventive Improve data that is relevant to the RMIN program. However, because of the limitations of Nuventive’s data collection and reporting capabilities, the program-level learning outcomes data is summarized below in a more useful format:

SUMMATIVE ASSESSMENT OF PROGRAM OUTCOMES

<u>Program Outcome</u>	<u>Report Period</u>	<u>Semester</u>	<u>Results</u>	<u>Achievement Percentage*</u>
Professional Designations	2016-17	Spring 2017	8H/oM/oL	100%
(Assessed via project in RMIN 489)	2017-18	Spring 2018	3H/oM/oL	100%
	2018-19	Spring 2019	3H/oM/oL	100%
	TOTAL		14H/oM/oL	100%
Risk Management Process (Assessed via project and written assignment in RMIN 489)	2016-17	Spring 2017	8H/oM/oL	100%
	2017-18	Spring 2018	3H/oM/oL	100%
	2018-19	Spring 2019	2H/1M/oL	100%

	TOTAL		13H/1M/0L	100%
Strategy (Assessed via simulation project in RMIN 320)	2016-17	Spring 2017	6H/3M/0L	100%
	2017-18	Spring 2018	10H/0M/1L	91%
	2018-19	Spring 2019	21H/0M/0L	100%
	TOTAL		37H/3M/1L	98%
Insurance Solutions (Assessed via project and written assignment in RMIN 489)	2016-17	Spring 2017	7H/1M/0L	100%
	2017-18	Spring 2018	3H/0M/0L	100%
	2018-19	Spring 2019	1H/2M/0L	100%
	TOTAL		11H/3M/0L	100%

(* Success criterion is 80% of students achieve H or M performance levels.)

Two of the four program outcomes are also formatively assessed in some of the early RMIN classes (i.e. RMIN 200, 252, 253) which are taken by all RMIN majors as well as many non-RMIN majors. This data (which is maintained apart from Nuventive Improve for the program's own use) is summarized below:

FORMATIVE ASSESSMENT OF SELECTED PROGRAM OUTCOMES

<u>Program Outcome</u>	<u>Report Period</u>	<u>Semester</u>	<u>Delivery & Instructor*</u>	<u>Results</u>	<u>Achievement Percentage**</u>
Risk Management Process (Assessed via written assignments, tests, case studies in RMIN 200)	2016-17	Fall 2016	BR Blend (P)	14H/8M/3L	88%
		Spring 2017	BR Online (P)	9H/6M/3L	83%
	2017-18	Fall 2017	BR Blend (P)	28H/3M/4L	89%
		Spring 2018	BR Online (P)	15H/4M/1L	95%
	2018-19	Fall 2018	BR Blend (P)	23H/11M/2L	94%
		Fall 2018	WTC CE (C)	13H/10M/2L	92%
		Spring 2019	BR Online (P)	12H/6M/1L	95%
	TOTAL				114H/48M/16L
Insurance Solutions (Assessed via written assignments and tests in RMIN 252 and 253)	2016-17	Fall 2016	BR Online (B)	4H/4M/2L	80%
		Spring 2017	BR Blend (P)	10H/0M/0L	100%
	2017-18	Fall 2017	BR Online (B)	4H/5M/1L	90%
		Spring 2018	BR Blend (P)	17H/0M/2L	89%
	2018-19	Fall 2018	BR Online (B)	9H/6M/3L	83%
		Spring 2019	BR Blend (P)	12H/4M/1L	94%
TOTAL				56H/19M/9L	89%

(*Delivery key: BR Campus = In-seat, BR Blend = Blended, BR Online = Fully Online;
WTC CE = Ingham Wilson Talent Center Concurrent Enrollment high school students
Instructor Codes: B = Brown, C = Colizzi, P = Pattillo)

(** Success criterion is 80% of students achieve H or M performance levels.)

Evaluate positive program improvements made over the last three years as a result of measuring program-level student learning outcomes.

As the revised curriculum and program-level learning outcomes were established just three years ago, there have been no specific improvements made to the program as a direct result of measuring these program-level outcomes. In fact, given early low enrollments in the program, we are only now approaching the level of having a meaningful data set. Moreover, RMIN students have been demonstrating widespread achievement of the program outcomes. With that said, this data was part of the overall information package used in the current triennial curriculum review process. The outcome of that process remains to be determined.

Has analysis of program-level student learning outcomes informed the program's short and long-term strategic plans?

As previously discussed, this data on program-level outcomes was not yet available when the program's strategic plan was developed in 2016. It will, no doubt, play a role in the next formal re-evaluation and update of the strategic plan in 2020.

What assistance from the University would be valuable in the establishment, monitoring, and reporting of program-level student learning outcomes?

The limitations and poor data schema inherent in the Nuventive Improve system are a significant impediment. The program coordinator maintains his own data repository for program-level and course-level outcomes and assessment data to facilitate more flexible analysis. The reality that Nuventive Improve usage is a mandatory but inferior solution impairs program productivity.

Program Profile

APPS, ADMITS, AND ENROLLED

Report the number of applications to the program over the past five years.

Report the number admitted to the program over the past five years.

Report the number enrolled into the program over the past five years.

Ferris Institutional Research & Testing (IR&T) provided the following data on applications, admissions and enrollments into the RMIN/INRM program:

RMIN/INRM:	<u>Applications</u>		<u>Admissions</u>		<u>Enrolled</u>	
	<u>BS</u>	<u>CERT</u>	<u>BS</u>	<u>CERT</u>	<u>BS</u>	<u>CERT</u>
2014-08	6	No data	5	No data	1	No data
2015-08	6	No data	5	No data	2	No data
2016-08	4	No data	3	No data	0	No data
2017-08	6	No data	6	No data	2	No data
2018-08	7	No data	7	No data	4	No data

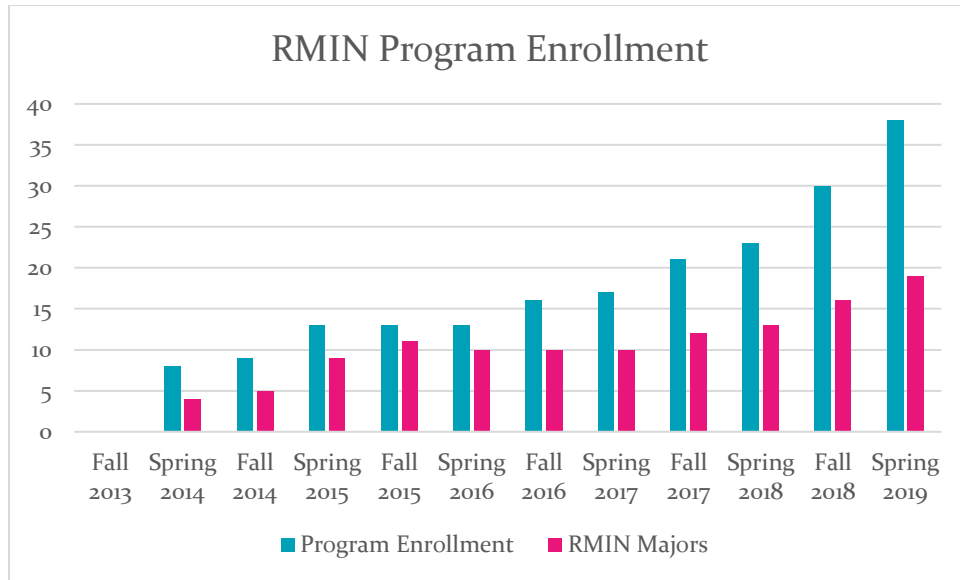
Source: Ferris Institutional Research & Testing

However, this data almost certainly inaccurately reflects the actual enrollment levels of the program. The program coordinator has diligently maintained enrollment data for regular reporting to the program advisory board, and the following chart depicts actual RMIN/INRM program enrollment over the past 5 years:

	<u>RMIN Certificate</u>	<u>RMIN Minor</u>	<u>RMIN Major (BS)</u>	<u>Total</u>
Feb. 2014	2	2	4	8
Oct. 2014	2	2	5	9
Apr. 2015	1	3	9	13
Oct. 2015	1	1	11	13
Feb. 2016	1	2	10	13
Oct. 2016	3	3	10	16
Feb. 2017	4	3	10	17
Oct. 2017	8	1	12	21
Feb. 2018	3	7	13	23
Oct. 2018	3	11	16	30
Feb. 2019	6	13	19	38

Source: RMIN Program

Furthermore, the following enrollment data is based on WebFocus (Banner) reports retrieved by Management Department personnel at the request of the program coordinator. "Program Enrollment" in the bar chart includes students actively pursuing either the RMIN certificate, minor, or major.

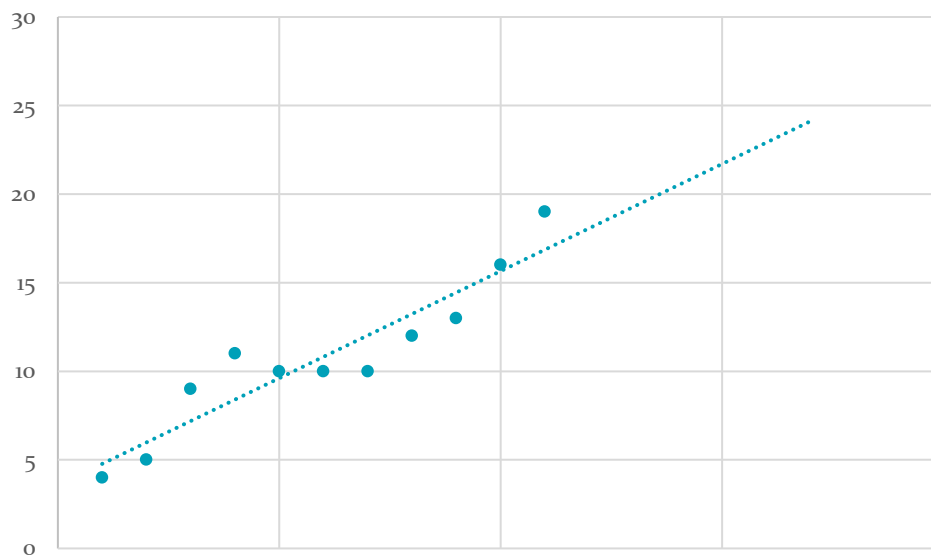


Source: RMIN Program

Evaluate the overall “apps, admits, and enrolled” trends within the program.

As seen in both the preceding bar graph and the following figure, the enrollment trend in the RMIN program is clearly positive. Over the past five years, both the number of RMIN majors and the total number of students enrolled in an RMIN program has quadrupled.

RMIN Majors with Trendline



Source: RMIN Program

Although the program coordinator has no data on applications and admissions apart from the IR&T data, the trend and level of RMIN enrolled majors suggests that the IR&T applications and admissions data is severely undercounting student interest and involvement in the program.

How does the program address “apps, admits, and enrolled” trends within the program (general) and how will the program address “apps, admits, and enrolled” trends reported (specific).

First, the RMIN program has not and does not use or rely upon the above IR&T data. The focus has been on the most meaningful metric: actual enrollment. Second, there has been significant program marketing activity since the revival of the program in 2012, and enrollment trends indicate that these activities have been effective. In spite of the IR&T application and admission data suggesting a low and flat level of student interest, the actual enrollment numbers from Webfocus/Banner suggest otherwise. The program interprets the positive trend as reinforcement that recent promotional efforts should be continued, and whenever possible, bolstered. Should the trend flatten or turn negative, program leadership will convene an advisory board select committee to identify alternative promotion methods.

Furthermore, the program does not focus solely, or even primarily, on enrollment in the RMIN Bachelor’s degree. There are numerous roles in the risk management and insurance industry for which the RMIN minor or certificate are adequate credentials. The RMI industry is replete with “accidental” insurance professionals who find themselves employed in the industry without prior intent or plan (or specific education) to do so; these professionals are prime candidates for the RMIN certificate. Similarly, there are students pursuing degrees in other disciplines who recognize their potential employability in the RMI industry, and they purposefully add the RMIN certificate or minor to their existing major to enhance that employability. Prime examples of this are actuarial science majors who are bound to work for an insurance company, and criminal justice majors who make excellent claim adjusters and fraud investigators. Program leadership has regularly pursued outreach opportunities to attract such students to the program such as semester-wise email messages to actuarial science students. These messages will continue, and in fact, be expanded in the future.

ENROLLMENT - HEADCOUNTS

Report the total number of students enrolled in the program.

According to the latest APR Enrollment (head count) data, over the past five years, there have been no off-campus or fully online students enrolled in the INRM/RMIN program. However, this same report also neglects to capture any enrollment in the INRM/RMIN certificate program whatsoever. The following chart summarizes the INRM/RMIN BS program enrollment on-campus, as provided by the APR Enrollment (head count) data, contrasted with the actual enrollment data gathered and reported by the program from WebFocus at approximately the same timeframe. The discrepancy between the APR data and the WebFocus data may be attributable to students making program changes early in the semester.

APR Report* |

WebFocus**

	<u>On-Campus</u>	<u>BS Enrollment</u>	<u>Cert Enrollment</u>
2014-08	4	5	2
2015-08	9	11	1
2016-08	10	10	3
2017-08	11	12	8
2018-08	14	16	3

*Source: Ferris Institutional Research & Testing

**Source: WebFocus/Banner

Evaluate the ideal number of enrolled students given the available faculty, physical resources, and other present limitations or requirements. Provide a complete explanation as to how the number presented was determined.

The RMIN program currently has one full-time tenured faculty, who also functions as program coordinator, advisor to RMIN students, and teaches courses in small business and entrepreneurship. Additionally, the program has one adjunct faculty currently teaching three courses each academic year. At current staffing levels and delivery methods (a mixture of online and in-seat) the program can support up to 40 RMIN majors, 20 minors, and 20 certificate students. The analysis yielding this conclusion is described below.

The table below illustrates the capacity and theoretical annual enrollment for the most widely required RMIN courses if one assumes the program grows to 40 RMIN majors and another 40 students pursuing either the RMIN minor or certificate. Furthermore, this analysis assumes a relatively uniform distribution of students across class years (i.e., freshman, sophomore, etc.) and that each student enrolls the courses required for their respective program pursuit in the typical sequence (e.g., RMIN 200 in freshman or sophomore years, RMIN 320 in junior year, RMIN 489 in senior year, etc.) To aid interpretation of the chart, examine the RMIN 252 row. With 40 RMIN declared majors, it is assumed that one-fourth of them (i.e., 10) will need to take RMIN 252 in a given year. With 20 RMIN minors and 20 RMIN certificate students, one-fourth of each (i.e., 5) will also require RMIN 252 in a given year. The sum of these figures (10 + 5 + 5) is equal to the “Annual Capacity” of the course, as it is currently staffed and offered. Note that there is “slack” in RMIN 200 and BLAW 330 (the two courses labeled with asterisks), but these courses are routinely taken by non-RMIN students so some of this slack capacity will be absorbed by those non-RMIN students. RMIN 454 and RMIN 489 also have slack, but little can be done about that without exceeding capacity in other courses.

Courses	Annual Capacity	Enrolled RMIN Majors	Enrolled RMIN Minors	Enrolled RMIN Certificate
RMIN 200*	80	10	5	5
RMIN 252	20	10	5	5
RMIN 253	20	10	5	5
RMIN 320	20	10	5	5
BLAW 330*	20	10	5	NR
RMIN 454	20	10	NR	NR
RMIN 489	20	10	NR	NR

(NR=Not required)

These annual capacities reflect the reality that many of the RMIN courses are offered fully online or blended delivery. These delivery methods are necessitated by the fact that some students are degree-completion students who are employed and who prefer and/or require online courses. Ideally, the program would like to achieve enrollment levels twice as high as the current ideal levels to justify additional faculty and offer students a choice taking fully online or fully in-seat courses.

If the current number of enrolled students is less than the ideal number, outline program plans to increase student enrollment.

The RMIN program has been and continues to pursue program marketing initiatives intended to increase enrollment and achievement of the previously discussed strategic goal of 40 enrolled RMIN majors. A 2016-17 fund-raising campaign specifically aimed at funding program marketing efforts raised \$15,000 by spring 2017. Simultaneously, the program engaged student members of the American Marketing Association RSO to plan and execute marketing activities in fall 2016, and this engagement has continued annually through spring 2019. This partnership has resulted in a number of promotion and marketing efforts including:

- Mailings to high school business teachers and insurance industry professionals
- Campus signage, including digital signage
- Campus “pluggers”
- On-campus student mailings
- Program features in the Dean’s showcase display

Moreover, the program pursues collaborative efforts with other Ferris State programs to highlight opportunities for students willing to add the RMIN minor or certificate to their degree. Program leadership proactively engages Admissions office recruiters and Management Department professional advisors to prepare them for conversations they might have with prospective RMIN students. Program leadership also participates in multiple recruiting events (e.g., NACAC, CapCAN, MI Future) and venues each academic year.

The RMIN program supports a concurrent enrollment relationship with Ingham County’s Wilson Talent Center, which may lead to some of those high school students choosing to continue their RMI education at Ferris State. The program also has established a relationship with Lansing Community College whereby graduates of its nascent RMI Associate’s degree program may continue with Ferris State to complete the RMIN Bachelor’s degree. Still in the works are ideas born from the advisory board’s select committee on enrollment initiatives, including plans to facilitate “Ferris State RMI Career Night” events at various Michigan insurance employers’ headquarters, and the possibility of a “Ferris RMI Day” on-campus event to introduce students to the opportunities in the industry. The program intends to continue using the services of the American Marketing Association students to continue promotion and marketing efforts which have impacted the program’s positive enrollment trend to date.

If the current number of enrolled students is equal to or greater than the ideal number, answer the following:

- Evaluate the determination that the program is at or has exceeded capacity in relation to stated programs goals and strategic plan(s).
- Evaluate the option of increasing student enrollment in relation to stated program goals, program strategic plan(s), and current and projected market conditions.
- What resources (faculty, staff, space, equipment, etc.) would be required to increase enrollment?
- What would the ideal number of enrolled students in the program be assuming the requisite additional resources were made available?

As the RMIN program still has room to grow, this section is not relevant at this time.

Evaluate the overall “enrollment – headcounts” trends within the program.

The RMIN enrollment trend is clearly positive, although the current trajectory does not assure achievement of the strategic goal of 40 RMIN majors by fall 2022. It is possible that the larger demographic trend of declining college enrollment will produce a formidable headwind for the RMIN program’s future enrollment growth. Nevertheless, the program intends to continue pursuing marketing and promotion activities to capture an increasing share of students, even in a shrinking overall student population.

How does the program address “enrollment – headcounts” trends within the program (general) and how will the program address “enrollment –headcounts” trends reported (specific?)

The RMIN program monitors enrollment trends each semester, and reports accordingly to the advisory board. The RMI industry is in the midst of a well-documented “talent crisis” (see [Demand section](#) which includes relevant citations), so increasing our enrollment is not just a pursuit that is in the interest of preserving and advancing the Ferris State RMIN program, but rather it is an integral part of fulfilling the program’s mission to develop talent for the industry. Specifically, the program and its advisory board is not content to merely consume and comment on the enrollment trends. Action will be taken, particularly if there are signs of a flattening or declining enrollment trend. It is impossible to predict what actions the advisory may take or recommend without engaging in endless hypotheticals about future circumstances. As an example of specific steps that might be taken, consider this recent history: In 2017 it appeared that program enrollment growth was leveling off. In response, the advisory board formed a select subcommittee on enrollment initiatives. The committee identified several options for enhancing enrollment including joint hosting of RMI Career Night events at major Michigan RMI employers, hosting a “Ferris RMI Day” on the Big Rapids campus, offering employment guarantees, and hiring a dedicated admissions representative for the program. As of this writing, the first two options are being actively explored.

STUDENT CREDIT HOUR TRENDS

Report the summer, fall, spring, and fall plus spring (F + SP) student credit hours generated over the past five years.

<u>Year</u>	<u>Summer</u>	<u>Fall</u>	<u>Spring</u>	<u>F + SP</u>
2013-14		36	54	90
2014-15		60	63	123
2015-16		78	213	291
2016-17		120	207	327
2017-18	42	162	258	420

Source: APR 2013-18 Productivity Report

Evaluate overall “student credit hour” trends within the program.

How does the program address “student credit hour” trends within the program (general) and how will the program address “generated student credit hours” trends reported (specific).

As with program enrollment, the RMIN program has also routinely monitored and reported the enrollment levels in individual RMIN courses (which “student credit hours” purports to measure). It is reasonable to expect that a newly revived program will initially incur low enrollment in its courses, which was apparent between 2013 and 2016. The program also recognizes that certain courses are “core” to the program and must be taken by all students pursuing either the RMIN major, minor, or certificate. Some of these courses, such as foundational risk management courses, are also required or strongly encouraged among students outside the RMIN program. It is this group of core courses that have experienced the most student credit hour growth, especially since 2016. These courses include RMIN 200, 252, 253, and 320.

It must also be noted that the RMIN curriculum re-engineering of 2016 made a strategic choice to create program distinctiveness by offering RMIN students an “area of emphasis” option, and offering a variety of “elective” courses, some of which are very distinctive to Ferris State. A prime example of this is RMIN 401 (Risk & Insurance Technologies), which introduces students to technology platforms frequently used in the RMI industry. These “elective” courses continue to experience single-digit enrollment levels because of their elective nature and the relative small (but growing) size of the RMIN program.

The program continues to focus on overall program enrollment growth (major, minor and certificate), which would trigger a corresponding effect on student credit hour trends, even among the elective courses within the program. Academic advising helps students to identify those courses most appropriate to each student’s particular area of emphasis interests and aptitudes. Serving our students’ best interests will go further toward growing the RMIN program than blindly steering students into course sections that happen to have the lowest enrollment levels.

PRODUCTIVITY

Report the summer, fall, spring, and fall plus spring (F + SP) SCH/FTEF for the last five years.

Report the University average SCH/FTEF.

<u>Year</u>	<u>Summer</u>	<u>Fall</u>	<u>Spring</u>	RMIN	COB	FSU
				<u>F + SP</u>	<u>F + SP</u>	<u>F + SP</u>
2013-14		72.00	216.00	240.00	577.75	469.11
2014-15		120.00	126.00	246.00	563.33	460.26
2015-16		156.00	233.99	206.38	547.23	456.41
2016-17		160.00	165.60	327.00	552.55	451.73
2017-18	168.00	216.00	206.40	420.00	541.53	453.03

Source: APR 2013-18 Productivity Report

Evaluate overall “productivity” trends within the program including how the program SCH/FTEF compares with the University average.

Productivity is demonstrating a positive trend, as is expected for a program whose enrollment at both the program and individual course level is growing. More RMIN course sections are approaching or meeting section caps, while the program continues to operate with one tenured faculty and one adjunct faculty. For the 2017-18 year, RMIN program productivity is only 8% below that of the University average.

How does the program address “productivity” trends within the program (general) and how will the program address “productivity” trends reported (specific).

The program acknowledges that continued growth in program enrollment and commensurately in the individual course enrollment will have a positive effect on productivity metrics. Enrollment growth continues to be a strategic goal and primary objective for the RMIN program.

ENROLLMENT – RESIDENCY

Report the number of enrolled students from Michigan (“resident”) and the number enrolled from out-of-state (“non-resident”) over the past five years.

Report the average age of enrolled students over the past five years.

Report the average GPA of enrolled students over the past five years.

Report the average ACT of enrolled students over the past five years.

<u>Term</u>	<u>Geographic Region</u>			<u>Average Age</u>	<u>Average GPA</u>	<u>Average ACT</u>
	<u>Michigan</u>	<u>Non-Mich.</u>	<u>International</u>			
Fall 2014	3	1	0	21	3.40	23.75
Fall 2015	9	0	0	24	3.34	21.75
Fall 2016	10	0	0	21	3.39	21.40
Fall 2017	11	0	0	21	2.91	22.00

Fall 2018 14 0 0 23 3.17 21.38

Source: APR 2018 Enrollment by Geographic Origin, Age FSU GPA, and ACT

Evaluate overall “enrollment – residency” trends within the program.

As the program enrollment is still relatively low, we lack a statistically significant sample size to draw conclusions from this information. As with most Ferris programs, the RMIN BS program attracts primarily Michigan-based traditional (i.e., early 20’s) students.

How does the program address “enrollment – residency” trends within the program (general) and how will the program address “enrollment –residency” trends reported (specific).

The program is not currently monitoring and has no immediate plans to monitor this granular data. In this early stage of program growth, there is an insufficient sample size from which to draw conclusions.

ENROLLMENT – GENDER AND ETHNICITY

Report the number of enrolled students by gender over the past five years.

Report the number of enrolled students by ethnicity over the past five years.

Report the number of full time and part time students over the past five years.

<u>Term</u>	<u>Enrolled</u>	<u>Gender</u>		<u>Ethnicity</u>		<u>FT/PT</u>	
		<u>Male</u>	<u>Female</u>	<u>Hispanic</u>	<u>White</u>	<u>Full Time</u>	<u>Part Time</u>
Fall 2014	4	3	1	0	4	4	0
Fall 2015	9	5	4	1	8	8	1
Fall 2016	10	6	4	1	9	10	0
Fall 2017	11	5	6	1	10	10	1
Fall 2018	14	9	5	0	14	14	0

Source: APR 2014o8 - 2018o8 Enrollment by Gender and Ethnicity

Evaluate overall “enrollment – gender and ethnicity” trends within the program.

Once again, the data population is too small to draw meaningful conclusions.

How does the program address “enrollment – gender and ethnicity” trends within the program (general) and how will the program address “enrollment –gender” trends reported (specific).

At this early date in the RMIN program’s rebirth, this data is not closely monitored. However, the program does recognize that the RMI industry is historically dominated by white males. This has been changing in recent decades. According to the United States Department of Labor’s Bureau of Labor Statistics¹, among the nearly 2.8 million people employed in the “insurance carriers and related activities” classification, 59.7% were women, and 19.8% were non-white in 2018. Compare this to a similar BLS report for 2002 when only 45% were women, and 12.6% were non-white. The RMI industry is actively seeking greater diversity in its workforce and the RMIN program is making a deliberate effort to highlight this by featuring students and alumni who are either female or minorities when conducting outreach to prospective students. It is important that we dispel the old-fashioned notion that risk management and insurance careers are primarily for white males. In doing so, the RMIN program benefits all students and supports the university’s core value of diversity.

(¹ <https://www.bls.gov/cps/cpsaat18.htm>)

RETENTION

Report the percentage of students who chose to enroll in a second year in the program after having completed their first (AKA – “first year retention”) over the last five years.

***Note - this number can be found under the “Year 2” heading labeled as “% Still Enrolled In...”**

University-provided reports offer little useful information in this area. The report shows only one student entering the INRM (forerunner to RMIN) program in Fall 2014, and 100% retention in years 2, 3, and 4. The reports provide no data whatsoever for students entering the program in subsequent years, nor for the RMIN program which replaced INRM in 2016.

Using the program’s own records, the second year retention rates are as follows:

<u>Term of Initial Enrollment</u>	<u>N</u>	<u>Second Year Retention %</u>
Fall 2014	2	50%
Fall 2015	4	50%
Fall 2016	3	100%
Fall 2017	10	80%

Furthermore, the program coordinator can state that the students who continue with the program for a second year, also complete and graduate from the program.

Evaluate overall “retention” trends within the program.

The retention trend is favorable, though volatile because of small numbers.

How does the program address “retention” trends within the program (general) and how will the program address “retention” trends reported (specific).

This is yet another metric which has not been formally monitored by the program, primarily because retention of students has not been an obvious problem. There will always be students who change their major, and a small number of early enrollees in the RMIN program have done so, most before they have even taken their first RMIN course. The program has taken great pride in the growing program enrollment in which retention and graduation rates have been favorable, such that attrition of students is not considered a problem that needs addressing. Naturally, as the program enrollment growth continues, retention rates will be more closely monitored and reported to the advisory board so that actions, when warranted, can be taken.

PROGRAM GRADUATES

Report the number of program graduates from the Big Rapids campus over the last five years.

<u>Academic Year</u>	<u>BS</u>	<u>Cert</u>
2014-2015	1	1
2015-2016	3	0
2016-2017	4	0
2017-2018	6	4

Source: APR Graduates from 201305 through 201801

All graduates are “On-Campus” - The program has had no off-campus or on-line graduates.

Report the number of program graduates from off campus over the last five years.

None

Report the number of fully online program graduates over the last five years.

None

Evaluate overall “program graduates” trends within the program.

The trend of program graduates tracks with the positive trend of enrollment and retention.

How does the program address “program graduates” trends within the program (general) and how will the program address “program graduates” trends reported (specific).

This metric goes hand-in-hand with retention, which has not been an issue for the small but growing RMIN program. Students who stay with the program do ultimately graduate from the program. This is another metric that will be more closely and formally monitored as the

enrollment grows. It should be noted that there is also a growing population of students completing the RMIN minor, especially among those majoring in Business Administration and Actuarial Science. This is not reflected in the above metrics, but is another favorable trend for the RMIN program.

SIX YEAR GRADUATION RATE

Report the percentage of students initially enrolled in the program who either graduates from the program itself or from another FSU program over the past five years. *Note – this number can be found under the “Year 7” heading labeled as “% Persisters.”

The University-provided reports offer no data of this kind for the RMIN program.

Evaluate overall “six year graduation rate” trends within the program.

At this early stage in the program’s life, this is an irrelevant question.

How does the program address “six year graduation rate” trends within the program (general) and how will the program address “six year graduation rate” trends reported (specific).

As of this writing, there are no “persisters” in year 7 of the program, and given the relatively small number of students that have completed the program to date, the program coordinator can unequivocally state that none have required more than five years at Ferris State to do so.

GRADUATE AVERAGE GPA

Report the average FSU GPA of program graduates over the past five years.

<u>Academic Year</u>	<u>Average GPA</u>	<u>Min. GPA</u>	<u>Max. GPA</u>
2014-2015	NA	NA	NA
2015-2016	NA	NA	NA
2016-2017	3.40	3.07	3.75
2017-2018	3.00	2.49	3.81

Source: APR Graduates Average GPA

Evaluate overall “graduate average GPA” trends within the program.

Considering the small population, and the fact that the University-provided reports seem to be incomplete (i.e., the APR reports show some BS graduates in 2014-15 and 2015-16 but provide no GPA data for those years), this is unworthy of further comment.

How does the program address “graduate average GPA” trends within the program (general) and how will the program address “graduate average GPA” trends reported (specific).

The program maintains a very close academic advising relationship with each student, which is a necessity to ensure effective use of the “area of emphasis” portion of the RMIN major. This also

facilitates a closer monitoring of student GPAs which can be a focal point of advising conversations, when warranted. Furthermore, the curriculum aligns five “core” courses with the Chartered Property and Casualty Underwriter (CPCU) professional designation such that students achieving at least a “B” grade in these courses are eligible to apply for a CPCU exam waiver in any two of the five courses. The value of the CPCU designation and corresponding exam waivers provides a powerful incentive for RMIN students to enhance their GPA performance.

GRADUATE AVERAGE ACT

Report the average ACT of newly enrolled students into the program over the last five years.

<u>Term</u>	<u>N</u>	<u>Average</u> <u>ACT</u>	<u>RMIN BS</u>	
			<u>Minimum</u> <u>ACT</u>	<u>Maximum</u> <u>ACT</u>
201408	4	23.75	20	27
201508	9	21.75	16	26
201608	10	21.40	16	28
201708	11	22.00	16	28
201808	14	21.38	17	31

Source: APR Enrollment by Geographic Origin, Age, FSU GPA & ACT

Report the average ACT of program graduates for the last five years.

<u>Academic Year</u>	<u>RMIN BS</u>			<u>RMIN Cert</u>		
	<u>Average</u> <u>ACT</u>	<u>Minimum</u> <u>ACT</u>	<u>Maximum</u> <u>ACT</u>	<u>Average</u> <u>ACT</u>	<u>Minimum</u> <u>ACT</u>	<u>Maximum</u> <u>ACT</u>
2014-2015	NA	NA	NA	NA	NA	NA
2015-2016	NA	NA	NA	NA	NA	NA
2016-2017	19	16	21	NA	NA	NA
2017-2018	23	16	28	26	22	31

Source: APR Graduates Average ACT

Evaluate overall “graduate average ACT” trends within the program including a comparison between average ACT at enrollment and average ACT of students graduating from the program.

This would be a meaningless analysis at this point in time.

How does the program address “graduate average ACT” trends within the program (general) and how will the program address “graduate average ACT” trends reported (specific).

At this point in time, the program does not monitor these metrics.

STATE AND NATIONAL EXAMINATIONS

How does the program address “state and national examinations” trends within the program (general) and how will the program address “state and national examinations” trends reported (specific).

There are several opportunities within the RMI industry for licensure and/or professional designations. However, these licenses and professional designations may not be necessary or even appropriate for students, depending on their particular career orientation. Furthermore, many certifications require industry work experience in addition to successful examinations. Although one program outcome is to “achieve tangible progress toward recognized insurance industry professional designations,” this does not mean that students will complete or attain any specific license or professional designation within the measurable scope of their Ferris State RMIN education. As previously described, RMIN students have the opportunity to leave Ferris State with 25% of required CPCU exams waived, along with a special “CPCU for Collegiate Studies” certificate that they may immediately include in their resume. To date, since the updated RMIN curriculum became effective in 2016 and measurement of the aforementioned program outcome commenced, 100% of RMIN majors have achieved this outcome. For students pursuing careers in the insurance agency segment of the business as a licensed producer (i.e., insurance sales), a state-issued license is required. To that end, the program offers RMIN 305 (Property & Casualty Licensing), a course that satisfies the pre-licensing education prerequisite for taking the state licensing examination. In the brief history of the updated RMIN curriculum, no students have availed themselves of this option to date. Having said that, there have been at least three RMIN students who successfully completed the property and casualty (and even the life and health) licensing process and examinations on their own, during or before their time in the RMIN academic program.

The program is anecdotally aware of several graduates who are proceeding to work toward completion of the “full” CPCU designation, licensing (of various kinds), and other domain-specific designations that would not have been reasonable to pursue during their college career. A prime example of the latter is a 2017 graduate who has prospered as an agribusiness insurance underwriter, successfully acquiring the “Agribusiness and Farm Insurance Specialist” (AFIS) designation within two years of graduation.

In summation, the RMIN program encourages and measures progress toward meaningful industry credentials, but does not (nor should it) require or measure actual attainment of these credentials during students’ academic careers. To do so would imply that all RMIN students should attain an industry credential during college, which would result in many students pursuing credentials solely for the sake of the program, and end up with industry credentials inconsistent with their career path.

Program Value beyond Productivity and Enrollment Numbers

Highlight the positive impacts the program has on the department, college, and university that extend beyond enrollment, student credit hour, and other ‘hard’ measures of program success.

In response to the RMI industry “talent crisis” and a desire to fulfill the program’s mission to help mitigate that crisis, the RMIN program has embarked on many promotion and recruiting opportunities. The RMIN program coordinator has functioned as an extension of the admissions and recruiting staff, promoting the RMIN program and its many career opportunities, Ferris’s College of Business and the entire university. First, the RMIN program coordinator has been served as both an exhibitor and session presenter at the annual Michigan Business Educators Association meeting. Other venues and events in which Dr. Brown has promoted the program include the Michigan Association of Insurance Agents annual convention, multiple “Insuring MI Future” events, and Capital Area College Access Network recruiting events (information on these events can be found at the links below).

- <http://www.mbea-online.org/convention>
- <https://www.michagent.org/convention/home>
- <https://www.insuringmifuture.org/>

These activities of the RMIN program coordinator have resulted in heightened visibility for the University and the College of Business.

Other positive impacts have resulted from the collaborative nature of the RMIN program. Students from several disciplines have benefitted from rounding out their education with an RMIN minor or certificate; RMIN programs are particularly common among Business Administration and Actuarial Science majors. Additionally, other programs (Fleet Management, Heavy Equipment, Construction, and Hospitality Management, to name a few) have found value in encouraging (or in some cases, requiring) students to develop basic risk management and insurance knowledge relevant to their career plans. Students from these programs frequently enroll in RMIN 200. As of this writing, the RMIN program coordinator has initiated collaborative conversations with Ferris faculty and program leaders in the marketing department, criminal justice, automotive technology, and construction management, seeking more formal pathways for students to benefit from cooperation between RMIN and these other programs. This effort advances the university’s core values of collaboration and opportunity.

Yet another positive impact related to RMIN’s collaborative nature is that RMIN faculty have been guest speakers in non-RMIN classes (e.g., MGMT 350) and with student RSO’s (e.g., Delta Sigma Pi). These collaborations serve to broaden student perspectives, and help them see how risk management and insurance concepts are intertwined in the real world.

Highlight the positive impacts the program has on the community and other external stakeholders.

RMIN students are regularly engaged both with the program's stakeholders and their communities.

First, as the RMIN program has grown, it has become more able to place interns with industry stakeholders. Its emphasis on experiential learning, especially its numerous field trips, has showcased risk management and insurance operations by area employers such as Meijer, Gordon Food Service, Farmers Insurance, and Auto-Owners Insurance. These experiential learning initiatives allow some of Michigan's premiere employers and RMIN stakeholders to highlight their operations and companies, and advertise opportunities to students.

Second, the Gamma Iota Sigma chapter (RMIN student RSO) also engages in regular community service activities as encouraged by the national Gamma organization through its chapter-by-chapter scoring system. This includes participation in campus-wide events such as Big Event and Relay for Life.

Program Flexibility and Access

Report the number of offsite locations.

The RMIN program has conducted concurrent enrollment classes at the Ingham County Wilson Talent Center since Fall 2015. This program has allowed high school students to earn credit in the following Ferris State courses: RMIN 200, RMIN 252, RMIN 253, and RMIN 305. Concurrent enrollment instructors have been mentored by Dr. Brown.

Report the online availability of program offerings.

Although RMIN is not a true “online” program (due to general education and business core requirements), most RMIN courses are offered in a fully online format. This is particularly helpful for students pursuing the RMIN minor, and especially for degree-completion students. The 12-credit RMIN certificate can be completed almost entirely online, with one class currently offered in a blended format. With continued program growth, the program intends to offer an additional fully online section of RMIN 253, thereby making the RMIN certificate achievable as an entirely online program.

Report options for evening or weekend classes.

Though not specifically designed as an evening or weekend class, the capstone course for RMIN majors (RMIN 489) has historically been conducted during evenings, so as to facilitate guest speakers for the seminar-style course. No other evening or weekend RMIN courses are offered.

Report options for accelerated program completion.

There is no formal accelerated program completion option for RMIN. However, students entering the program from one of several Michigan high school programs affiliated with either Ferris State, Olivet College, or Northwood University, may bring with them transferrable RMIN credits from those high school programs, potentially reducing their time to degree.

Report options for summer program offerings.

Increased demand, both from RMIN and non-RMIN students, for the foundational RMIN 200 course has justified online summer sections of the course since 2017.

Describe any multi entry points available for students entering the program.

A student may enter the RMIN program in many different ways. Traditional high school graduates may enter Ferris either as freshman in pursuit of a four-year degree, or as a transfer student with transfer credits that may satisfy many program course requirements. As mentioned above, Michigan high school students who participated in high school RMI programs affiliated with the major in-state RMI collegiate programs (Ferris, Olivet, and Northwood) can also enter the program with some requirements completed. Non-traditional, adult learners can enter the program in pursuit of the 12-credit certificate, or as a degree-completion student with previous collegiate credits they may apply toward finishing their four-year degree.

Evaluate program trends related to “flexibility and access.”

The RMIN degree’s “area of emphasis” structure offers considerable flexibility for students to tailor their degree, including the integration of a minor into their degree program. As an example, some students have attained a finance minor or data analytics certificate with their RMIN BS degree, preparing themselves for specialties within the RMI industry for which they have both interest and aptitude. The program’s desire to maintain an online instructional presence intentionally provides maximum flexibility and accessibility for all students, including and perhaps especially those non-traditional, degree-completion, and “accidental” insurance professionals seeking to enhance their education and/or opportunities for promotion.

How does the program address “flexibility and access” within the program?

The RMI industry encompasses a wide variety of career opportunities, and attracts many workers who did not previously seek an RMI career. Accordingly, the RMIN program places considerable emphasis on maintaining the program’s flexibility and accessibility to a diverse population of students with a diverse set of goals. These notions are paramount considerations in curriculum design, delivery formats, and course scheduling.

Visibility and Distinctiveness

VISIBILITY AND DISTINCTIVENESS

Highlight unique program features and benefits that provide a competitive advantage over competing programs.

Ferris State's RMIN program stands out among RMI programs in higher education because of its flexibility, the variety of programs offered, its distinctive courses and its compatibility with industry credentials. First, its unique flexibility is demonstrated by the amount of credit hours allotted to degree-seeking students to develop an area of emphasis. Few other RMI schools give their students 18 credits within the RMI major to develop a personalized area of specialization.

Second, Ferris offers RMIN credentials ranging from a four-course certificate to a BS degree. This enables and encourages students to engage with RMI concepts at a depth commensurate with their primary area of study and their career goals. In particular, students majoring in Business Administration, Actuarial Science, Criminal Justice, Finance, Marketing, and other majors use the skills learned while pursuing an RMIN minor or certificate to better prepare themselves for roles as claims adjusters, fraud investigators, insurance-linked securities specialists, insurance producers, and other RMI jobs.

Third, Ferris offers students distinctive RMIN course options that they are not likely to find at nearby competing institutions. Ferris offers courses such as RMIN 401 (Risk & Insurance Technology) and RMIN 489 (Risk & Insurance Seminar). The latter course serves as the capstone for RMIN majors, and is structured as a seminar course including several guest speakers from industry. RMIN 489 also emphasizes "soft skills" coveted by RMI employers, and a module on ethics, which supports the university's core value of ethical community.

Last, Ferris has an articulation agreement in place with The Institutes¹ under which holders of certain CPCU coursework receive Ferris academic credit, and Ferris students who complete certain RMIN courses may obtain exam waivers toward their CPCU designation.

Evaluate program policies and procedures designed to market and promote unique program features and benefits.

All of aforementioned distinctive features and benefits figure prominently in the promotion of the program at various recruiting events, and in the specific marketing campaigns (previously described) which have been designed and executed by American Marketing Association students in consultation with the RMIN program coordinator.

COMPETITIVE PROGRAMS

Identify and describe competing programs.

¹ The Institutes (www.theinstitutes.org) are a nationally recognized knowledge partner providing educational activities in the fields of risk management and property-casualty insurance.

The most noteworthy competing program is the RMI program at Olivet College. Olivet has continuously offered RMI education for several decades, unlike Ferris State, whose program lapsed in the early 2000s. Through much of the 1980s and 1990s, college-age aspiring insurance professionals in Michigan had only two in-state collegiate options: Ferris State and Olivet. In fact, RMI degree programs were relatively rare nationally at that time.

Towards the turn of century, Ferris State's program waned and eventually closed leaving Olivet College without competition in Michigan for roughly ten years. Olivet took great advantage of its ten-year monopoly, growing its program to 138 students (among a total Olivet student population of roughly 1,000) by 2015. As such, Ferris State's RMIN reemergence in 2013 faced a credibility challenge.

In recent years, Olivet's RMI undergraduate enrollment has declined to 124 in 2017. The exact current program enrollment at Olivet is not available, but Ferris's RMIN program coordinator believes Olivet to have approximately 100-110 RMI students, compared to Ferris State's 20 (expected in fall 2019) RMIN majors. Olivet College has also leveraged its consistent reputation and strong undergraduate enrollment to become one of very few institutions in the United States to offer a Masters of Business Administration in Insurance. Enrollment in this graduate program is unknown, but it draws students nationally as it is offered exclusively online, and it is a popular option among Olivet undergraduates after they begin their careers. Overall, despite a total undergraduate enrollment of 1,040 (<https://www.olivetcollege.edu/about/oc-quick-facts/>), Olivet College remains the dominant RMI educator among Michigan institutions of higher learning.

Evaluate competing program's features, benefits, or other modes of operation that represent a competitive advantage over FSU's program.

Compared to "little" Olivet College, Ferris State clearly offers many advantages of a larger public institution with greater resources and lower tuition. Also, the Ferris RMIN program offers more degree options via the major, minor, and certificate, as well as some distinctive RMIN courses not offered by Olivet. Within the RMIN program, Ferris State's student-to-faculty ratio is similar to that of Olivet, and FSU's program is at least on a par with Olivet with regard to experiential learning opportunities. Both Ferris State and Olivet offer students CPCU exam waiver and insurance licensing opportunities.

The primary competitive advantage that Olivet's RMI program has over the Ferris State RMIN program is simply its reputation as a consistent RMI educator with a critical mass of students. The RMI industry is very strongly relationship-oriented, so the consistent and deep history of the Olivet College RMI program results in generational influences (i.e., a prospective student's parent attended Olivet and had a successful RMI career, so the student attends Olivet to study RMI), and the critical mass of students ensures a bountiful peer network as Olivet graduates enter the RMI workforce.

Another competitive advantage for Olivet is its large and thriving Gamma Iota Sigma (GIS) chapter. Although Ferris also has an active GIS chapter, it is much smaller than Olivet's. Olivet's larger GIS chapter allows it to take on more activities and offer more opportunities. To be sure,

the GIS chapter size and activity-level difference is to be expected given the difference in overall program enrollment between the two schools. However, there is a structural difference to consider. At Olivet, all RMI students are required to enroll in a 1-credit seminar course each semester meeting weekly which, for all intents and purposes, is the Gamma Iota Sigma organization. This overcomes the common RSO problem of students being unable to attend meetings due to schedule conflicts, or simply choosing not to engage in the RSO. For Olivet RMI students, this 1-credit course makes GIS membership and participation an essentially mandatory part of the curriculum.

What features, benefits, or other areas of competitive advantage can be emulated from competing programs that would improve the program at FSU?

Ferris State's RMIN program cannot simply emulate the "critical mass" of enrolled students at Olivet. The FSU RMIN program is growing but has a long way to go before it approaches the size of Olivet's program enrollment. There may be some emulation opportunities with the Ferris Gamma Iota Sigma chapter to increase student engagement. The RMIN program is actively considering ways to encourage more students to join and become active in the GIS chapter, short of a de facto integration into the curriculum, as Olivet has done. Olivet's approach of blurring the line between academics and RSO participation is not currently of interest to the program leadership nor the advisory board. One idea under consideration is restricting field trip and conference attendance to those students with active GIS memberships, but program leadership is reluctant to "throttle" such meaningful experiential learning opportunities in that fashion. In fact, some of the RMIN program's enrollment growth has resulted from non-RMIN students being sufficiently intrigued by a RMIN experiential learning event so that they change their major to RMIN. If such opportunities were restricted to GIS members, this recruiting avenue would be closed off.

Finally, one more activity is under consideration that is not an emulation of Olivet, nor is it even competitive by nature. In decades past, when Olivet and Ferris State were the only two viable RMI academic programs in Michigan, the two schools conducted several "joint activities" (primarily via their respective GIS chapters) where students from both schools collaborated on field trips, conference attendance, service projects, or even simple social events. The Ferris State RMIN program leadership has attempted to revive that tradition to some extent. For example, a handful of RMI students of both schools attended a Grand Rapids Griffins hockey game together, and students of the two schools have been increasingly "finding" one another and socializing at various industry conferences and events. The 2015 field trip to Farmers University in Caledonia, Michigan was also jointly sponsored, with both Ferris and Olivet students in attendance. More of this activity should foster greater learning and networking between the two schools, promote the Ferris core value of collaboration, and perhaps accelerate the demise of the perception that Olivet's RMI program is superior to the reborn/fledgling RMIN program at Ferris. More interaction between the students of the two programs could begin to develop a new perception of the two programs as "equals" within the Michigan RMI academic environment. This would restore the balance present between the two programs during the latter stages of the 20th century.

Evaluate program policies and procedures at FSU designed to benchmark competitor programs.

The formal triennial curriculum review (currently underway) of the RMIN academic program includes a specific element to review and consider how Ferris's RMIN program stacks up against competing institutions. In the current iteration of the review process, the sub-committee has been evaluating Olivet College and Butler University. Both have strong RMI academic programs and are geographically proximate competitors. While this formal process ensures that the Ferris RMIN program compares itself to relevant competitors at least every three years, in practice the program leadership is constantly mindful of the competitive environment.

Outline specific plans for program improvement based on analysis of competing programs.

The Ferris RMIN program feels that it is taking all appropriate measures to compete successfully against Olivet College. The strategic plan and all of its elements are geared toward reclaiming Ferris's position (from the 20th-century era) as "the" institution of choice for risk management and insurance education in Michigan. At this point in time, achieving this goal is mostly a matter of persistence and determination. It should be noted that many small private colleges (such as Olivet) have an uncertain future due to economic and demographic circumstances beyond their control. Olivet's successful run as the dominant RMI educator in Michigan may be a casualty of these circumstances, and if so, Ferris State RMIN stands to benefit. But to do so, Ferris must remain patient with the program's growth trajectory and continue to support its efforts, including but not limited to the willingness to run (rather than cancel) low-enrollment course sections that are key to the program's distinctiveness and flexibility.

PREEMINENT PROGRAM

The content in this section was authored by Mike Hubbel, a member of the Ferris State RMIN program's advisory board with deep familiarity of Temple University's RMI academic program, and a long-time RMI educator himself.

Identify and describe the preeminent program in the country similar to the program at FSU.

Temple University has provided collegiate education in insurance, risk management and actuarial science since 1923, the oldest, continually running RMI program in the country. It is designated as a Global Center of Insurance Excellence (GCIE) by the International Insurance Society, a Center of Actuarial Excellence (CAE) by the Society of Actuaries, and is consistently ranked in the Top 10 by U.S. News & World Report. Temple offers undergraduate programs (BBA) in risk management and insurance, and actuarial science, Masters programs (MBA and MS) in Enterprise Risk Management and Actuarial Science, and a Doctoral program (PhD) in risk management and insurance. It is the largest undergraduate program (approximately 850 majors) and its Gamma Iota Sigma chapter, the Sigma chapter, has won 18 Edison L. Bowers Awards (best chapter overall). Temple employs 23 full-time faculty, including some of the top research faculty in the field, and three administrative staff. 12 RMI courses are offered; seven are required in the major.

The business school is accredited by AACSB. 75% of the RMI students have completed internships. The program has also established a Center for Enterprise Risk Management sponsored by a grant from the Risk and Insurance Management Society; the center currently hosts an ERM conference each spring.

Evaluate how the preeminent program in the country may have risen to that level.

1. Temple has a large business school (approximately 9,000 undergraduate and graduate business students), and the faculty were able to make the Introduction to Risk Management course a requirement in the business major. Strict quality standards were created for the Intro course and the best of the RMI faculty were used to teach the course. The course is challenging and rigorous, including an emphasis on critical thinking and public policy issues. Students that perform well in the course begin to be recruited mid-semester and are invited to information sessions about the RMI and AS majors. The course is offered to approximately 2,500 students per year, and approximately 250 majors are recruited per year.
2. The Gamma Iota Sigma chapter is used to deliver a strong professional development program including high-level speakers each week, interview skills training, community service activities, social events, and career development workshops. These activities are required of students that want to attend the large RMI job fairs and internship fairs with RMI recruiters at Temple.
3. The program is strongly supported by insurers, brokers, agents, risk managers, and industry trade associations. The support includes financial support for the operations of the program, scholarships, job and internship placement, speaker programs and grants for special activities. Annual golf outings and awards dinners are also hosted.

What is the preeminent program in the country doing that the program at FSU could emulate to make program improvements?

1. Require an introduction to risk management course for all business majors at FSU.
2. Increase professional career development programming through the FSU Gamma Iota Sigma chapter, Upsilon:
 - a. Resume writing
 - b. Interviewing
 - c. Community service
 - d. Industry speakers
 - e. Social networking events with the industry
 - f. Visits to industry organizations
 - g. Attendance at industry conferences
 - h. Participation in case competitions
3. Write grant requests for program activities and scholarships.
4. Require participation in Gamma Iota Sigma professional development activities to qualify for scholarships and scholarship recommendations.

What would the program at FSU have to do in order to become the preeminent program in the country within ten years?

1. Require an introduction to risk management course for all business majors at FSU.
2. Expand the high school partnership programs and recruiting programs.
3. As the number of RMI and AS students increase, host an RMI career fair on campus, and increase the number of full-time RMI and AS faculty.
4. Formalize RMI research activities.

More information on competing RMI academic programs may be found at:

http://www.ambest.com/review/displaychart.aspx?Record_Code=274404

Demand

Why do students enrolled in the program choose FSU?

Anecdotal evidence among a small set of current and recent RMIN students indicate that most did not choose FSU because of its RMIN program; rather, they discovered the RMIN program after their arrival. For example, one of the most successful RMIN graduates to date came to FSU to play golf and major in Business Administration. This student interned with an insurance agent during the summer between his freshman and sophomore years, leading him to explore and subsequently enroll in the RMIN major. Several eventual RMIN majors began their FSU journey in a variety of other business majors and had Dr. Brown as their instructor for classes such as MGMT 301, 310, and 315. Intrigued by the experiences, stories, and examples shared by Dr. Brown, these students changed their major to RMIN.

Would students enrolled in the program choose the program at FSU if they had to do it over again?

Using a QuestionPro online survey instrument, current RMIN students were asked if they would choose to enroll in the Ferris State RMIN program if they had it do over again. Respondents were asked to respond on a 0 to 100 numeric scale where 0 was “absolutely not” and 100 was “absolutely yes.” There were six total respondents (representing approximately 16% of current program enrollees) with an average response of 93.83. It seems that current students are happy with their RMIN enrollment decision.

Would students enrolled in the program recommend the program at FSU to others?

Using a similar response scale, current students responded with an average of 93.5 to this question, indicating a clear willingness to recommend the FSU RMIN program to others. By examining the individual responses, and applying the Net Promoter Score methodology, the Ferris State RMIN program currently has a “world class” NPS of 84 with five promoters, one passive, and zero detractors.

Evaluate the projected market outlook for demand for program graduates.

The RMI industry has a strong demand for workers, based on demographic factors, the impact of technology on the industry, and other factors. Most importantly, workers in the insurance industry tend to be old. One-third of insurance producers are between the ages of 55 and 64¹, and one million current RMI employees will retire by 2027.² That means more than one-third of the current RMI workforce will retire in the next eight years. The GreatInsuranceJobs.com 2019 Insurance Industry Employment and Hiring Outlook³ included the following highlights:

- The insurance industry has an all-time record number of workers; 2.7 million now work in this industry, and this survey sees no signs of this slowing down. With an unemployment rate of 2% in the industry as compared with 3.9% in the USA, finding skilled talent to fill openings is challenging companies and will only get tighter in 2019. As 92% of companies currently have open jobs, the insurance industry is looking for a lot of workers.

- The top five positions insurance companies are looking to fill are: sales (brokers, agency, direct writer, life), claims, technology (data analytics), account managers (agency and brokers) and customer service professionals.
- Hiring challenges are numerous, and include the difficulty of sifting through unqualified resumes, finding skilled talent and understanding talent acquisition technology.
- Insurance companies are focusing on solutions to replace their retiring workforce.
- Although technology was predicted to eliminate jobs in the insurance industry, the industry continues to grow. Positions eliminated by technology are counterbalanced by new jobs in technology, marketing, robotics, actuarial, telematics, and data science.

In fact, a quick search of RMI industry trade press reveals a common perception that the industry is in the midst of a “talent crisis”. The following three links constitute a sample of recent articles highlighting the need for new, young RMI talent:

- “Talent Crisis Remains a Challenge”
(<https://riskandinsurance.com/talent-crisis-remains-challenge/>)
- “Insurance Industry Faces ‘Talent Crisis’”
(<https://www.wglt.org/post/report-insurance-industry-faces-talent-crisis>)
- “Insurance Industry Facing Competitive Labor Market”
(<https://www.insurancejournal.com/magazines/mag-features/2019/04/01/521800.htm>)

¹ <https://www.propertycasualty360.com/2016/11/21/12-ways-to-engage-millennials-in-insurance-and-finance-careers/>

² Jacobson Group and Deloitte

³ [http://images.greatinsurancejobs.com/pdfs/gij-whitepaper/Great Insurance Jobs 2019 Insurance Outlook.pdf](http://images.greatinsurancejobs.com/pdfs/gij-whitepaper/Great%20Insurance%20Jobs%202019%20Insurance%20Outlook.pdf)

Would alumni choose the program at FSU if they had to do it over again?

Using a QuestionPro online survey instrument, recent RMIN alumni (since 2014) were asked if they would choose to enroll in the Ferris State RMIN program if they had it do over again. Respondents were asked to respond on a 0 to 100 numeric scale where 0 was “absolutely not” and 100 was “absolutely yes.” There were 13 total respondents with an average response of 95.31.

Would alumni recommend the program at FSU to others?

Using a similar response scale, recent RMIN alumni responded with an average of 92 to this question, indicating a clear willingness to recommend the FSU RMIN program to others. By examining the individual responses, and applying the Net Promoter Score methodology, the Ferris State RMIN program current has an “excellent” NPS of 62, with nine promoters, three passives, and one detractor.

What do alumni say about the continued demand for program graduates?

Here are representative responses from recent FSU RMIN alumni:

“As the older work force is phasing out of the insurance industry, it is leaving plenty of space for newer talent to come in. Plenty of continued education as well that can help.”

“There are tons of jobs available. Ferris students in the RMI program are considered very knowledgeable and desired by companies inside of Michigan.”

“If you have an RMIN degree, you will be looked at in a higher regard and it definitely will benefit you in finding a job.”

“There are a lot of job opportunities, especially in the insurance industry.”

“The need is continuously increasing!! It is crazy how many people will be retiring soon and not enough people coming into the profession to make up for it.”

“The field is looking for employees and constantly growing.”

“I find that it helps to have insurance background, but it’s not necessarily what they look for. The market is really high right now and people are often hired with a different major.”

“It will only continue to grow”

What do faculty teaching within the program say about the continued demand for program graduates?

Program coordinator Dr. David A. Brown: “Every RMI professional that I encounter speaks openly of the challenges faced by the industry in finding new, young talent to replace a retiring boomer generation. While it is true that technology is changing the nature of the work and jobs in the industry, it is not eliminating the basic needs for prudent underwriters, empathetic claims adjusters, smart marketers, and creative analysts. Risk management is gaining prominence as a discipline, and insurance is one of the most recession-proof and stable industries in existence. The primary reason that the Ferris RMIN program was revived is due to the pleadings of past Ferris alumni who have built successful RMI careers and clearly see the need for new blood in the industry. The employment demand for graduates prepared to work in the RMI industry shows no signs of abating.”

Ingham WTC Instructor Monique Colizzi: “The demand for qualified talent within the insurance industry is growing. Within the next 7 years, more than 400,000 positions will need to be filled. Within the Lansing area, also known as the hub for insurance, our industry partner and other headquartered companies are anxious to hire the young talent Wilson Talent Center is producing. Geographically, a great location for my students, and knowing there is such a demand is another plus for my program.”

Adjunct Instructor Jenni Pattillo: “The demand for risk management graduates has never been higher. As baby boomers continue to retire, there is even a greater need for newly educated individuals to enter the risk management and insurance workforce. There is a new breed of risks businesses and society are exposed to now. Financial crisis, natural disasters, cyber-attacks, and terrorist threats have brought managing risks to the forefront. With these new threats, organizations understand the need to have a formal risk management structure in place. The next generation workforce will have a better understanding of how to address exposures to new threats and risks. Organizations are seeking individuals with a risk management background. Not to mention, the risk management and insurance industry is essentially recession proof because no matter what is happening with the economy, there will always be a need to manage risks.”

What do potential employers say about the continued demand for program graduates?

The following responses were received from Human Resources executives at various Michigan RMI employers:

“There is a great need for individuals in the insurance industry – [we] would love the opportunity to connect with some of the Ferris students. Growth and normal attrition will provide many opportunities now and within the next five years.”

“[We] need students willing to relocate, adapt quickly and analyze information and data.”

What do advisory board members say about the continued demand for program graduates?

The following representative responses are drawn from advisory board members, many of whom are RMI employers themselves:

“Insurance careers will be in demand due to the fact of the aging population of the current employees.”

“Highly in demand”

“Believe the demand is relatively strong. And, growing stronger.”

“Same trend as in recent years where talented and experienced people are leaving the industry and employers are finding difficulties in replacing them.”

“From a Risk Management perspective I believe employers are going to look for industry experience. However the degree will certainly give a significant advantage to a candidate.”

“From my vantage point, the demand is great.”

“My impression is that there is significant demand for graduates who are interested in, and trained in, this field.”

“We will always need people to calculate loss expectations, analyze risks, negotiate loss settlements, and design systems to help with those processes. I do not have a sense of the numbers that will be needed, although there currently seems to be difficulty in attracting young people to those type of careers.”

“The job placement/prospective appears to be very healthy and growing in the Risk/Insurance field.”

“Strong, but continued efforts to connect employers with students throughout Midwest.”

“I believe the demand for RMIN graduates in the field will continue to arise given that age of the current workforce.”

Evaluate overall “demand” trends within the program.

Overall demand trends are consistently positive and bode well for students who have the interest, aptitude, and wisdom to enroll in the RMIN program. The major challenge for the RMIN program, in the face of such strong employer demand for graduates, is attracting teenage students who often have stigmatized perspectives on the industry, to the program and the industry. One way the RMIN program attempts to do this is by focusing promotional messages on “insurance families” where mom and/or dad work in the RMI industry and it is more likely that one or more of their offspring will have a favorable view of an RMI education and career for themselves.

How does the program address “demand” trends within the program (general) and how will the program address “demand” trends reported (specific).

Constant interaction with the RMI industry, through the program advisory board, experiential learning hosts, and internship sponsors, ensures that the program has an accurate perception of employer demand for our graduates. As for the specifics of addressing this demand, it is a fundamental element of the program mission statement. As such, the RMIN program continues to strive for a high quality academic program and experience, but also an effort to attract and enroll more students in the program through myriad promotion and marketing efforts.

Student Achievement

Student success and involvement in activities that make a positive impact on their future are a positive reflection on the program. This section gives programs an opportunity to highlight activities and achievements of students within the program currently and from the previous five years.

Report the percentage of students who are members of a Registered Student Organization by year, for the past five years.

The RMIN program has no data on the percentage of RMIN majors who are members of any Registered Student Organization (RSO), though anecdotally it is likely close to 100% as RMIN majors tend to be a highly engaged group of students. Most relevant to this student population, membership in the Gamma Iota Sigma RSO affords them opportunities to network, hear from RMI industry guest speakers, and attend industry conferences. This particular RSO welcomes actuarial science and finance students in addition to RMIN students.

The program does not have precise RSO membership data for the past five years, but for the most recent academic year (2018-2019) Gamma Iota Sigma membership included five RMIN majors and seven RMIN minors/certificates from a total RMIN enrollment of 38 students. Thus, 32% of RMIN students are members of the Gamma Iota Sigma RSO.

Highlight student achievement in research over the past five years.

Some RMIN students have elected to pursue independent study research projects, or participate in competitive projects that required significant research. In 2014, RMIN minor Ethan Henderson undertook an independent study in which he produced a paper, "Underwriting Technology and its Effect on the Underwriting Process." This paper was presented to a panel of College of Business faculty. During Spring 2018, RMIN major Faith Austin pursued an independent study in enterprise risk management. Her work featured an independent research project yielding a paper, "Identifying Faults within Workers' Compensation and Areas to Improve." Neither of these papers were published.

Ferris State has also had two teams accepted into the international case study competition "Spencer-RIMS Risk Management Challenge." In 2016, RMIN major students James Freid, Melissa Klinger, and Cody Simons submitted a paper wherein LEGO was the case study subject. In 2017, RMIN major students Brianna Feldpausch, James Freid, Melissa Klinger, and Cody Simons submitted a paper wherein PayPal was the case study subject. While neither team made it to the final rounds of competition, participation provided them with valuable experience, and in both years some team members attended finalist presentations at the annual RIMS conferences in San Diego and Philadelphia.

In the spring of 2017, several Gamma Iota Sigma members conducted a survey of Michigan insurance employers and published their results as the "2017 Michigan Insurance Employers Survey." The published report may be found at <http://www.ferris.edu/business/wp-content/uploads/2013/02/2017-Michigan-Insurance-Employers-Survey-MIES-Final-Report.pdf>

A University press release regarding this research project may be found at <https://www.ferris.edu/HTMLS/news/archive/2017/june/rmi.htm>

Highlight student honors and awards received over the past five years.

In April 2017, graduating senior Cody Simons received the College of Business “Student Excellence Award” for his strong performance in class, program engagement, and extracurricular activities. The Gamma Iota Sigma chapter at Ferris State has received multiple awards from the national organization over the years, including a coveted “Black & Gold Award” for its work on the “2017 Michigan Insurance Employers Survey.”

Highlight student participation in community and other volunteer service.

Students active in the Gamma Iota Sigma chapter regularly participate in community service events throughout the year, including participation in the annual “Big Event” in the Big Rapids community.

How does the program address “student achievement” trends within the program (general) and how will the program address “student achievement” trends reported (specific).

RMIN program faculty actively encourage students to pursue both high academic achievement and to participate fully in co-curricular and extracurricular activities. The program coordinator has volunteered to serve as faculty advisor and mentor on these research and competitive projects. In the future, the program intends to continue to offer these types of opportunities to RMIN students, and encourage more of them to avail themselves of the opportunities.

Employability of Graduates

EMPLOYMENT POST-GRADUATION

The university's annual graduate follow-up report from Institutional Research & Testing provided little useful information for this section. The report included just a single response for the 2016-17 year, and the sole response indicated a 100% placement rate and a salary of \$50,000. The more meaningful data provided below was developed from a QuestionPro online survey of recent RMIN graduates conducted in June 2019.

Report the number and percentage of program graduates employed in their field of study one year post-graduation.

Based on a sample of 13 respondents, 11 respondents or 85% were employed in their field of study one year post-graduation.

Report the number and percentage of program graduates employed full time in their field of study overall.

10 of 13 (77%) RMIN alumni respondents are currently employed full time in their field of study.

Report the number and percentage of program graduates employed part time in their field of study overall.

1 of 13 (8%) RMIN alumni respondents are currently employed part time in their field of study.

Report the number and percentage of program graduates employed outside their field of study one year post-graduation.

1 of 13 (8%) RMIN alumni respondents were employed outside their field of study one year post-graduation.

Report the number and percentage of program graduates employed outside their field of study overall.

At present, only 1 of 13 (8%) RMIN alumni respondents are employed outside their field of study.

Report the number and percentage of program graduates accepted to graduate school one-year post graduation.

1 of 13 (8%) RMIN alumni respondents were accepted to graduate school one year post-graduation.

Report the number and percentage of program graduates accepted to graduate school overall.

In total, 1 of 13 (8%) RMIN alumni respondents have been accepted to graduate school.

Report the average yearly salary for program graduates who have graduated from the program within the last three years.

Program graduates from the last three years report an average annual salary of \$48,417. One respondent, who is not reflected in this average because they graduated from the RMIN program in 2015, reports an annual salary of \$61,000.

Evaluate program trends related to “employment post-graduation.”

The majority of program graduates have had no difficulty finding employment within their field of study, often before they graduate. Some of this can be attributed to the internship requirement for RMIN majors, as a successful internship frequently leads to a permanent job offer. Some students receive multiple job offers, affording them the luxury of choosing their optimal employment opportunity. Some students accept employment outside of the RMI field, but that is usually by choice. For instance, one RMIN major and 2018 graduate was offered positions in the RMI industry but opted for a finance position with a firm in Chicago, preferring to live in Chicago. Even in that instance, the position includes group benefits management duties, which are very much a part of the RMI industry. In summary, the ongoing “talent crisis” within the RMI industry bodes well for Ferris RMIN graduates to find employment either within their field of study, or very closely related to it. The survey responses from recent RMIN graduates as reported above confirm as much.

How does the program address “employment post-graduation” trends within the program (general) and how will the program address “employment post-graduation” trends reported (specific).

One requirement of all Ferris RMIN majors is that they create a LinkedIn.com profile and join the Ferris State RMIN Alumni group on LinkedIn.com. This activity is completed in the RMIN 489 capstone course and serves multiple purposes, not least of which is to teach and encourage students to develop and use valuable networking tools. This also allows RMIN program leadership to observe the career progression of these graduates, to the extent they continue to use the LinkedIn.com tool. It facilitates ongoing communications with the graduates, such as the survey invitation that was sent to them via LinkedIn.com for purposes of this APR report. This methodology provides the RMIN program with ongoing insight into the post-graduation employment trends of its graduates. Specifically, we are now observing employment shifts toward jobs seeking more data analytics and group benefit skill sets. It is expected that the triennial curriculum review committee will recommend course/content construction and/or revision to mirror such shifts.

STAKEHOLDER PERCEPTIONS OF THE EMPLOYABILITY OF GRADUATES

Report alumni perceptions of the program’s ability to prepare graduates for a career in their field of study.

Here are representative responses from recent FSU RMIN alumni:

“I think that it really helps prepare graduates for not only their future career but, also opens the possibilities of all of the avenues you can go down for potential career changes within the industry.”

“It prepares your [sic] for the insurance side but lacks in the risk management side.”

“I think Ferris does an excellent job of preparing students for their careers. It offers a great balance between insurance and risk management and students are able to customize their learning to follow different areas of interest.”

“I think the RMIN program at Ferris does a great job in getting students ready to work in their field of study by requiring an internship before graduation, so that student can get a taste of what the real world is like before they graduate.”

“I think the program should go more in detail regarding the different job opportunities and career paths that you can choose to go down after graduation.”

“In the internship I did, it provided a lot of help and prepared me quite well!”

“Outstanding program”

“Not many employers even know that Ferris has a program. But I think it prepared me a lot more than the people that went into insurance after graduation that didn't major in insurance.”

“Very high. Great topics of study.”

“The program is still in the working process but overall very good.”

“Really helped with CPCU Designation.”

“Exceptional”

Report advisory board perceptions of the program's ability to prepare graduates for a career in their field of study.

The following representative responses are drawn from advisory board members, many of whom are RMI employers themselves:

“It is acceptable given the re-start up of the program and realizing without a significant enrollment at this time, course options would be limited.”

“I fee [sic] that graduates are well prepared”

“A good program establishes foundations of a working understanding of the field, the terms and vocabulary and provides experiential learning through speakers, visuals and software demonstrations. And, discusses real world concepts. I believe Ferris State's program adequately satisfies all of those requirements for interested students.”

“Seems strong.”

“I think the program is solid and would give a new entrant to the insurance industry a significant advantage.”

“The program and leadership clearly are willing to be flexible and look for the educational advantage for the student. Even those that are only seeking a certificate are gaining ‘value add’ knowledge that will make them unique candidates for not only for the insurance field but business as a whole.”

“I believe the Ferris RMIN program is doing an excellent job preparing students for a career in the insurance business.”

“Well thought-out.”

“The curriculum and activities are appropriate for current needs. Perhaps more analytical and negotiating skills will be needed in the future.”

“The program does a very good job preparing students; it was noted at a recent meeting that certain pockets of the industry could be covered more in depth.”

“There are many career fields within RMIN. It is our job to help our students connect the dots. Freshman year should encompass experiential learning/internships. Why wait until junior/senior year? Overall, my perception is strong of program - data proves growth.”

“HIGH”

“I believe that the FSU RMIN program can prepare graduates for careers in the Risk Management industry.”

Report employer perceptions of the program’s ability to prepare graduates for a career in their field of study.

“I have not had the opportunity to work the students from Ferris for internships, etc. but based on articles and information shared feel that they would excel in the industry.”

“They are fairly well-prepared. We would like to see more of them come to the Lansing area.”

Report program faculty perceptions of the program’s ability to prepare graduates for a career in their field of study.

Program coordinator Dr. David A. Brown: “Since the program was reborn at Ferris State, experiential learning has been an important element of student preparation. There are numerous avenues for people to learn the technical aspects of risk management and insurance, but it is equally important to explore the wide variety of career paths, build a professional network, and observe the real-world of risk management in action. I believe the Ferris State prepares our

graduates by striking an optimal balance between technical/classroom learning and experiential active learning, which is consistent with the Ferris core value definition of learning.”

Ingham county concurrent enrollment instructor Monique Colizzi: “Ferris State University provides rich and rigorous outcomes in the RMIN content area. Dr. Brown is continually providing avenues of support to aid in building and improving the coursework at Wilson Talent Center. The interest with my students pursuing post-secondary paths in RMIN is growing, and 5 of the 14 students returning to the program are enrolled in Early College through FSU/RMIN College of Business. They are proud to be part of FSU and feel they have the knowledge and skills because of this partnership.”

Adjunct instructor Jenni Pattillo: “As faculty member, I believe the Ferris State RMIN program does an outstanding job with preparing graduates for a career in the field. The courses offered provide a solid foundation for those seeking career opportunities as insurance agents, underwriters, claims reps, risk managers, etc. Students analyze real-world examples and problem-solve possible solutions. There are a variety of internship opportunities providing students with valuable hands-on experience, and making them better prepared when entering the workforce.”

Evaluate career assistance opportunities available to students.

RMIN students are consistently encouraged to avail themselves of the services offered by the university’s Center for Leadership, Activities, and Career Services (CLACS). . A CLACS representative is invited to speak to RMIN 489 students each semester to ensure that these students have awareness of the services available to them. Additionally, FSU’s Gamma Iota Sigma chapter usually offers multiple workshop sessions annually, during which its members refine their resumes and practice interview skills

Evaluate trends related to “Stakeholder Perceptions of the Employability of Graduates.”

The variety of feedback from stakeholders generally confirms that Ferris State RMIN graduates are well prepared and employable. This being the first APR process and gathering of such stakeholder sentiment for the revived RMIN program, it is difficult to characterize any “trend” in this data.

How does the program address “Stakeholder Perceptions of the Employability of Graduates” trends within the program (general) and how will the program address “Stakeholder Perceptions of the Employability of Graduates” trends reported (specific).

As the program has a very active and engaged advisory board with representatives of all major stakeholder groups, it is constantly mindful of the employment needs of the RMIN industry. For example, at the May 2019 advisory board meeting, one major topic of discussion was the evolution of the skill set(s) most greatly in demand in the RMI industry. This topic was purposefully included in the meeting agenda to inform the concurrent deliberations of the triennial curriculum review committee; the resulting discussion helped program leadership and the curriculum committee appreciate shifting needs toward the subfields of data analytics and group benefits.

This will allow for curriculum adjustments which will ensure RMIN graduates continue to possess the skills most sought by the RMI industry.

Faculty Composition and Engagement

ORGANIZATION

Report the number of faculty teaching within the program.

The Ferris State RMIN program has one tenured faculty member, who also serves as the program coordinator. This faculty teaches classes which are held on the Big Rapids campus, as well as online sections. The program has no other dedicated tenure-line faculty, but draws on legal studies faculty to teach one section of BLAW 330 (required for RMIN majors and minors) each academic year.

There are no full-time temporary faculty; the program has one adjunct faculty teaching an average of three course sections each academic year on the Big Rapids campus only. The courses taught by this adjunct are either fully online or blended delivery.

Evaluate the efficiency and effectiveness of the current structure.

The current staffing arrangement is working well as the program continues its enrollment growth trend. As described in a prior section of this report, the program can experience increased enrollment without the need for additional staffing. All else being equal, and allowing for an occasional overload teaching assignment, the current faculty staffing level should be adequate for up to 40 RMIN majors and another 40 RMIN minor and certificate students, for a total program enrollment of 80. This is roughly twice the current program enrollment.

Evaluate positive aspects of the current structure.

The current structure works well in that adjunct instruction in some of the “early classes” in the program (RMIN 200, 253) facilitates very timely sharing of real-world examples and anecdotes of basic risk management and insurance concepts. The current adjunct instructor is an active insurance agency owner who “lives and breathe” these concepts with her clients daily. The program coordinator teaches the more advanced classes and manages the program’s administrative and promotional elements. Drawing on a professional network built over 30 years, he has established a multitude of experiential learning opportunities. Dr. Brown has been active in developing promotional videos, documents, and events to raise the visibility of and enrollment in the program.

Evaluate opportunities for improving the current structure.

As mentioned above, the current staffing can theoretically support a doubling of the current enrollment. However, it is important to understand that there is no “slack” in the current staffing level. RMIN classes that do not hit their enrollment caps today, afford time for the tenured faculty and program coordinator to execute program-level administrative work. As program enrollment grows, class enrollments will approach caps causing instructional activities to increase. The time needed to advise a greater number of students will also rise. Although current program staffing can handle these duties up to the aforementioned levels, time constraints would

necessarily “crowd out” certain program coordination activities. Without any improvements (e.g., additional administrative staffing, student employees, faculty release time, etc.), some events (e.g., “Pizza with the Risk Profs”) and activities (e.g., attending recruiting events, developing program marketing materials) designed to promote or improve the program will either be reduced in number or altogether cease. Thus, the key to improving the current structure is to find the means for maintaining and enhancing program administration and promotion efforts while the program approaches theoretical “full capacity” enrollment levels.

CURRICULUM VITAE

Report the name, highest degree earned, and average semester load for all faculty.

Dr. David Allen Brown holds a Doctor of Business Administration degree from Walden University (2011) as well as a Michigan insurance producer’s license for property, casualty, life, and health insurance, and multiple insurance industry professional designations. Dr. Brown also holds two RMI industry professional designations from The Institutes: the Associate in Risk Management (ARM) and the Associate in Automation Management (AAM).

Ms. Jenni Pattillo holds a Masters of Business Administration degree as a Michigan insurance producer’s license for property, casualty, life, and health insurance. Ms. Pattillo is currently working towards a Doctorate in Business Management.

The program has a concurrent enrollment arrangement with Ingham County’s Wilson Talent Center where high school students earn selected Ferris State RMIN course credit. The instructor, who is employed by Wilson Talent Center, is Ms. Monique Colizzi who holds a Masters in Education Technology as well as a Michigan insurance producer’s license for property and casualty insurance.

All faculty vitae may be found in [Appendix 4](#).

SERVICE

Highlight achievements in program, department, college, and university service for all tenure-line and tenured faculty over the last three years.

Dr. David A. Brown’s service efforts have focused on the rebirth and growth of the RMIN program by carrying out a multitude of activities outside the classroom and beyond the boundaries of campus. Some of these service activities include:

- Serving as RMIN program coordinator (2013-present)
- Chairing the RMIN program advisory board (2013-present)
- Chairing the RMIN program marketing committee (2014-15)
- Chairing the RMIN program strategic planning committee (2016)
- Chairing the RMIN program enrollment initiatives committee (2018)
- Chairing the RMIN program standing curriculum committee (2018-present)

- Serving as a FerrisNow faculty mentor (2018-present)
- Developing comprehensive RMIN program curriculum re-design (2014-15)
- Producing RMIN program spotlight video (2014)
- Spencer-RIMS Risk Management Challenge faculty mentor (2015-17)

From 2015 to 2017, Dr. Brown also participated in the “Improving Student Success Online” committee. The work of this committee yielded several new insights and tools for improving the quality and effectiveness of online instruction at Ferris State.

Additional service achievements include:

- Small Business and Entrepreneurship course leadership and academic advising (2014-present)
- Numerous conference and exhibitions for recruiting and visibility (2014-present)
- Collegiate Entrepreneurs Organization RSO advisor (2014-15)
- Producing Small Business & Entrepreneurship program spotlight video (2019)
- Business Administration program advisory board (2019-present)

RESEARCH

Highlight achievements in research for all tenure-line and tenured faculty over the last three years.

Dr. Brown advised and co-authored (with Gamma Iota Sigma students) the 2017 Michigan Insurance Employers Survey report.

Recently, Dr. Brown has engaged with and participated on working group committees of the RiskStream Collaborative (<https://www.theinstitutes.org/guide/riskstream-collaborative>). Through these committees, Dr. Brown has been involved in informal research regarding the uses and applications of blockchain technology in the RMI industry.

CONTINUING EDUCATION

Highlight achievements in training, development and other continuing education by all tenure-line and tenured faculty over the last three years.

Dr. Brown is required to complete continuing education to maintain his Michigan insurance producer’s license. He has continually completed the necessary continuing education, often in conjunction with conference attendance. Dr. Brown’s ongoing professional development and training have included:

- Risk and Insurance Management Society annual conference, 2014-2017, 2019
- Michigan Association of Insurance Agents annual conference, 2015-19
- Michigan Society for Human Resource Management conference, 2013
- MCUL Leadership Development conference, 2013
- Society of Insurance Trainers and Educators annual conference, 2014-2015
- Future of Risk conference, 2019

- Various Michigan Dept. of Insurance & Financial Services seminars, 2014-2018

Dr. Brown is currently preparing for two professional certification exams that will lead to him being awarded an Associate in Insurance Data Analytics (AIDA) professional designation in late 2019.

Highlight achievements in training, development, and other continuing education by all adjunct faculty over the last three years.

Ingham County concurrent enrollment instructor Monique Colizzi: “In the last three years, my enrollment has gone from 13, to 21, to 33 students. The enrollment next year will be 48. I have received my Michigan property and casualty producer license, have completed 24 hours of continued education (CE) this year. I developed a second year program, and added running a business as part of the curriculum. I have attended numerous conferences and off campus trips with students, allowing them a plethora of networking opportunities and job leads. I continue to offer guidance to other high school insurance program instructors. Each year I track and log more than 40 hours of training, conferences, CE and professional development hours. “

Adjunct instructor Jenni Pattillo: “I am a currently pursuing my Ph.D. in Business at Capella University, and I take courses year-round. As an insurance agent, I am required to take 24 continued education credits over a two-year period of time to maintain my Property and Casualty and Life and Health insurance licenses.”

STAKEHOLDER PERCEPTIONS OF THE QUALITY AND COMPOSITION OF FACULTY

Evaluate current students’ perception of the composition and quality of program faculty.

The following tables provide aggregated faculty results for the SAI/IDEA question “I rate this instructor as an excellent teacher” using a 1-5 scale with 5 indicating strongest agreement. The following aggregations include student feedback for the three most recent academic years (fall 2016 through spring 2019).

Dr. David A. Brown (program coordinator, tenured faculty) “is an excellent teacher”

<u>Course</u>	<u>N</u>	<u>Aggregated Rating</u>
RMIN 200	26	4.58
RMIN 252	35	4.43
RMIN 320	35	4.14
RMIN 401	11	4.91
RMIN 454	8	4.88
RMIN 483	7	4.71
RMIN489	8	4.25
Overall		4.45

Jenni Pattillo (adjunct instructor) “is an excellent teacher”

<u>Course</u>	<u>N</u>	<u>Aggregated Rating</u>
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RMIN 200	110	4.58
RMIN 253	35	4.74
Overall		4.62

Monique Colizzi (concurrent enrollment instructor) “is an excellent teacher”

<u>Course</u>	<u>N</u>	<u>Aggregated Rating</u>
RMIN 200	21	4.81
RMIN 252	21	4.90
RMIN 253	22	4.77
Overall		4.83

Evaluate overall student evaluation trends within the program.

All instructors within the RMIN program have consistently maintained strong “excellence” scores among students. Although the tables above aggregate all student evaluation scores for each instructor over the preceding three years, there have been no discernable “negative” evaluation trends for any of the instructors across semesters.

How does the program address student evaluation trends within the program (general) and how will the program address student evaluation trends reported (specific).

In general, if there were to be any negative student evaluation trends, either program leadership or the department chair would investigate and develop remedial actions, as warranted. Specifically, the course evaluation results for each instructor are self-monitored, although the program coordinator does receive the evaluations for the concurrent enrollment instructor. To date, there have been no negative instructor evaluations to act upon. In the future, if an “acute” evaluation problem were to occur, it would be managed by the program coordinator and/or department chairperson. Otherwise, the program relies on the department chairperson to raise any concerning negative student evaluation trends so that remedial action can be considered.

Evaluate alumnus perceptions of the composition and quality of program faculty.

The following are representative responses from recent alumni regarding the composition and quality of program faculty:

“I think that the faculty wants to see the program's individuals succeed.”

“They are very helpful and know a lot about the industry.”

“I could not speak more highly of the faculty that make up the risk management program. You can see their passion and thoughtfulness in every action.”

“I think the program is ran very well and the content that is covered is current and up-to-date.”

“The faculty was wonderful and very informative. They offered plenty of real world experience as well.”

“That faculty are amazing and are willing to help you succeed if you’re willing to put in the effort.”

“Very thorough and challenging courses”

“Well since it was only Dr. Brown when I was going through the program the faculty was amazing!!!”

“It would have been more helpful to have more classroom classes to get more hands on and face to face learning.”

“David Brown is a very good professor.”

“I was one of the first graduates and a lot was online. But, faculty (single professor) pushed students to do their best and challenged the way students thought.”

“Very good program that could use expansion into benefit topics”

Evaluate overall alumnus evaluation trends within the program.

Overall, in the brief history of the resurrected program, the perception of faculty is quite favorable among recent graduates of the program.

How does the program address alumnus evaluation trends within the program (general) and how will the program address alumnus evaluation trends reported (specific).

The RMIN program does not routinely solicit perceptions of faculty composition and evaluation trends from alumni, aside from the online survey conducted during this APR process. The program is more concerned with current student evaluations of instructor quality than with retrospective perceptions of alumni. No plans exist for actively soliciting or monitoring these perceptions among alumni except for the possibility of doing so at each APR cycle. This is not to say that alumni perceptions of the program are not worthy of consideration, but the RMIN program is more concerned with capturing those particular perceptions through advisory board participation and curriculum review processes that are relevant to the preparation and employability of our graduates, rather than distant memories of past faculty quality in the minds of alumni.

Evaluate advisory board members’ perceptions of the composition and quality of program faculty.

“Top notch.”

“The faculty are very dedicated to the program’s success and preparing future generations to step into Insurance and risk management careers”

“As a lifelong learning and someone who has taken classes at 5 different Michigan-based college programs, faculty that has direct experience in the field of study are critical. From the experience and interaction I have had with Ferris faculty, I firmly believe in the exceptional quality and ability of the Ferris State RMIN faculty. These are real world instructors truly connecting with students.”

“The quality seems high. My impression is that the program coordinator organizes the program extremely well: he sets clear, measurable goals, keeps careful track of the program’s progress toward those goals, incorporates input from a wide range of stakeholders, and makes appropriate changes to the program in response to the data he collects and the input from the RMIN Advisory Board.”

“Top tier, I’d put them up against anyone.”

“The team is solid and clearly have a passion for the program and the students”

“The director of the Ferris RMIN program is very capable and doing an excellent job. I don't have much direct contact with the other members of the faculty.”

“Well qualified.”

“I think Dr. Brown is very well qualified for this program, given his rapport with students, knowledge of business and its needs, and ability to reach out to the business community for advice. I do not know the other faculty used in the program.”

“Extreme high quality; students must be prepared for some online learning.”

“HIGH”

“I see only one faculty dedicated to the program. Other faculty are borrowed from other business disciplines. I don't see that as bad, except for the fact if the leader should leave, it could negatively impact the continuation of the program. I think he needs an assistant to carry on in case the unexpected should occur.”

Evaluate overall advisory board evaluation trends within the program.

Overall, the perception of faculty is quite favorable among advisory board members.

How does the program address advisory board evaluation trends within the program (general) and how will the program address advisory board evaluation trends reported (specific).

The RMIN advisory board actively engages in oversight and quality control of the program, so concerns with composition and quality of faculty would be within the purview of the advisory board for discussion and recommendations. To date, no such concerns have been expressed regarding faculty quality since the RMIN program’s revival. There has been concern that the program is highly dependent on a single individual for program coordination, leadership, and much of the instruction. This reality foments concern that the program’s growth and progress

may be constrained due to limited time, and also a dependence that could be detrimental to the program should this individual leave the employment of Ferris State. However, the current economic realities facing the University leave few options to address this advisory board concern.

PROGRAM POLICIES AND PROCEDURES

How does the program provide opportunity and encouragement for program faculty to fully engage in teaching improvement activities, research, and service?

At this early stage in the RMIN program's life cycle, the program itself has no formal procedures in this regard. The University, the College of Business, and the Management Department each offer ample encouragement and opportunity for faculty to engage in teaching improvement activities, research, and service to the institution. The RMIN program has been fortunate to hire faculty with high degrees of intrinsic motivation to engage in these opportunities, primarily teaching improvement and service.

How does the program provide opportunity and encouragement for program faculty to fully engage in student advising?

Only the tenured faculty is currently involved in formal student advising. RMIN students begin with a Management Department professional advisor who helps them to establish a four-year (or whatever the case may be) plan in MyDegree. Generally speaking, when students are two years from graduation, they are re-assigned to the tenured RMIN faculty for academic advising. This works well, because the professional advisor guides the student through prerequisite and general education coursework, allowing the faculty advisor to focus on more refined goals; first, to help the student crystalize their aptitudes and interests into an appropriate "area of emphasis" portion of their RMIN degree, and second, to assist the student in navigating their selection of an early RMI career path and internship(s).

Evaluate the minimum qualifications for a tenure-line faculty within the program.

Tenure-line faculty for the RMIN program should hold a terminal degree (e.g., Ph.D., DBA, JD) in a business discipline, and at least ten years of work experience in the risk management and insurance industry.

Evaluate the minimum qualifications for a full time temporary faculty within the program.

No specific criteria for full time temporary faculty have been developed, but if the program were to hire for such a position, the adjunct criteria would likely apply (see below).

Evaluate the minimum qualifications for an adjunct faculty within the program.

The RMIN program advisory board adopted and amended (2015) the following qualifications for adjunct RMIN instructors:

In evaluating a prospective adjunct instructor's suitability for teaching RMIN courses at Ferris State University, the following qualifications will be considered "baseline" requirements. In addition, the scope and depth of the candidate instructor's experience and education should be considered in conjunction with the particular course(s) that the candidate may be assigned to teach. Accordingly, Ferris State University (through the RMIN program coordinator, the Management department chair, and/or the Dean of the College of Business) may impose additional or more stringent qualification requirements.

- Master's degree from an accredited institution in a business related field or a Master's in Business Administration (MBA).
- Minimum of five years of experience in the risk and insurance industry.
- Risk and insurance professional designation (e.g., CPCU, CIC, ARM, licensed producer, etc.) is preferred but not required.

HIRING AND RETENTION

Evaluate the program's ability to hire and retain quality faculty at all levels.

The current program coordinator and sole tenured faculty member was hired in 2013 at the dawn of the program's rebirth. Dr. Brown came to Ferris after 30 years in the RMI industry, with experience in a diverse set of roles including underwriter, risk manager, consultant, software developer, founder, and CEO. Academia is a "second act" career for Dr. Brown, who has been unequivocal in rebuilding the storied Ferris State RMIN academic program. Having completed his sixth year at Ferris State, Dr. Brown views his mission as not yet complete, and sees himself retiring from Ferris State, but not anytime in the near future.

Adjunct instructor Jenni Pattillo, a Ferris alum herself, is passionate about the RMI industry and her students. Her real-world experience and perspective, her natural teaching ability, and her infectious enthusiasm has made her an excellent contributor to the early growth of the RMIN program.

Concurrent enrollment instructor Monique Colizzi was honored as the 2016 InVEST Teacher of the Year (nationally) by the Independent Insurance Agents & Brokers Association. Ms. Colizzi also exhibits great enthusiasm and emphasizes hands-on experiential learning in the Ingham County concurrent enrollment RMI program. Under Ms. Colizzi's instruction and guidance, that program has grown over three years to the point that it will reach its cap of 48 students in the fall of 2019.

Faculty quality and retention has been remarkably stable.

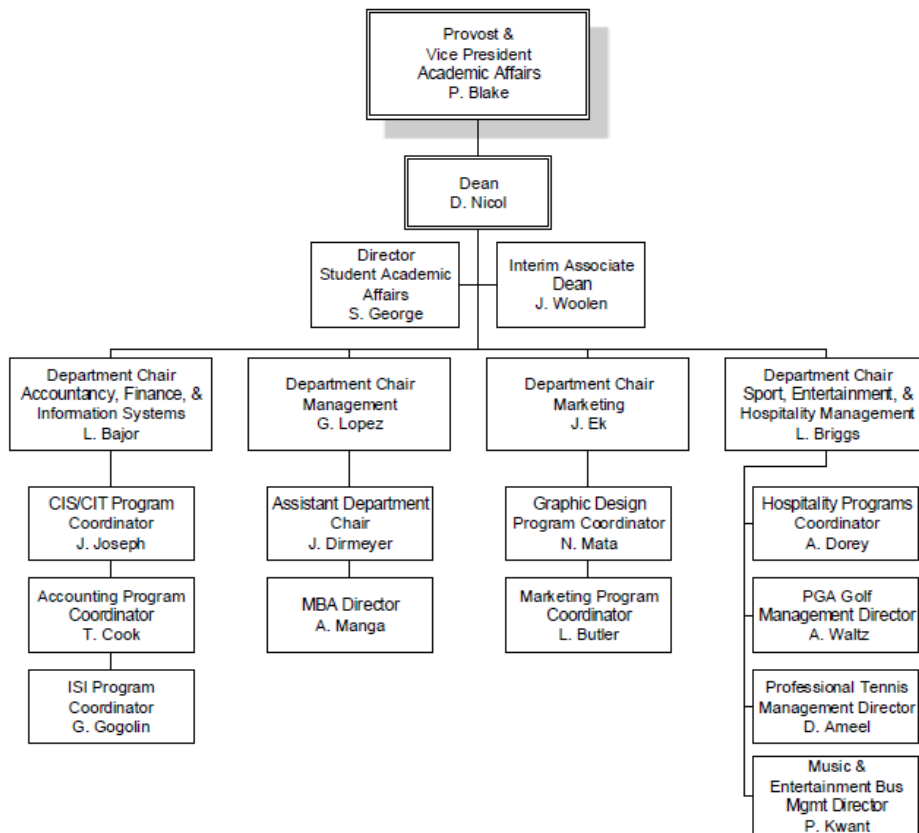
Program Administration and Support

ADMINISTRATION

Include a copy of the organizational chart by college including the program's place within the overall unit structure. *Note – see “Factbook Downloads”

FERRIS STATE UNIVERSITY ACADEMIC AFFAIRS DIVISION

COLLEGE OF BUSINESS



The RMIN program operates within the Management Department in this organizational structure.

Identify administrative positions by title that have program oversight up to and including the Dean of the college.

Program Coordinator: Dr. David A. Brown

Management Department Chair: Gayle Lopez

College of Business Dean: Dr. David M. Nicol

Report the name, highest degree earned, and administrative experience for all administrative positions with program oversight.

The RMIN program has no purely “administrative” personnel. The Management Department chair and Dean of the College of Business are both exemplary professionals who have served in their positions admirably for several years. Dean David M. Nicol holds a Ph.D in Management from the University of Houston. Department Chair Gayle Lopez holds a J.D. from University of San Francisco School of Law.

Evaluate the efficiency and effectiveness of the current structure.

There is no dedicated or unique administrative structure for the RMIN program. It operates within the same department framework as any other COB/Management Department academic program.

STAFF

At present, there are no staff members assigned to the RMIN program.

Support Services

FLITE

RMIN program faculty have consulted FLITE on occasion to verify or inquire about reference materials supporting student coursework. Typically, students rely on FLITE for generic business-related reference sources, but much of their specialized RMI-related research must be conducted directly with industry sources. For example, Gamma Iota Sigma members are given complimentary student access to the vast industry knowledge base offered by the International Risk Management Institute (IRMI; www.irmi.com).

Faculty Center for Teaching and Learning

RMIN faculty has occasionally enlisted FCTL assistance with course design questions and resources, particularly for online sections. In the early years of the program's revival, the RMIN program coordinator attended various seminars on Blackboard course design, learning outcome construction, and application of other pedagogical tools. FCTL staff and resources have been very helpful in the initial assembly of the reborn RMIN program.

Tutoring Center

The RMIN program has not directly interacted with the Tutoring Center. Students are occasionally advised to seek tutoring center assistance, as necessary.

Media Productions

The RMIN program has worked with media productions on multiple occasions to support the program's mission and goals. In particular, media productions has:

- filmed and published a panel discussion event in November, 2014;
- filmed and published studio interviews of RMI industry professionals that have been used in RMIN classes; and
- produced and published a RMIN program spotlight video featuring interviews and an alumni event in Lansing (<http://bit.ly/FerrisRMISpotlight>).

Institutional Research Board (IRB)

IRB was contacted prior to Gamma Iota Sigma's "2017 Michigan Insurance Employers Survey" project, to confirm that formal IRB approval of the research survey was not required.

Career Center

Representatives from Career Services have spoken to RMIN students on several occasions regarding services available, and tips for interview and resume preparation.

University Advancement and Marketing (including web content)

The RMIN program has had multiple interactions with UA&M since the rebirth of the RMIN program, leading to a productive and cooperative relationship. In particular, UA&M personnel and resources have helped the program conduct multiple communication and fundraising campaigns. UA&M was also instrumental in advertising a 2016 alumni event hosted by Auto-Owners Insurance Company in Lansing.

Facilities and Equipment

SPACE

Provide a detailed accounting of all teaching space used by the program.

With a considerable portion of the RMIN curriculum offered fully online, the RMIN program has historically used very little physical teaching space.

Provide a detailed accounting of all office and meeting space used by the program.

The RMIN program currently has one full-time tenured faculty occupying a single office in the Business building, and one adjunct instructor who utilizes an office in the IRC for a few hours each week. Meeting space is used for two advisory board meetings each year, and occasional sub-committee or other program-related meetings. These meeting space uses are typically spread between Big Rapids and downtown Grand Rapids locations, and average 2-3 meetings per semester. The Gamma Iota Sigma chapter holds weekly RSO meetings in FLITE.

COMPUTERS

RMIN students are able to use existing computer labs on campus for general academic work, as needed. The RMIN program has no current activities or requirements that specifically mandate student use of campus computer labs or resources, nor are computer classrooms needed. Faculty have adequate computer resources for the RMIN program.

What changes to the computers available for use by the program would have a positive impact on program quality?

Looking forward, the long-term vision for RMIN 401 (Risk & Insurance Technology) is for it to provide students with hands-on learning and experience with specific RMI software technologies. With continued RMIN program growth, this course would ideally be re-designed as a computer laboratory course. However, the RMIN program enrollment would need to grow to at least 100 for the demand level for RMIN 401 to justify such a revamp. At that time, the program may seek computer laboratory access to conduct this improved version of the RMIN 401 course.

EQUIPMENT

The RMIN program has no significant equipment needs, as students in this program are preparing for professional jobs that typically utilize no specialized tools beyond typical office equipment such as computers and phones.

Perceptions of Overall Quality

TO: Academic Program Review Committee

FROM: Gayle Lopez, J.D., Management Department Chair

DATE: July 29, 2019

RE: Risk Management and Insurance (RMIN) APR – Perceptions of Overall Quality

Overall Program Rating: 95

The Risk Management and Insurance (RMIN) program and associated certificate and minor aligns perfectly with FSU and the College of Business mission statements. The program prepares students to be successful in a variety of Risk and Insurance positions and provides experiential and team-based projects while working on critical thinking and problem solving skills. Students gain valuable knowledge, skills and abilities to be highly employable for their required internship and permanent employment in their field of study. The curriculum is robust and current. It allows students to choose an area of emphasis based on one's career goals and aspirations. It is an excellent, high quality program. A very strong Advisory Board provides employer input regarding current trends in the industry as well as curriculum review and assessment. Courses and program outcomes are regularly assessed and curriculum changes are made for continuous program improvement. Areas of concern include the slow growth of the bachelor degree program despite Dr. Brown's stellar efforts and low enrollment in the specialized RMIN elective courses.

The associated minor and certificate are obtained by a variety of Ferris students majoring in COB programs such as Business Administration and other programs from colleges across campus including Actuarial Science. The minor and certificate continue to see growth and generally will provide for further program growth opportunities.

The Risk Management and Insurance team comprised of Program Coordinator/ faculty Dr. David Brown, industry expert adjunct Jenni Pattillo and Insurance Law faculty Aaron Madziar provide a high quality educational experience. It should be noted that Dr. Brown does not teach exclusively in the RMIN program. He also teaches Small Business and Entrepreneurship courses required for the Small Business minor. Additionally, given the program size, Dr. Brown does not receive release time for his coordination duties. With increased program growth, the college will need to consider release time in the future.

RMIN program faculty and students are visible throughout campus and collaborate with a number of industry partners. Students apply what they have learned in the classroom while working on experiential assignments/projects during their internship.

Student advising is strong with a full-time academic advisor in the Management Department along with the faculty advisor. The Management Department and administration fully support the continuation of the RMIN program along with the associated minor and certificate and appreciate the dedication of the program faculty to student success.

Implementation of Findings

How does the APR review process fit with the program's overall continuous quality improvement plans?

This is the first instance of Academic Program Review for the revived RMIN program at Ferris State. In some ways, the process is premature since the program is still relatively small and has limited data on which to base improvements. During this nascent phase of the RMIN program, the advisory board and its various standing and select sub-committees have taken very active roles in creating the foundation for a strong academic program. This foundation includes a program mission, strategic plan, formal curriculum review process, adoption of instructor qualifications, and consistent attention on recruiting and enrollment growth tactics. This foundation was developed and continues to be governed by the RMIN program advisory board.

Due to the short timespan of the revived RMIN program, the information developed and reported in this initial review should be of greatest use as a benchmark for future comparison. Some specific improvement opportunities raised within this report will be considered, notably, those presented in the sections titled "Competitive Programs" and "Preeminent Program". Naturally, any feedback received from the APR committee at the conclusion of this APR cycle will also be considered.

How will program review results be communicated to program stakeholders?

This APR report, together with any associated feedback from the Program Review Panel and wider University community, will be disseminated to the RMIN program advisory board at its fall 2019 and spring 2020 meetings. This committee includes student representation, as well as alumni, RMI employers, program faculty, and other interested Ferris State personnel.

What are program plans for addressing opportunities for improvement uncovered as a result of the program review process?

Such plans will be deliberated and established in upcoming advisory board meetings once the final APR results and feedback are received.

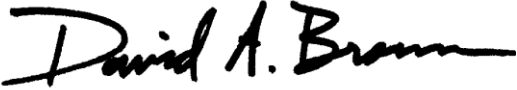


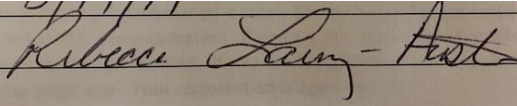
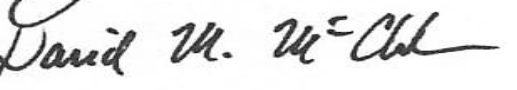
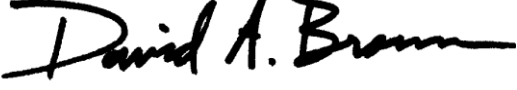
What are program plans for promoting program strengths and accomplishments to stakeholders uncovered as a result of the program review process?

Such plans will be deliberated and established in upcoming advisory board meetings once the final APR results and feedback are received.

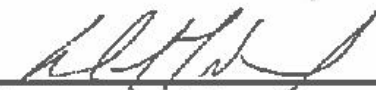
Signature Page

Risk Management and Insurance – BS, Minor, Certificate
 212 Business Building
 119 South Street
 Big Rapids, MI 49307 – 231.591.2427

My signature below indicates that I was a contributing member of the Program Review Panel responsible for completion of the final Academic Program Review report submitted for review by the Academic Program Review Council, Academic Senate, Provost, and President of Ferris State University and attest to its completeness and soundness:

	Dr. David A. Brown PRP Chair 231.591.2430 DavidBrown@ferris.edu
Signature and Date 8/19/2019	
	Gayle Lopez Department Chair 231.591.2427 GayleLopez@ferris.edu
Signature and Date 8-28-19	
	Dr. David A. Brown Program Coordinator 231.591.2430 DavidBrown@ferris.edu
Signature and Date 8/19/2019	
	Rebecca Laing-Austin Individual with Special Interest in the Program 231.225.1393 rebecca.laingaustin@gmail.com
Signature and Date 8/21/2019	
	Dr. David M. McClendon Faculty from Outside the College 231.591.2574 DavidMcClendon@ferris.edu
Signature and Date 8/20/2019	
	Dr. David A. Brown Program Faculty 231.591.2430 DavidBrown@ferris.edu
Signature and Date 8/19/2019	

My signature below indicates that I have reviewed the Academic Program Review report submitted for review by the Academic Program Review Council, Academic Senate, Provost, and President of Ferris State University and attest to its completeness and soundness:

	Dr. David M. Nicol Dean 231.591.2422 DavidNicol@ferris.edu
Signature and Date 8/28/19	

Appendices



Risk Management and Insurance Academic Program

Strategic Plan for the Revitalization of a Legendary Program

119 South Street
Big Rapids, MI 49307

p. 231-591-2430
f. 231-591-3521

DavidBrown@ferris.edu
www.ferris.edu

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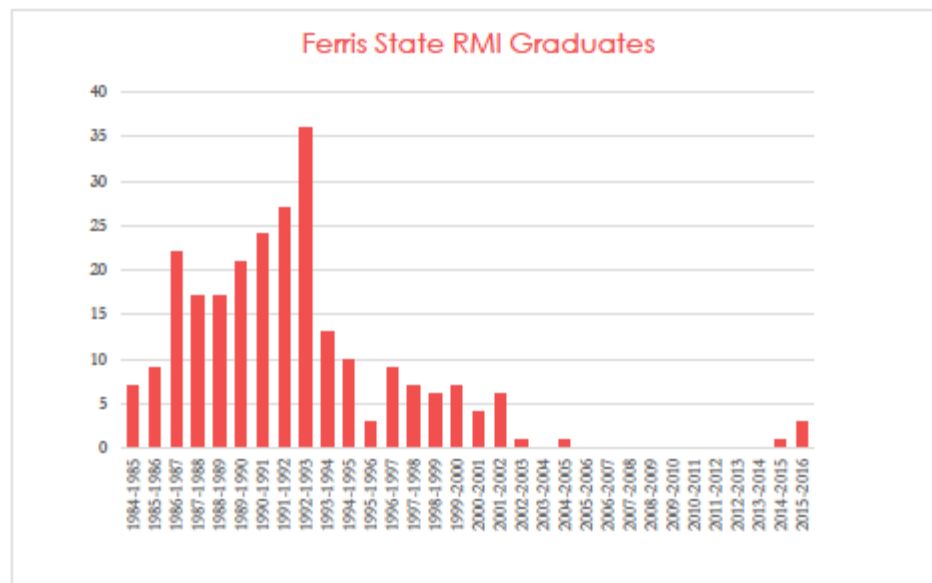
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Evolution is inevitable	

Executive Summary

Ferris State University revived its storied Risk Management and Insurance academic program in 2012, and hired tenure-track faculty to coordinate and serve as lead faculty in 2013. The first order of business was an evaluation of the Risk Management and Insurance (RMI) curriculum and comprehensive re-engineering of the curriculum to reflect 21st century priorities. This revised curriculum was approved in late 2015 and will be fully implemented in the fall of 2016. This strategic plan is the next step in rejuvenating the academic program in order to achieve and surpass its previous levels of success.

Background

For several years, Ferris State University was the only collegiate institution offering an “insurance” degree program in the state of Michigan. The chart below illustrates some of that recent history, although there were many very successful pre-1984 graduates of the program, including Auto-Owners Insurance Company CEO, Jeff Harrold.



The chart also illustrates the dearth of RMI graduates as the program declined early in the 21st century and then experienced hiatus until its 2012 revival. From 2002 through 2014, Ferris State produced only two RMI majors. In the meantime, the significant population of successful insurance graduates from the 20th century progressed in their careers, with some retiring and many more nearing retirement. This history plays a significant role in the development of this strategic plan.

In the 1980s, Olivet College emerged as a formidable competitor in the RMI education space. In fact, as Ferris State's RMI enrollment declined in the late 1990s and early 2000s, Olivet's RMI enrollment exploded. At present, Olivet College has approximately 150 students enrolled in its RMI program out a total enrollment of 1,040 for the entire institution. More recently, the risk and insurance industry has been paying greater attention to its looming talent crisis and higher education institutions have recognized and responded accordingly. RMI academic programs have appeared

at Davenport University, Northern Michigan University, and Northwood University, while Michigan State has received a \$1 million endowment to establish a professorship in Insurance and Risk Management. This trend makes clear the fact that expanding enrollment in the rejuvenated Ferris State RMI program will require patience and diligence in the face of increasing competition for students while the demographic trends (i.e., Michigan high school graduates) are negative. This strategic plan is designed to achieve enrollment growth, positive student outcomes, and value to the industry, even as we face the threats and opportunities in the external environment.

Strategic Planning Process

A specific approach for conducting this inaugural strategic planning process was presented to the advisory board at its regular meeting in October, 2015. The approach, as outlined below, was endorsed by the advisory board with the charge to begin the process in January 2016 and conclude the planning process as soon as practical, including a preliminary report to the advisory board at its April 2016 regular meeting. This timeline was met, and tactical actions associated with short-term strategic initiatives are already underway. Here are the elements of the planning process:

- Convened a strategic planning committee consisting of advisory board members able and willing to physically attend several meetings throughout the winter and spring months of 2016.
- January, 2016: Conduct SWOT analysis – facilitated by Dr. David Steenstra
- February, 2016: Develop strategic goals
- March, 2016: Develop strategic initiatives
- April, 2016: Define tactical actions
- June, 2016: Prioritize strategic initiatives based on advisory board input; Select immediate tactical actions, assign responsible parties and due dates

Program Mission Statement

The “Risk Management and Insurance Program Mission” was initially discussed at the April 2015 advisory board meeting. A draft mission statement based on the advisory board’s initial characterization of the mission was presented to the advisory board in October 2015 and adopted.

Our mission is to prepare students for successful careers in the risk management and insurance industry by providing industry-aligned technical education, exercises in critical and analytical thought, tailored academic paths, and experiential learning opportunities. We will continually seek and nurture collaborative relationships with a variety of industry entities, and serve as a resource to the industry by preparing competent interns and graduates, and by proactively addressing industry needs.

[As adopted by the Advisory Board on October 22, 2015]

Keys to Success

The success of this strategic plan will be dependent upon several factors:

- **Resources:** The availability of resources, both financial and personnel time, will directly affect the pace and success of this strategic plan. Although the plan includes a strategic initiative related to raising fiscal support for the program, this is not a circular reference. Notwithstanding externally raised funds and in-kind support, there will be needs for “seed money” and personnel time to execute this plan. This key to success may require the institution to fund communication efforts, hire additional personnel and adjunct instructors, and provide release time for faculty to accomplish some tactical actions within this plan.
- **Administration Support:** Beyond the aforementioned resource needs, research has indicated that one of the pillars for a successful RMI academic program is unwavering support for the program by the administration, all the way up to and including the President. This support takes the form of regularly and unequivocally expressing a long-term commitment to the program and its stakeholders. The strategic planning specifically identified a need for patience with the rebirth and evolution process of this academic program which lost some credibility among stakeholders when the former program faded and disappeared for several years.
- **Stakeholder Support:** Stakeholders including industry employers and alumni must be willing to support the advancement of this program. There is considerable enthusiasm for RMI education among stakeholders at the present time which is largely driven by a need to hire young talent. This strategic plan relies on that enthusiasm level remaining high for the foreseeable future.
- **Advisory Board Engagement:** An engaged, vibrant, and diverse advisory board membership will be extremely helpful in assisting with some aspects of strategic execution, and also guiding the priorities and refinements of the strategic plan over time.

A debt of gratitude is owed to strategic planning committee members: Kevin Cross, David Gainor, Jim Gale, Skip Massucci, David Steenstra, and Tracie Tacia. Special thanks to Elair Entenmann who joined the strategic planning committee as the near-term focus on program marketing and promotion became clear.

S.W.O.T. Analysis

The committee began its work by conducting a Strengths-Weaknesses-Opportunities-Threats (SWOT) analysis which was facilitated by Dr. David Steenstra. The intent of this exercise was to provide a foundation for the remainder of the strategic planning work such that strengths could be leveraged, weaknesses overcome, opportunities exploited, and threats mitigated. The result of this process is shown below with the “most critical” attributes in each SWOT category identified by asterisks.

Strengths

- Past program [history]
- Alumni*
- Just having a program [with employer demand so great]
- High school concurrent program
- Program leadership*
- Advisory board*
- Revised 2016 curriculum*
- Scholarship availability
- Internship opportunities*
- Little competition [at present]
- Availability of jobs & high placement rate
- Active Gamma Iota Sigma chapter
- Dedicated Management department advisor team
- Specialty tracks built into the 2016 curriculum revision
- Price of tuition less than major competitor

Weaknesses

- Un-sexy career appeal [insurance is unappealing to many young people]*
- Lack of critical mass*
- Online courses only*
- Loss of credibility when FSU RMI was “down”
- Zero coordinated marketing/promotion*
- Limited resources (financial and personnel)
- Lack of current graduates
- Life, health curriculum is light
- Student engagement is low
- No bench strength instructors

Opportunities

- Additional High School concurrent enrollment programs
- Active marketing/promotion*
- Tap into existing Business Administration students*
- Utilize industry resources (speakers, etc.)
- Attract students from current agents*

- DECA/BPA
- Animated/Flash/Video promotional resources*
- Broadcast that "FSU RMI is back"
- Make one RMIN course a Management requirement
- Freshman orientation*

Threats

- Higher education bubble
- Not building RMIN enrollment*
- New RMI education entrants
- Reduced number of High School graduates
- Students have more options [programs/majors] today*
- Olivet College RMI program

Conclusions

As a result of the SWOT analysis, some key observations surfaced which subsequently played important roles in the development of strategies and tactics:

1. The challenge of overcoming the stigma regarding "insurance" in the minds of young people, and getting them to select RMI education/careers over many other options with greater appeal, is universal to all RMI education programs.
2. Historically, there have been very few collegiate RMI programs nationally, but the number of academic programs (i.e., competition) is increasing.
3. Ferris State has a large and successful roster of RMI alumni although much of that alumni base is nearing retirement age, and there is a significant gap in alumni given the program's hiatus for several years.
4. The re-engineered RMI curriculum taking effect in August, 2016 offers students an improved mix of relevant, distinctive, and tailored education options.
5. Career and internship opportunities are plentiful for RMI students, and this condition will likely continue for the foreseeable future.

Strategic Goals

The committee debated whether the strategic goals should focus on desired student outcomes or on program-centric milestones. The consensus was that the goals should encompass both aspects as our program mission requires that we “[prepare] competent interns and graduates” for the industry and that we need to grow the program in order to “proactively [address] industry needs” [quoted phrases are from the RMIN program mission statement].

The committee coalesced around four key areas that each merit one or more specific goals:

- Desired graduate qualities/outcomes
- Program metrics (e.g., enrollment, activity)
- Placement/hire rate
- Experiential/extracurricular activity

These four areas resulted in broad goal statements which are captured below, and for which S.M.A.R.T. goal statements have been drafted.

Goals

Strategic Goal #1: *Graduates will understand insurance company and agency operations, and have familiarity with industry job duties.*

S.M.A.R.T. Goal

By the spring of 2021 and in each succeeding semester, 80% of graduating RMIN majors will achieve a composite score of 80% or better on specific assessments (as adopted by the advisory board) of industry operational knowledge, job duty knowledge, internship performance, and internship preparation.

Drafter's Remarks: Refining the originally expressed broad goal as a specific and measurable goal was somewhat challenging. The proposed S.M.A.R.T. goal above reflects the committee's general discussion around this broad student outcome goal. Because the goal is necessarily broad, the measurement of the goal requires multiple perspectives. Consequently, the measurement aspect of the proposed S.M.A.R.T. goal may appear a bit convoluted at first glance, but I believe it is workable. I set the time-bound aspect of this goal far enough into the future to recognize the fact that internships will not be a requirement of the RMIN program for students who entered the program prior to fall 2016. The earliest that most of the mandatory internship students will graduate is spring 2021. Finally, the measurement of this goal will require development of specific assessment methods for RMIN 489 (the capstone course) and MGMT 491 (the internship). We should also solicit (to include in the composite score) evaluations from internship employers regarding the students' preparation, in addition to the students' actual performance.

Strategic Goal #2: *Graduates will have the ability to apply logic and problem-solving skills to “real-world” cases and scenarios.*

S.M.A.R.T. Goal

By the spring of 2018 and in each succeeding semester, 80% of graduating RMIN majors will achieve a score of 80% or better (using a consistent rubric) on a series of case study exercises which require an understanding of various industry operations, logic, and problem-solving skills, as developed and periodically updated in collaboration with industry professionals.

Drafter's Remarks: It is assumed that a committee of the advisory board (perhaps the existing curriculum committee) and perhaps a few other recommended, willing, and able industry professionals will develop case study exercises and corresponding evaluation rubrics to be used in the new RMIN 489 capstone course. The case study exercises should include a variety of industry areas including underwriting, claims, sales, and risk management. There must be a sufficient number of the case study exercises so that some may be used as teaching and learning exercises, and others used for assessment purposes (i.e., for measuring success or failure in achieving the goal). The collection of case study exercises will need to be periodically updated and extended to remain relevant.

Strategic Goal #3: Program enrollment (i.e., declared majors) of 20 by Fall 2020, and 40 by Fall 2022.

S.M.A.R.T. Goals:

By the spring of 2020 there shall be at least 20 students who have declared and are actively pursuing the Risk Management and Insurance major at Ferris State University.

By the spring of 2022 there shall be at least 40 students who have declared and are actively pursuing the Risk Management and Insurance major at Ferris State University.

Drafter's Remarks: These goals obviously reflect the desire to grow the program and thereby serve our mission of providing talent to the risk and insurance industry. We need growth, not only to enhance the economics and opportunities attached to the program, but also to produce enough graduates to make Ferris a viable recruiting destination for industry employers. Even at these numbers, we are only graduating 5-10 students per year, so it is worth considering whether these goals should be more aggressive, or if additional longer-term goals should be set with accelerated growth throughout the 2020's. The committee did not discuss any specific course section enrollment goals. This is intentional (in my opinion) since section enrollment will be somewhat skewed by students from other programs who may be picking up one or two RMIN classes as a requirement for their programs. Such students are not likely to change their majors to RMIN so while they may help the economics of a few entry-level courses (RMIN 200, RMIN 253), they do not serve the RMIN program's overall mission. Thus, I feel it is appropriate to restrict our program's growth-related goals to declared RMIN majors at this time.

Strategic Goal #4: Graduate job placement rate of 90% or better.

S.M.A.R.T. Goal:

By July 1, 2020 and on each subsequent July 1st, 90% or more of Ferris State's Risk Management and Insurance graduates from the preceding 24 months will be currently employed in the risk and insurance industry.

Drafter's Remarks: Measurement of this goal will require a well-defined process for keeping track of graduates in the immediate years after they graduate. This could be challenging and perhaps time-consuming. The measurement process

will need to define how to account for “lost sheep” and how to define “employed in the risk and insurance industry.” The phrasing of this proposed goal is such that the measurement is taken once each year on a rolling 24-month basis. This will compensate for the variation in time-to-hire (i.e., some students may be hired immediately upon graduation, others may require some months to be hired), and thereby smooths the results. [Side note: If we wish to be even more aggressive, it might be a worthwhile to set a goal related to “average time-to-hire” which could be a surrogate measurement of the quality of our graduates based on the assumption that optimally prepared graduates will find jobs much more quickly than those who are less prepared. On the other hand, changing economic conditions could distort the measurement and achievement of such a goal. But it would be a fascinating measurement, particularly if the analysis controlled for economic variations using the national unemployment rate, for example.]

Strategic Goal #5: Gamma Iota Sigma membership of 90% of RMIN majors by Fall 2020.

SMART Goal

By November 1, 2020 and on each subsequent November 1st, at least 90% of Ferris State's Risk Management and Insurance declared major students currently enrolled in classes (other than internships) will be members of Gamma Iota Sigma.

Drafter's Remarks: This goal is rather straightforward and easy to measure. It reflects the broader goal of encouraging extracurricular activities, learning, and networking. The November 1st date was selected to allow time for incoming freshmen to assimilate and join the organization. The “currently enrolled” condition was inserted to prevent the measurement from being skewed if a student happens to take a semester off from classes or is away on internship.

Strategic Goal #6: Offer regular and ongoing “extracurricular opportunities” each year by 2017.

SMART Goal

During the course of each academic year beginning with 2016-2017, the Ferris State Risk Management and Insurance program will offer its students no less than two extracurricular activities/event opportunities which may include industry conferences, field trips, and guest speakers (outside of class) but does not include attending regular Gamma Iota Sigma meetings.

Drafter's Remarks: This goal also reflects the broader goal of encouraging extracurricular activities, learning, and networking. We may need to refine the goal's language in terms of the definition of “extracurricular activities.”

Strategic Initiatives

Strategies

The next phase of the committee's work was to develop the specific strategies to be implemented in pursuit of the previously defined strategic goals and with consideration given to our SWOT analysis results. A total of thirteen (13) strategic initiatives were defined. Subsequent discussion by the full advisory board resulted in a short-term emphasis on strategies related to program marketing, resource development, and alumni involvement. The remaining strategies form the long-term strategic plan, which does not preclude us from making progress on those strategies as opportunities to do so present themselves in the near term. Effective execution of the strategic initiatives will ultimately contribute to the program's distinctiveness and the realization of the program's strategic goals and mission statement.

Short-Term

The following strategic initiatives have been selected for immediate execution based on the priorities of the program's advisory board. The resurrection of the Ferris RMI academic program in 2013 following a hiatus of roughly ten years which followed another ten-year period of declining RMI enrollment, means that this academic program is, for all practical purposes, "starting over" and building from scratch. One advantage that the rejuvenated Ferris RMI program has over genuinely new programs is a deep alumni population willing to support the program. However, many in this deep alumni population are in or near the waning years of their careers. With these realities in mind, the short-term strategic initiatives were selected to immediately market and promote the program, acquire necessary resources, and harness the support and enthusiasm of the program's alumni.

- ST-1. Pursue vigorous recruiting of students to the program from Michigan high schools.
- ST-2. Recruit students to the program from the current Business Administration and other "undecided" Ferris State student populations.
- ST-3. Create and continually fortify fiscal resources that can be spent on activities that enhance the program without the restrictions for a formal endowment.
- ST-4. Increase the general awareness of program among the industry and the general public.
- ST-5. Leverage the support and enthusiasm for the program among all alumni of the program.

Long-Term

The remaining strategic initiatives have been identified as long-term strategies. This does not imply that these long-term strategies will be ignored for several years, but it does mean that in the face of limited time and resources, tactical actions on the long-term strategies will be executed with less frequency.

- LT-1. "Pack" risk and insurance industry internship opportunities into the Ferris College of Business internship office.
- LT-2. Change the perception of the industry as primarily a sales career among the student population.
- LT-3. Strengthen community college relationships.
- LT-4. Support and enhance student job placement opportunities in the risk and insurance industry.
- LT-5. Maintain program relevance and currency.
- LT-6. Reaffirm University administration support and commitment to the program.
- LT-7. Emphasize experiential learning and networking opportunities.
- LT-8. Diversify and broaden program faculty (i.e., develop bench strength)

Over time this strategic plan must be adapted to changing circumstances. Therefore, every five years (more frequently if deemed necessary by the advisory board) a strategic planning committee will be formed to re-evaluate the strategic plan and the environment, and revise this strategic plan as necessary.

Tactical Actions

The committee brainstormed numerous tactical actions that implement one or more of the strategic initiatives. Given the constraints of resources and time, a subset of tactical actions was selected for immediate action in pursuit of the short-term strategic initiatives. The following sections list the currently identified universe of potential tactical actions, followed by specific tactics with initial actions, responsible person(s), and due dates. The first section titled “Tactical Actions” includes the universe of all potential tactical actions suggested by the committee. This list should be considered as more of a “menu of options” than a “to do list” as the various short-term and long-term strategic initiatives are executed.

Tactical Actions

Strategy Linkage	Tactical Action
ST-2	Add a course such as “Risk in Business and Society” (as offered at Florida State) as part of the business core, or at least as part of the Business Administration major core.
ST-2 LT-2	Host “RM&I Careers Day” event with several RMI executives (consult Univ. of MO for event programming details) and/or “Risky Business” event such as the one documented in Karl & Wells paper entitled “Improving Perceptions of the Insurance Industry” DOI: 10.1111/rmir.12058
ST-1	MBEA annual conference exhibit (high school business teacher outreach)
ST-1	Market to and build relationships with H.S. business teachers, especially those using InVEST and/or Michigan CTE curriculum
ST-4	Industry trade press advertising
ST-4	Paid social media advertising
ST-4	MAIA annual conference exhibit
LT-7	Offer an RMI field trip opportunity each semester
LT-7	Students and faculty attend conferences: MAIA, RIMS, Gamma Iota Sigma
LT-7	Students and faculty attend association local chapter meetings: CPCU, Adjusters Associations, RIMS
LT-7	Recruit a student team to compete in the annual Spencer-RIMS Risk Management Challenge
LT-7	Develop and implement a “point system” to encourage/require RMIN students to participate in experiential learning opportunities. Reward top point-earners at graduation with award(s) and perhaps gift-cards for professional expenses.
LT-7	Bring in guest speakers from industry at least once per semester (for in-seat classes)
LT-5	Curriculum sub-committee of RMIN advisory board to conduct annual review meeting to evaluate current curriculum and recommend changes
LT-5	Case study lessons and assessment rubrics for “real world” applications – developed by industry professionals (perhaps the curriculum sub-committee and/or other volunteers from the RMIN advisory board)

ST-2	Keep Lori Armstrong (dedicated Management Dept. academic advisor) apprised of RMIN curriculum and student opportunities in RMI to support her advising efforts
ST-3	Conduct an industry fund-raising/sponsorship campaign
ST-3	Apply for grants (Spencer, Griffith, Hastings Mutual, State Farm, Nationwide, search for others)
ST-3	Annual event(s) to raise funds (dinner, football, hockey, golf) from alumni and industry. [Work with UA&M and Alumni Association]
ST-1	Pursue additional concurrent enrollment programs similar to the Ingham CACC/Accident Fund program
ST-1	Pursue 2+2 articulation programs for Michigan CTE insurance curriculum
ST-1 ST-2	Develop modern "animated/Flash" program marketing content that appeals to current student generation's penchant for technology, online communication, and short attention spans.
ST-2	Participate in freshman orientation sessions (perhaps presenting risk in terms of student's own self-interest while simultaneously/subtly introducing them to RMI careers)
ST-1 ST-2 ST-5	Develop an impressive video montage of Ferris alumni with a catchphrase (e.g., "I am a risky Bulldog" – or something edgy but poignant – crowdsourcing this to maximize the cleverness) that illustrates the variety of careers and impressive job titles (through captions) – include recent grads like Ethan, Corey, Sarah, Scott. [Leverage our Alumni strength before it fades into retirement] – Coordinate with Alumni Dinner Event to capture greater quantity of alumni recordings
ST-1 ST-2 LT-5	Begin offering more courses in blended or fully in-seat delivery while preserving online options for degree-completion students
ST-1 ST-2	Find or create another polished video montage of RMI careers that show the fun, sexier, and more meaningful side of the business (e.g., helping people after disasters, making businesses more successful)
ST-2	Communicate RMI career needs/opportunities to all COB academic advisers so they can steer undecided students toward the RMIN program
LT-7	Feature the President of an RMI company every month or two... Find a way to facilitate some 2-way communication and networking so our students meet these leaders. Host an intimate monthly dinner event in Big Rapids or Grand Rapids?
ST-1	Fund and hire a dedicated admissions recruiter for RMIN (Olivet College did this for a while with great success)
ST-1	Coordinate participation with admissions attendance at college fairs around the state... have Gamma student members attend on a revolving basis, with faculty in the rotation too.
ST-1 ST-4	RMIN/Gamma students conduct annual survey of insurance employers to get their employment projections in various RMI careers (e.g., agent, claims, loss control, underwriting (personal v. commercial), actuary, etc.) – Publish results annually through IIM and MAIA
ST-3	Annual solicitation of alumni for donations
ST-3	Annual reminder to advisory board that donations are welcome
ST-1 ST-2 ST-4	Biennial (every other year) 2-3 day student/faculty trip to an "insurance hub" (e.g., Chicago, New York, Toronto) with multiple tours (e.g., insurance brokers, carriers, RMI service providers)
ST-1	Recruit top high school business students the way football programs recruit top high school players... Identify them through relationships with high school business teachers, contact the students, solicit scholarship applications from the

	students so we can award them funds to come to FSU and declare RMIN major. [What are the legal & ethical boundaries on this tactic?]
LT-6	Obtain "testimonial" of commitment to the Ferris State RMIN program from President Eisler, Provost Blake, Dean Nicol for use in recruiting and fundraising efforts.
LT-6	Encourage high profile alumni (e.g., Jeff Harrold, Kevin Cross) and other high profile RMI industry executives to communicate their talent needs and support of RMI education to University leadership such as the President, Provost, College of Business Dean, etc.
ST-1 ST-2 ST-4	Undertake and publish research on how to improve the appeal of RMI careers to current student generation.
ST-1 ST-2 ST-4	Undertake and publish research on other RMI issues that will raise the program's visibility
ST-1 ST-2	Faculty and/or student representation of the RMIN program at campus preview and visitation events.
ST-2 LT-7	Have Gamma students request 3 minutes to present to each "core" business course each semester (and earn activity points for doing so) – e.g., MGMT 301, ECON, FINC
LT-5	Evaluate and consider expansion of curriculum offerings in employee benefits space, especially group health and compliance.
All	Hire student intern to work for the RMIN program and assist with many of the strategic plan's tactical actions
LT-5 LT-7	Design and develop (or grant-fund outsourced development, or use CIS students) sophisticated simulations and games that integrate RMIN lessons.
LT-5	Create a standing committee on strategy and program assessment to evaluate progress on our strategic goals, strategies, and tactics – recommending modifications at least annually.
ST-1 ST-2 LT-4 ST-4	Develop and implement a graduate follow-up process (e.g., mandatory LinkedIn profiles in RMIN 489) to stay in touch, measure where graduates go in their career (in vs. out of RMI), earnings (to be reported only in the aggregate), feedback on their FSU RMIN experience and value, etc. Use this in program marketing, continuous improvement, fund-raising, etc.
LT-2	Create an industry opportunities "infographic" for use in marketing the program
LT-2 ST-5	Create an "infographic" of Ferris insurance alumni (career paths, compensation, geography, etc.) which will first require a survey effort to gather this data
LT-7	Hire and utilize more adjunct instructors with recent and relevant industry experience
LT-7	Identify and utilize existing faculty to teach some RMIN courses, where necessary and appropriate
ST-2	Develop a message/appeal to information technology students to pursue an RMIN certificate or minor or even a double-major, in preparation for vast IT opportunities in the risk and insurance industry
ST-1 LT-2	Create a program (e.g., package of marketing materials, message outline, presentation slides) to facilitate advisory board members acting as ambassadors/advocates of the industry and the Ferris RMIN program by emphasizing "the mission" of the industry and the career opportunities in their own communities (e.g., high school career days, etc.)

LT-3	Launch a communication campaign with Michigan community colleges to develop pathways for community college students to complete their RMIN degree at Ferris State
LT-4	Encourage all RMIN students to utilize Bulldog CareerLink and upload their resume to the CareerLink RMIN Resume Book. Make it a mandatory activity in the RMIN capstone course which all RMIN majors must take.
LT-4	Execute a marketing campaign to inform RMI employers of Bulldog CareerLink and encourage them to enroll in the system for access to our RMIN graduates as well as all other Ferris graduates
ST-5	Create and populate an RMI industry contact database for multiple purposes (e.g., program news, internship needs, fundraising)
ST-1	Cultivate relationship with Insurance Institute of Michigan with regards to ALL of the high school insurance programs in the state in order to (a) develop a joint brochure that highlights the collegiate academic credit opportunities at all of the participating colleges/universities, (b) create classroom visits and speaking opportunities for Ferris faculty (or advisory board members) in each district, and (c) encourage Ferris campus visits by each district
LT-2	Conduct at least one Gamma chapter sponsored industry panel discussion event (or similar event) each academic year to expose more students to RMI career opportunities
LT-1	Have a conversation with COB internship director Paul Kwant to determine the number of RMI internships that would have a significant impact, and also to outline the criteria for a successful internship. (This will be useful information as we ask our stakeholders to generate internship opportunities that will "flood the zone" and make it more likely that non-RMIN students will be offered an RMI internship that may pique their interest in the industry)
LT-1	Solicit internship relationships and specific internship opportunities from advisory board members, alumni, and RMI industry contacts
LT-1	Invite COB internship director Paul Kwant to speak to RMIN advisory board's Fall 2016 meeting
LT-1	Promote the CFCU-Loman Education Foundation Internship Financial Aid Program to all RMIN students and the COB internship office
ST-2	Create an informal Ferris RMI insurance alumni "hall of fame" and profile these successful alumni on COB digital signage rotation
ST-2 LT-2 ST-4	Engage the Ferris AMA (marketing student organization) to provide marketing and promotion services to the RMIN program
ST-2 LT-2 ST-4	Conduct a "focus group" with a cross-section of COB students (Bus Admin, IT, Marketing, etc.) to determine what they want to accomplish/achieve in college, what are their career plans, what appeals to them when choosing a major/career. Video record it and edit together with insurance alumni video interviews in which alumni speak favorably of their RMI careers in context of the focus group wants and desires
ST-2 LT-2 ST-4	Utilize TDMP and graphic design students to complete tasks for our various marketing and promotion tactics
ST-3 ST-4	Pursue RMI industry "in-kind" donations for marketing efforts (State Farm)
ST-3 ST-4	Ask Ferris RMI alumni for specific help (e.g., funds for marketing, funds for field trips/conferences, internships, etc.) – but conduct fund-raising in coordination with Ferris UA&M.
ST-3	Pursue grants/donations from various insurance carrier foundations

ST-4	Pursue degree-completion enrollment among existing Michigan licensed producers by designing and implementing a direct mail campaign to drive interested agents to a webpage that collects email addresses and follow-up with a periodic stream of automated email messages promoting the RMIN program and the value of earning an RMI bachelor's degree for future management and promotion opportunities in the industry. (Source of licensed agent information: https://difs.state.mi.us/fis/ind_srch/ins_agnt/)
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Immediate Tactical Actions

Engage American Marketing Association (AMA) RSO Consulting Group

The AMA student organization is accepting client engagements for student-led marketing projects in the 2016-17 school year. The RMIN program will request AMA consulting and execution services to achieve the following objectives:

1. Conduct "focus group" or similar research among existing Ferris students with Business Administration or "Undecided" majors to determine what would cause them to consider the RMI major and career. (Complete during Fall 2016 semester)
2. Manage a process of inserting periodic information on Ferris RMIN programs into various insurance firm newsletters and publications. Insertion requests should encourage financial support for the program in addition to inserting promotional content into the publication (Ongoing, beginning Fall 2016)
3. Design and execute marketing campaigns to increase enrollment and raise awareness of the RMIN programs. These campaigns will be aimed at three distinct audiences. (Ongoing, with design complete during Fall 2016 semester and execution beginning during Spring 2017 semester)
 - a. Current Ferris State "undecided" and Business Administration students
 - b. Prospective students still in high school via the high school business teachers
 - c. The RMI industry

First step: Locate mailing list source for high school business teachers. Responsible Person(s): Blair Entenmann, Due Date: June 30, 2016

Next step: Solicit RMIN advisory board members for suggested industry newsletters and contact information. Responsible Person(s): David Brown, Due Date: June 30, 2016

Next step: Draft the engagement summary. Responsible Person(s): Blair Entenmann, Due Date: August 20, 2016

Develop promotional video resource(s)

Video 1: Feature the industry as a career option by (1) depicting meaningful work ("re-building lives") with an emotional appeal, (2) illustrating the path to success/money, (3) show the "cool opportunities" (sporting events, travel, fine dining, etc.), (4) career flexibility and mobility (chance to work different jobs and different locations, including from home).

Video 2: "Risky Bulldogs" quick-hitting piece showing several Ferris RMI graduates (of all ages) identifying themselves as "Risky Bulldogs" (or another catchphrase) while their graduation year, employer name, and job title is captioned to communicate success and career variety.

Video 3: A very brief version of Video 1 that can be created from the same raw video footage and that runs no more than two minutes for use in classroom talks.

Video 1 will require significant scripting and logistics to produce. Video 2 may be filmed in conjunction with an alumni event (see below).

First step: Meet with TDMP staff to determine how to use their services to create these video resources. Responsible Person(s): David Brown and Blair Entenmann, Due Date: September 10, 2016

Host an Alumni Event

Plan and host an event (other than the ubiquitous golf outing) for Ferris State RMI alumni with the intent of making it an annual tradition. The initial event should serve multiple purposes including the aforementioned video resources and also raising fiscal resources for the program. Such an event gives alumni an opportunity to reconnect in a fun/social setting, and gives us the opportunity to outline specific fiscal needs of the program. The database of alumni database should allow us to identify geographic concentrations of alumni to aid in the planning of an event that will draw the most attendees.

First step: Contact Jeremy Mishler and Destiny Gorby to engage their assistance in (1) planning an alumni event, and (2) gaining access to the alumni database information. Responsible Person(s): David Brown, Due Date: June 30, 2016

Enlist Gamma/RMI Students to Speak to Core Courses

Students seem more receptive to opportunistic messaging when it comes from their peers. This tactic will have Gamma/RMI students seek 3-5 minutes from business core course faculty to quickly communicate opportunities related to Gamma and the RMI program/careers. When available, brief video resources could be very effective in this realm.

First step: Contact incoming Gamma Iota Sigma co-presidents to plan the messaging and recruit the speakers from current Gamma/RMI members. Responsible Person(s): David Brown, Due Date: July 31, 2016

Next step: Obtain schedule and list of faculty teaching business core courses this fall and provide email addresses to Gamma/RMI students for them to contact and coordinate. Responsible Person(s): David Brown, Due Date: July 31, 2016

Conduct and Publish an Annual Survey of Insurance Employers

Charge the RMI students and Gamma Iota Sigma members with responsibility for this project, and engage the assistance of marketing research faculty and students. The intent for the inaugural survey is to solicit information related to insurance employment in Michigan with a very simple survey that can be completed in less than fifteen minutes, then compile and publish the results via press release to IIM, MAIA, and other press outlets. Survey questions might include basic demographics, hiring activity in the last year, hiring plans in the coming year, average age of senior management, etc. The purpose of this survey and publication of the results is to raise awareness of the program among the industry. In future iterations, the survey might delve into more specialized subject areas that would be of interest to the industry (e.g., "true" expense ratios, etc.)

First step: Identify market research faculty resource. Responsible Person(s): Blair Entenmann, Due Date: June 30, 2016

First step: Outline initial survey objectives and communicate the project to 2016-17 Gamma Iota Sigma co-presidents. Responsible Person(s): David Brown, Due Date: June 30, 2016

Plan the first Biennial Networking Trip to Major Insurance Destination for 2018

Above and beyond the field trips to various Michigan-based RMI firms and conference attendance, opportunities for students to visit major insurance entities in some of the more “glamorous” insurance destinations (e.g., Chicago, New York, Toronto) helps to raise the appeal of the program to prospective students. These trips also help the current students to network and build future career connections. The alumni database may be helpful in identifying Ferris alumni in leadership positions at some of these entities that could be leveraged in planning the trip. Once the outline of the trip has been set and costs established, a fundraising effort can be undertaken to defray student out-of-pocket expenses.

First step: Identify potential destinations in terms of geography and entities to visit. **Responsible Person(s):** David Brown, **Due Date:** December 31, 2016

Fundraising for Specific Goals

Alumni and industry firms have expressed a desire to support the program, particularly when their fiscal support is tied to specific needs and objectives. Many specific fiscal needs will become apparent as each of the aforementioned tactics develop. For example, we will surely identify financial costs related to AMA-recommended marketing campaigns, the biennial student trip, and video resource productions. As these financial needs arise, we can approach alumni and industry firms with specific appeals for support.

First step: In conjunction with UA&M, develop a fundraising appeal and plan based on our financial needs to fully execute the immediate tactical actions and the overall strategic plan. **Responsible Person(s):** David Brown, **Due Date:** December 31, 2016

Next step: Identify and pursue grant opportunities that align with specific program needs. **Responsible Person(s):** David Brown, **Due Date:** March 31, 2017

Implement a Graduate Follow-up Process

Utilizing LinkedIn accounts and connections that are created as part of the RMIN 489 capstone course, keep track of program graduates to measure where they go in their careers, obtain feedback on their Ferris RMIN experience, and solicit their ongoing support of the program.

First step: Design the foundation of LinkedIn connections into the RMIN 489 capstone course that all RMI majors will be taking beginning in Spring 2017. **Responsible Person(s):** David Brown, **Due Date:** December 31, 2016

Conclusion

Patience is a virtue

An observation made by the members of the strategic planning committee during the course of their work was that rebuilding this academic program will require patience. There will likely be pressures to accelerate growth from multiple stakeholders and particularly from employers eager for young talent. It has been reported that even with job placement rates approaching 100%, graduates from all collegiate RMI programs address only 10-15% of the industry's talent needs (Holbrook, 2011). Nevertheless, there are headwinds that will buffet our strategic efforts. Young people continue to hold negative stigmas regarding "insurance" and an aversion to careers in the industry, some of which is not overcome by the favorable hiring environment. It will take time and considerable effort on the part of the entire industry to overcome these stigmas and aversions.

A second significant headwind is the limited resource of faculty and staff time. At this particular point in time, the Ferris RMI program has a single full-time faculty member serving as the program coordinator and sole faculty resource for all RMI courses. The recent re-engineering of the RMI curriculum will require considerable time and effort to prepare several new and revised courses as they are offered for the first time. Further compounding the time limitation, this sole faculty member also spends approximately 40% of available time to Ferris State's Small Business Management courses. Consequently, the major functions of the sole full-time faculty resource include (1) coordination and oversight of the RMI program, (2) development of new/revised RMI courses, (3) teaching RMI courses, (4) administrative and promotional work for the RMI program, (5) teaching SBM courses, and (6) academic advising. Support staff can help with specific tasks but such staff are shared resources with limited availability. The addition of a part-time adjunct RMI instructor will help to alleviate the time constraint slightly, but the simple fact is that we have outlined an ambitious set of strategic initiatives and tactical actions that will require significant time and commitment to achieve. Considering the current program staffing level, the strategic planning committee advises patience and careful prioritization in the execution of this strategic plan.

Source: Holbrook, E. 2011. "The Next Generation." Risk Management Magazine 58 (9): 26-29.

Evolution is inevitable

As with any long term planning exercise, the ground is likely to shift underneath us with the passage of time, forcing us to react and reconsider our plans. We will learn which tactical actions produce better results than others, and we will observe environmental changes that cause us to reconsider our strategic and tactical priorities. One of our long term strategies is to maintain program relevance and currency, with an associated tactical action of convening a committee to conduct an annual strategic plan review. This is not among the *immediate* priorities and tactical actions outlined in this plan, but will likely happen informally if not formally. Whether by formal strategic review or just plain common sense, some of our planned tactical actions may no longer seem viable while unanticipated opportunities to fulfill our strategic goals and initiatives may present themselves. The point is that the strategic planning committee recognizes this reality and endorses the notion that deviations from the strategic plan without formal approval or blessing from the committee or the RMI Advisory Board are expected, and in fact desired when driven by reasonable justification.

APPENDIX 2 – CHECKSHEETS AND SYLLABI



FERRIS STATE UNIVERSITY

RISK MANAGEMENT AND INSURANCE (RMIN) – 120 CREDITS 2018-2019
 Bachelor of Science (BS) College of Business

Student Name	Student ID

UNIVERSITY REQUIREMENTS

FIRST YEAR SEMINAR REQUIREMENT (FSUS 100 OR EQUIVALENT)

All First-Time-In-Any-College Freshman (FTIAC's) must complete a one-credit FSUS 100 course, or its equivalent. Additional information and the definition of FTIAC for FSUS purposes can be found in the: [Ferris State University Academic Affairs FSUS Policy](#)

Prefix	Code	Course Title	Credits	Grade

UNIVERSITY GENERAL EDUCATION REQUIREMENTS (Prerequisites are shown in parentheses)

Courses in this section are required to satisfy the University General Education Requirements for a bachelor's degree. The University General Education requirements can be found on the: [Ferris State University General Education Requirements Website](#)

COMMUNICATION COMPETENCY – 12 CREDITS REQUIRED (OR THEIR EQUIVALENT)

Prefix	Code	Course Title	Credits	Grade
COMM	121	Fundamentals of Public Speaking (None)	3	
ENGL	150	English 1 (ENGL 074 or English ACT 14 or (Pre-2016) Reading SAT 370 or (Post-2016) ERW SAT 450 or TOEFL Internet Total Score 61 or MSUFLT Composite 73 or IELTS Overall 5.5)	3	
ENGL	250	English 2 (ENGL 150 with C- or higher)	3	
ENGL	325	Advanced Business Writing (ENGL 211 or 250 either with C or higher)	3	

QUANTITATIVE LITERACY COMPETENCY – 3 CREDITS REQUIRED (OR THEIR EQUIVALENT)

Prefix	Code	Course Title	Credits	Grade
CHOOSE 1 OF 2	MATH 114	Quantitative Reasoning for Professionals 2 ((MATH 109 or 110 either with C- or higher or Math ACT 19 or (Pre-2016) Math SAT 460 or (Post-2016) Math SAT 500) and (ENGL 074 or English ACT 14 or (Pre-2016) Reading SAT 370 or (Post-2016) ERW SAT 450); if Math ACT 24 or SAT 580 or higher, student must substitute General Education Elective credits)	4	
	MATH 115	Intermediate Algebra ((MATH 109 or 110 either with C- or higher or Math ACT 19 or (Pre-2016) Math SAT 460 or (Post-2016) Math SAT 500); if Math ACT 24 or SAT 580 or higher, student must substitute General Education Elective credits)	3	

NATURAL SCIENCES COMPETENCY – 6 CREDITS REQUIRED

Two courses are required with a minimum of 6 credits: must have at least one lab course.

Prefix	Code	Course Title	Credits	Grade
		[Lab]		

RISK MANAGEMENT AND INSURANCE (RMIN) – 120 CREDITS
Bachelor of Science (BS)

2018-2019
College of Business

CULTURE COMPETENCY – 9 CREDITS REQUIRED

Three courses are required with a minimum of 9 credits: must be from two different disciplines, have at least one 200 level or higher course, and have no more than 5 credits from Cultural Competency Activities.

Prefix	Code	Course Title	Credits	Grade
			[200+]	

SELF AND SOCIETY COMPETENCY – 9 CREDITS REQUIRED

Three courses are required with a minimum of 9 credits: must be from two different disciplines and have at least one 200 level or higher course.

Prefix	Code	Course Title	Credits	Grade
ECON	221	Principles of Macroeconomics (MATH 109 or 110 either with C- or higher or (MATH 114, 115, 116, 117, 118, 119, 120, 122, or 126 or Math ACT 19 or (Pre-2016) Math SAT 460 or (Post-2016) Math SAT 500))	3	
ECON	222	Principles of Microeconomics (ECON 221)	3	

DIVERSITY COMPETENCY – 2 COURSES REQUIRED

If not met by courses taken for Culture, Self and Society, or Michigan Transfer Agreement (MTA), a student must have one course with the Global Diversity attribute and one course with the U.S. Diversity attribute. Some courses include both Global Diversity and U.S. Diversity attributes. Courses with both attributes satisfies the entire Diversity competency.

Prefix	Code	Course Title	Credits	Grade
			[Global Diversity]	
			[U.S. Diversity]	

COLLABORATION COMPETENCY – 2 COURSES REQUIRED

If not met by courses taken in the bachelor degree program, a student must have two courses with the Collaboration attribute. Some courses include both Collaboration and Problem Solving attributes. Of the required courses in this specific program, these courses will meet the Collaboration requirement:

- BUSN 499 - Integrating Experience
- MKTG 321 - Principles of Marketing
- RMIN 489 - Risk and Insurance Seminar

PROBLEM SOLVING COMPETENCY – 2 COURSES REQUIRED

If not met by courses taken in the bachelor degree program, a student must have two courses with the Problem Solving attribute. Some courses include both Collaboration and Problem Solving attributes. Of the required courses in this specific program, these courses will meet the Problem Solving requirement:

- ACCT 201 - Principles of Financial Accounting
- ACCT 202 - Principles of Managerial Accounting
- BUSN 499 - Integrating Experience
- RMIN 489 - Risk and Insurance Seminar

ADDITIONAL GENERAL EDUCATION REQUIREMENTS – 3 CREDITS REQUIRED

These courses are additional General Education courses to meet the requirements for this specific program. *Risk Management and Insurance degree students must complete 42 General Education credits to meet College of Business and University Requirements.*

Prefix	Code	Course Title	Credits	Grade
CHOOSE 1 OF 3	COMM 251	Argumentation and Debate (COMM 121 or Instructor Permission)	3	
	COMM 332	Persuasive Speaking (COMM 121 with C or higher)	3	
	COMM 336	Technical and Professional Presentation (COMM 121)	3	

RISK MANAGEMENT AND INSURANCE (RMIN) – 120 CREDITS
Bachelor of Science (BS)

2018-2019
College of Business

BUSINESS CORE REQUIREMENTS – 30 CREDITS REQUIRED (Prerequisites are shown in parentheses)

These courses are used to calculate the core 2.0 GPA requirement.

Prefix	Code	Course Title	Credits	Grade
ACCT	201	Principles of Financial Accounting (MATH 109 or 110 either with C- or higher or (MATH 114, 115, 116, 117, 118, 119, 120, 126, 130, 132, or 135 or Math ACT 19 or (Pre-2016) Math SAT 460 or (Post-2016) Math SAT 500))	3	
ACCT	202	Principles of Managerial Accounting (ACCT 201 with C- or higher and (MATH 114, 115, 116, or 117 or Math ACT 24 or (Pre-2016) Math SAT 560 or (Post-2016) Math SAT 580))	3	
STQM	260	Introduction to Statistics (MATH 114, 115, 116, 120, 126, 130, 132, or 135 any with a C- or higher or Math ACT 24 or (Pre-2016) Math SAT 560 or (Post-2016) Math SAT 580)	3	
MGMT	301	Applied Management (None)	3	
BLAW	321	Contracts and Sales (None)	3	
MKTG	321	Principles of Marketing (ENGL 150 with C- or higher and Sophomore Status)	3	
ISYS	321	Business Information Systems (ACCT 202, MKTG 321, and MGMT 301)	3	
FINC	322	Financial Management 1 (ACCT 202 and (MATH 114, 115, 116, or 117 or Math ACT 24 or (Pre-2016) Math SAT 560 or (Post-2016) Math SAT 580))	3	
MGMT	370	Quality-Operations Management (STQM 260 and Sophomore Status or Instructor Permission)	3	
BUSN	499	Integrating Experience (FINC 322, MGMT 370, MKTG 321, and Senior Status)	3	

ALL MAJOR REQUIREMENTS – 48 CREDITS REQUIRED (Prerequisites are shown in parentheses)

These courses are used to calculate the major 2.0 GPA requirement.

MAJOR COURSES – 24 CREDITS REQUIRED

Prefix	Code	Course Title	Credits	Grade
RMIN	200	Foundations Risk Management and Insurance (None)	3	
RMIN	252	Commercial Insurance (RMIN 200)	3	
RMIN	253	Personal Insurance (None)	3	
RMIN	320	Insurance Company Operations (RMIN 200)	3	
BLAW	330	Insurance Law (None)	3	
RMIN	454	Risk Management (RMIN 200)	3	
RMIN	489	Risk and Insurance Seminar (RMIN 252 and 320)	3	
MGMT	491	Management Internship (Department Approval and Completion of 80 Credits)	3	

RISK MANAGEMENT AND INSURANCE AREA OF EMPHASIS (OR ADVISOR APPROVED MINOR) – 18 CREDITS REQUIRED

Prefix	Code	Course Title	Credits	Grade
CHOOSE 6 OF 16	FINC 300	Mathematics of Finance (MATH 114 or 115 either with C- or higher or (MATH 116, 118, 119, 120, 126, 130, 132, or 135 or Math ACT 24 or (Pre-2016) Math SAT 560 or (Post-2016) Math SAT 580))	3	
	MGMT 310	Small Business Management (Sophomore Status)	3	
	MGMT 338	Employee Benefits (MGMT 373 or Instructor Permission)	3	
	MGMT 350	Management Metrics and Decision Making (None)	3	
	MGMT 373	Human Resource Management (Sophomore Status)	3	
	RMIN 305	Property and Casualty Insurance Licensing (None)	3	
	RMIN 401	Risk and Insurance Technology (RMIN 200)	3	
	RMIN 457	Enterprise Risk Management (RMIN 200)	3	
	RMIN 483	Insurance Agency Operations (RMIN 200)	3	

Department/School: MGMT/College of Business
Banner Program Code: RMIN-BS-BU
UCC Proposal #: 18-115

231-591-2427
mgmt@ferris.edu
Reference #: 2018-0312

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Academic Year: 2018-2019
Last Updated: 03/15/2019

RISK MANAGEMENT AND INSURANCE (RMIN) – 120 CREDITS
Bachelor of Science (BS)

2018-2019
College of Business

Prefix	Code	Course Title	Credits	Grade
	STQM 360	Risk Analysis and Strategy (STQM 260 with C- or higher)	3	
		<i>Directed Elective (Advisor Approval)</i>	3	
		<i>Directed Elective (Advisor Approval)</i>	3	
		<i>Directed Elective (Advisor Approval)</i>	3	
		<i>Directed Elective (Advisor Approval)</i>	3	
		<i>Directed Elective (Advisor Approval)</i>	3	
		<i>Directed Elective (Advisor Approval)</i>	3	

ADDITIONAL REQUIREMENTS – 6 CREDITS REQUIRED

Prefix	Code	Course Title	Credits	Grade
ISYS	105	Introduction to Microcomputer Systems and Software (None)	3	
		<i>Free Elective</i>	3	

NOTES

- 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.

ADMISSION REQUIREMENTS

New Student SAT Scores

- 2.5 High School GPA (on a 4.0 scale)
- Two of the Three Criteria:
 - ERW SAT score of 450 or higher.
 - Math SAT score of 500 or higher. Placement in MATH 109 or 110 will be considered (Math SAT score of 480 or higher).
 - Composite SAT of 900 or higher.

New Student ACT Scores

- 2.5 High School GPA (on a 4.0 scale)
- Two of the Three Criteria:
 - English ACT score of 16 or higher.
 - Math ACT score of 19 or higher.
 - Reading ACT score of 19 or higher.

Transfer Students

- Combined college or university GPA of 2.35 (on a 4.0 scale) from all institutions attended. GPA based on completion of 12 credit hours or more. Developmental courses will not be considered in computing the GPA requirement.
- Transfer equivalency for FSU ENGL 150 or placement during the first semester at FSU which would require an English ACT score of 16 or higher; or ERW SAT score of 450 or higher; or English Accuplacer score of 6 or higher.
- Transfer equivalency for FSU MATH 114 or 115 or placement during the first semester at FSU which would require a Math ACT score of 19 or higher; Math SAT of 500 or higher; or Math Accuplacer scores: Elementary Algebra score 75 or higher and College Level Math 0-49.

DEGREE OUTCOMES

- Insurance Professional Designations - Achieve tangible progress toward recognized insurance industry professional designations.
- Risk Management Process - Apply the six-step risk management process to a case and formulate appropriate risk assessment, risk control, and risk financing measures.
- Strategy - Design and execute a viable strategy for insurance company operations.
- Insurance Solutions - Evaluate and recommend appropriate insurance solutions for a range of property, casualty, life, and health loss exposure cases.

GRADUATION REQUIREMENTS

In addition to meeting all the programmatic requirements, students must:

1. Meet University General Education requirements.
2. Earn a minimum of 120 credits.
3. Earn a 2.00 or higher cumulative FSU GPA.
4. Earn 30 credits from FSU (Residency).
5. Earn 40 credits of 300 level or higher courses.
6. Maintain a 2.00 cumulative GPA in the business core and the major.
7. Earn 40% of their total credits required for graduation in General Education courses to meet the College of Business ACBSP accreditation requirements. The University requires all BS Degrees be a minimum 120 credits. When meeting the 40% requirement, programs can use 6 credits from the Business Core in the calculation. To meet the ACBSP, 40% General Education requirement, a 120 credit program would consist of 42 general education credits, 30 business core credits, and 48 credits in the major.

CONTACT INFORMATION

COLLEGE: College of Business
DEPARTMENT/SCHOOL: MGMT/College of Business

PHONE: 231-591-2427
EMAIL: mgmt@ferris.edu

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FERRIS STATE UNIVERSITY

RISK MANAGEMENT AND INSURANCE (RMIN) – 18 CREDITS		2018-2019
Minor		College of Business

Student Name	Student ID

ALL MINOR REQUIREMENTS – 18 CREDITS REQUIRED (Prerequisites are shown in parentheses)

MINOR COURSES – 18 CREDITS REQUIRED

Prefix	Code	Course Title	Credits	Grade
RMIN	200	Foundations Risk Management and Insurance (None)	3	
RMIN	252	Commercial Insurance (RMIN 200)	3	
RMIN	253	Personal Insurance (None)	3	
RMIN	320	Insurance Company Operations (RMIN 200)	3	
BLAW	330	Insurance Law (None)	3	
CHOOSE 1 OF 9	MGMT 338	Employee Benefits (MGMT 373 or Instructor Permission)	3	
	STQM 360	Risk Analysis and Strategy (STQM 260 with C- or higher or Instructor Permission)	3	
	RMIN 401	Risk and Insurance Technology (RMIN 200)	3	
	RMIN 454	Risk Management (RMIN 200)	3	
	RMIN 457	Enterprise Risk Management (RMIN 200)	3	
	RMIN 483	Insurance Agency Operations (RMIN 200)	3	
	RMIN 489	Risk and Insurance Seminar (RMIN 252 and 320)	3	
	MGMT 491	Management Internship (Department Approval and Completion of 80 Credits)	3	
		<i>Directed Elective</i>	3	

NOTES

- 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.

ADMISSION REQUIREMENTS

New Students

- Student must be admitted to the university and pursuing a baccalaureate degree.

Transfer Students

- Student must be admitted to the university and pursuing a baccalaureate degree.

GRADUATION REQUIREMENTS

In addition to meeting all the programmatic requirements, students must:

- Maintain a 2.00 or higher cumulative FSU GPA.
- Earn 50% of the minor credits from FSU (Residency).
- Earn a maximum of 1/3 credits, but no more than 7 credits, that overlap with their major.
- Earn 50% of the credits at the 200 level or higher.
- A term prior to completion of the minor, log into MyFSU and complete the "Apply for Graduation". You will receive an email back with the next steps to take. Once this is done the Graduation Secretary will notify the Registrar who will note the completion of the minor.

RISK MANAGEMENT AND INSURANCE (RMIN) – 18 CREDITS
Minor

2018-2019
College of Business

CONTACT INFORMATION

COLLEGE: College of Business

PHONE: 231-591-2426

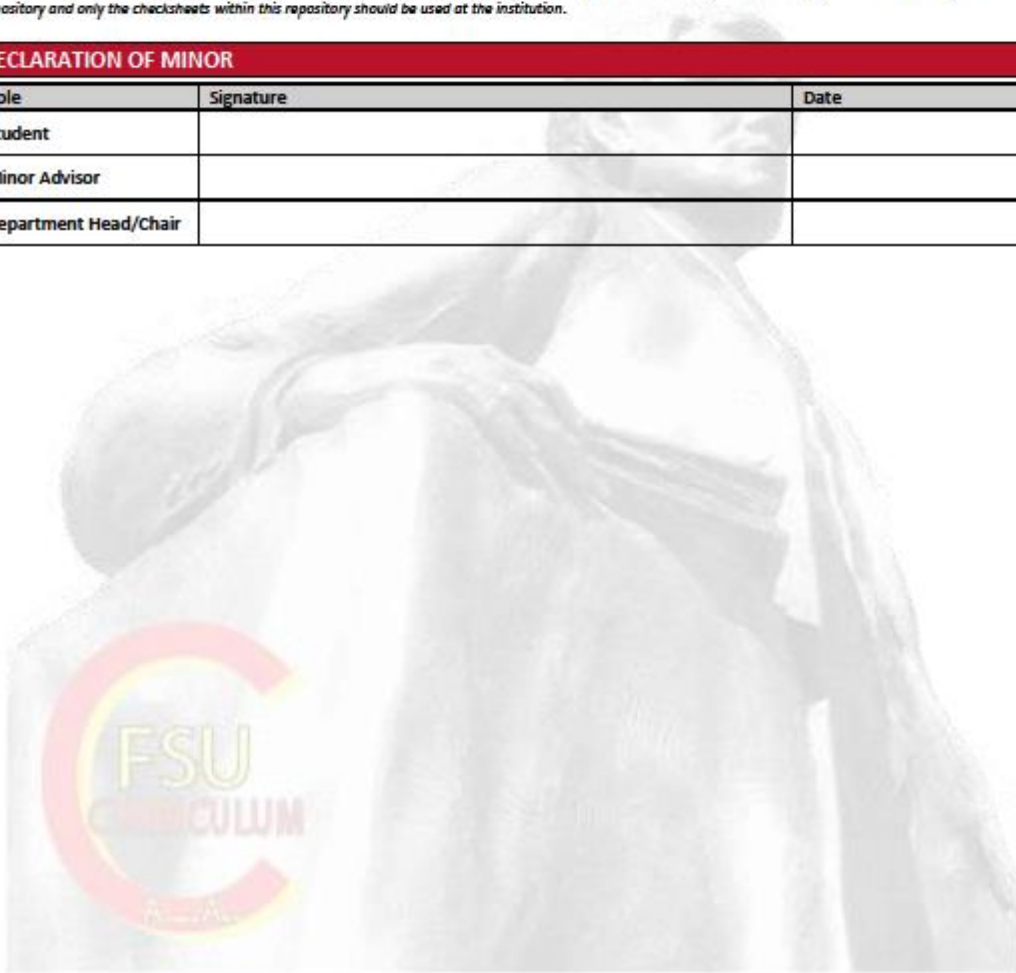
DEPARTMENT/SCHOOL: MGMT/College of Business

EMAIL: mgmt@ferris.edu

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DECLARATION OF MINOR

Role	Signature	Date
Student		
Minor Advisor		
Department Head/Chair		



Department/School: MGMT/College of Business
Banner Program Code: RMIN-MNR-BU
UCC Proposal #: 17-039

231-591-2426
mgmt@ferris.edu
Reference #: 2018-0314

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Last Updated: 03/19/2019



FERRIS STATE UNIVERSITY

RISK MANAGEMENT AND INSURANCE (RMIN) – 12 CREDITS	2018-2019
Certificate	College of Business

Student Name	Student ID

ALL CERTIFICATE REQUIREMENTS – 12 CREDITS REQUIRED (Prerequisites are shown in parentheses)

CERTIFICATE COURSES – 12 CREDITS REQUIRED

Prefix	Code	Course Title	Credits	Grade
RMIN	200	Foundations Risk Management and Insurance (None)	3	
RMIN	252	Commercial Insurance (RMIN 200)	3	
RMIN	253	Personal Insurance (None)	3	
RMIN	320	Insurance Company Operations (RMIN 200)	3	

NOTES

- 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.

ADMISSION REQUIREMENTS

- Applicant should show proof of high school graduation with a 2.35 GPA. If it is determined by the College of Business Dean's Office/SAA that regular program admission criteria should be met in order to complete the certificate successfully and be a contributing member of the course, all college transcripts should be submitted to the Admissions Office. Once admitted, an advisor will be assigned by the College of Business in the certificate program.
- Dual enrolled/concurrent students must complete their high school degree (provide transcript) before the certificate will be granted from FSU.
- Students wishing to pursue a bachelor or associate's degree must meet the admission criteria for the program. This criteria review is initiated when the "Program Change Form" request is processed through the College of Business Dean's Office/SAA.

DEGREE OUTCOMES

1. Apply the six-step risk management process to a case and formulate appropriate risk assessment, risk control, and risk financing measures.
2. Evaluate and recommend appropriate insurance solutions for a range of property, casualty, life, and health loss exposure cases.

GRADUATION REQUIREMENTS

In addition to meeting all the programmatic requirements, students must:

1. Maintain a 2.00 or higher cumulative GPA.
2. Earn 50% of the certificate credits from FSU (Residency).
3. Earn no more than 50% of the certificate credits from courses that are required in their program/major; if they are in an FSU degree-seeking program.
4. A term prior to completion of the certificate, log into MyFSU and complete the "Apply for Graduation". You will receive an email back with the next steps to take. Once this is done, the Graduation Secretary will notify the Registrar who will note the completion of the certificate.

RISK MANAGEMENT AND INSURANCE (RMIN) – 12 CREDITS
Certificate

2018-2019
College of Business

CONTACT INFORMATION

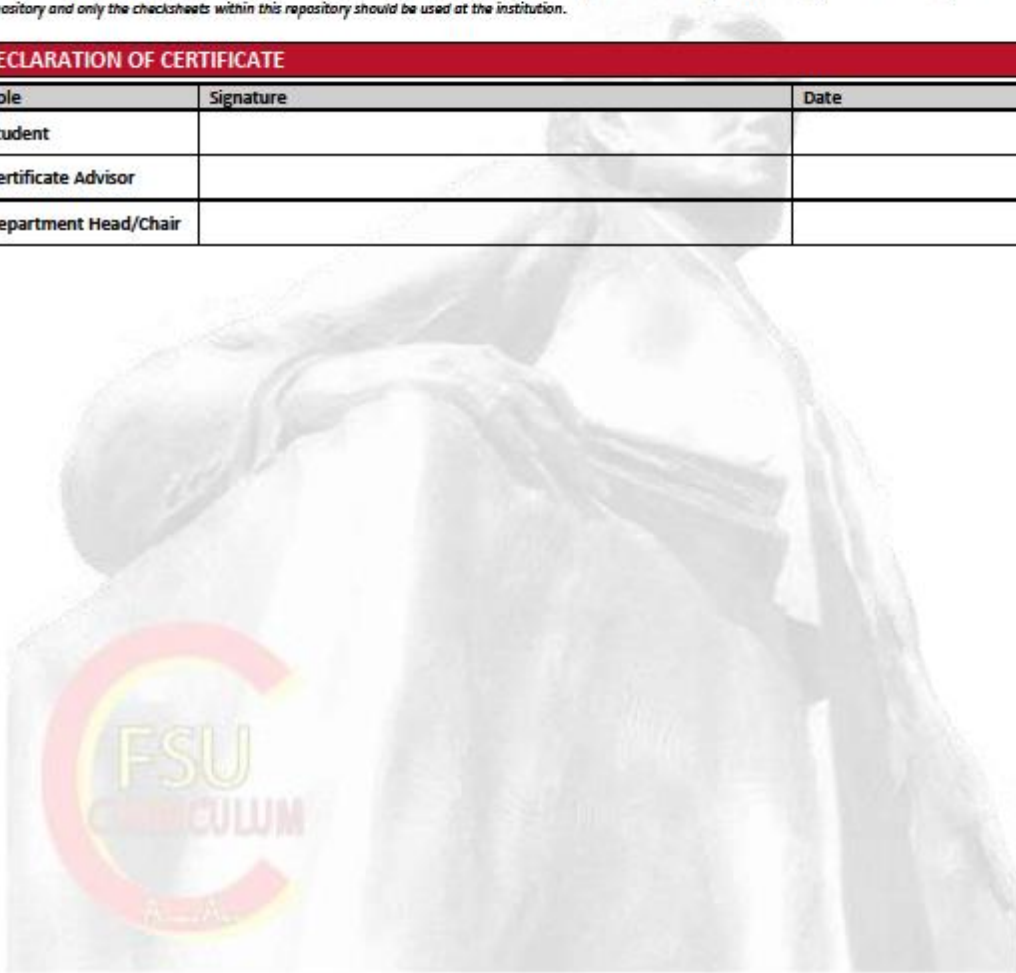
COLLEGE: College of Business
DEPARTMENT/SCHOOL: MGMT/College of Business

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DECLARATION OF CERTIFICATE

Role	Signature	Date
Student		
Certificate Advisor		
Department Head/Chair		



Department/School: MGMT/College of Business
Banner Program Code: RMIN-CT-BU
UCC Proposal #:

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Reference #: 2018-0313

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FOUNDATIONS OF RISK MANAGEMENT & INSURANCE

FALL 2018 - RMIN 200 SYLLABUS

Instructor: Jenni Pattillo

Contact Info

- 616-581-5473 cell (*BEST way to reach me call or text!*)
- 616-754-7809 work (*Mon-Fri 9-5*)
- jenni@jennipattillo.com (*BEST way to reach me via EMAIL!*)
- Blackboard messenger/email (*I will check this a couple of times a week*)
- JenniferPattillo@ferris.edu (*I will check this sporadically*)

Office Hours

- Office Location & Phone: IRC 223
- Office Hours: Tuesday's 12:30 – 1:30 pm
- Please email or call first if you are planning on visiting during office hours.

Textbook (Required)

- Foundations of Risk Management and Insurance, 2nd Edition, CPCU, Arthur L. Flitner, The Institutes: Malvern, PA
- ISBN: 978-0-89463-913-5

Course Delivery

- Mixed delivery, including both in-class and online requirements. Classroom meeting time is every Tuesday, 1:30-2:45 pm in BUS 316. The remainder of the course will be conducted via weekly online discussion questions, quizzes, assignments, and papers.

Course Description

- This course introduces students to the basic principles and concepts of risk management as it relates to everyday personal and business life. Different forms of risk and risk management are examined. Processes for identifying, assessing, controlling, and financing risk exposures are explored. Insurance, as one of the more common risk financing techniques, is studied including the topics of common insurance policy concepts and insurance policy analysis. This is the introductory course for students wishing to pursue a risk management and insurance education. The course is aligned with CPCU 500 allowing successful students to apply for a CPCU exam waiver.

Learning Outcomes

1. Upon completion of this course, the student will be able to:
2. Distinguish classifications of risk, loss exposures, and the fundamental elements of the risk management process.
3. Differentiate the principles and methods of risk assessment, risk control, and risk financing.
4. Evaluate the types of risks that are insurable and how insurance serves as a beneficial risk financing technique.
5. Analyze the characteristics, structure, and interpretation of insurance policies.
6. Examine common insurance policy concepts.

Grading

A	95-100	C+	77-79
A-	90-94	C	73-76
B+	87-89	C-	70-72
B	83-86	D+	67-69
B-	80-82	D	63-66
		D-	60-62

Evaluation Metrics

Discussion Questions	100 pts	10%
In Class Assignments (5)	100 pts	10%
Chapter Quizzes (8)	320 pts	32%
Papers (3)	380 pts	38%
Final Exam	100 pts	10%
TOTAL	1000 pts	100%

Discussion Questions

- Discussion Questions will be available on Tuesday's at 3 PM on weeks where they are applicable. The discussions must be answered by Tuesday's at 1 PM. The discussion posts should be professional in content and style. I expect that your responses will be at least two paragraphs in length in order to earn full credit.
- Several criteria must be met in order to receive full credit:
 - Posted by the due date.
 - Relate directly to the discussion question posed.
 - Develop the point with examples and appropriately documented research.
 - Do not simply copy another posting or material from another source.
 - Show an understanding of the concepts from the textbook.
 - Any research used in the post is properly cited (following APA rules).
 - Written clearly and correctly.
- Discussion Question Replies:

- A reply to a Discussion Question will count as EXTRA CREDIT. You will receive up to 5 EXTRA CREDIT points if you reply to 1 of your peer's posts.
- To receive the full 5 credit points the reply must meet the following criteria:
 - It must be posted prior to the DUE date of the original DQ post.
 - The postings are respectful and supportive in tone.
 - The postings do not simply agree with or repeat another posting but develop the ideas further.
 - No credit will be awarded for posts submitted after stated deadlines.

Assignments

- There are 5 in-class assignments due, each is worth 20 points. These assignments are important to complete because they will directly relate to your upcoming written papers. COMPLETING EACH assignment will make writing your papers MUCH EASIER! YOU MUST ATTEND CLASS ON THE DAY THE ASSIGNMENT IS GIVEN TO GET CREDIT. If you do NOT have a valid excused absence you will not receive full credit for the missed assignment. These assignments will be RANDOMLY assigned throughout the semester. My advice is to NOT MISS CLASS!

Quizzes & Exam Assessments

- Students will demonstrate their learning by completing assessments that will be administered throughout the semester. Chapter quizzes will be administered online within the Blackboard QUIZ link, and will typically consist of randomized questions posed within a constrained time period. All students are reminded that adherence to academic integrity standards is expected and will be enforced.

Written Papers

- There will be 3 written papers. Papers are to adhere to the following guidelines:
 - The paper must meet college-level writing requirements that include proper grammar, spellings, punctuation, and clearly expressed thoughts.
 - Papers must adhere to APA guidelines. This includes a title page, reference page, in-text citations, double-spacing, Times New Roman 12 font, and 1" margins. An APA guidance can be found at the Purdue Online Writing Lab: <http://owl.english.purdue.edu/owl/resource/560/01/>
 - All written papers must be in MS Word format (doc/docx).
 - All papers must be submitted via Blackboard.
 - Refer to the Rubric found on Blackboard before final submission.
 - Each individual paper will have an outline explaining specific requirements, expectations, grading rubrics, etc. for the assignment. The outline will be posted under the assignment tool on Blackboard.

Extra Credit Opportunity

- Reply to one of your peer's posts meeting the criteria mentioned above and earn up to 5 Extra Credit points per discussion question. A total of 20 possible Extra Credit points per semester.
- Turn in Paper 3 - your final paper early and receive the following Extra Credit point towards your final grade:
 - Friday, Nov 30, 11:59 PM 20 Extra Credit Points
 - Saturday, Dec 1, 11:59 PM 10 Extra Credit Points
 - Sunday, Dec 2, 11:59 PM 5 Extra Credit Points
- There is a total of 40 Extra Credit Points you can receive throughout the semester.
- I will NOT offer any other Extra Credit opportunities.

Late Policy

- There will be a **5 POINT deduction for each day a QUIZ, ASSIGNMENT, or PAPER is late**. Assignments will NOT be accepted beyond three days unless arrangements have been made in advance. Due dates can be found at the end of the syllabus and via the Blackboard calendar. PRINT OUT THE DUE DATES so you do NOT miss anything. It is your responsibility to keep up with what will be due, it is NOT my job to constantly remind you when something is due.

Reservation to Change Schedule/Syllabus

- The instructor reserves the right to make modifications to the course and to this syllabus as needed without revising and reissuing this document. If adjustments are made to the course proceedings, students will receive a written notice via course messenger in Blackboard, and via your Ferris email.

Academic Integrity

- You are expected to do your own work in this course and submit the deliverables using Blackboard promptly each week. Failure to do your own work will result in failure of this course. All deliverables must be the original work of the student. Plagiarism will result in failing the course.
- Any action that dishonestly portrays your ability, knowledge, and skill, or otherwise deceives the instructor or classmates is considered cheating. Some examples include such things as cheating or helping others to cheat on tests or assignments, signing in absent classmates, and dishonesty requesting consideration from the instructor. Cheating can result in loss of points, failure of the course, and perhaps dismissal from the University. Please read Ferris State University's Academic Policy Information/Academic Honesty.

Student Responsibilities

- Please immediately notify the instructor of extenuating circumstances that are outside of your control. The instructor will require the work you have completed on the

assignment to be turned in for review. Notification after a due date has passed will not be accepted. Plan ahead and communicate early when special circumstances arise.

- Students are responsible for having the necessary technology and technical skills to complete the requirements of this course. Except for verified Blackboard outages, computer and internet connectivity problems are not valid excuses for missed or tardy work of any kind.
- Students are responsible for keeping all graded assignments. If an error is found in grading, all discrepancies must be made prior to the end of the course by NOON, December 14, 2018.
- Telephones, handheld devices should be MUTED during class. Please don't text during class, cell phone usage can be very disruptive to other students? However, you may use your device to attain additional information that helps contribute to the class discussion.
- Students are expected to be prepared for each class session. Please read assigned material with the expectation that you will be called upon to explain it to your classmates. Disagreement and debate can and should be constructive, but above all, it must be respectful. You will be evaluated not only on the substance of your class contributions but also on the manner by which you conduct yourself. Lack of respect, inappropriate tone, and/or negativity towards anyone in the class will have an adverse effect on your performance in this course.
- All students must complete both the final exam and final paper. Students who do not complete both final assessments will fail the class.

Collegiate Studies for CPCU Eligibility

- The Chartered Property and Casualty Underwriter (CPCU) designation is one of the most widely recognized insurance industry credentials and very favorably viewed by employers. This course may be eligible for credit in the Collegiate Studies for CPCU program which allows a student earning a grade of B or better in two such eligible courses to earn the Collegiate Studies for CPCU certificate after completing an online ethics course offered by The Institutes.
- Details and eligibility can be viewed at the following URL: https://www.theinstitutes.org/e_campaigns/collegiatestudiescpcu.php
- If eligible, and your grade is B or better, you may also earn an exam waiver for one of the eight exams required to earn the full CPCU designation. Be sure to apply for credit at the above internet address upon completion of the course.

Additional Resources

- Ferris Technology Assistance Center: www.ferris.edu/ferrisconnect/
- Blackboard Help: www.ferris.edu/blackboard/
- Academic Support Center: www.ferris.edu/asc

- Writing Center: www.ferris.edu/writingcenter
- Disability Services: www.ferris.edu/colleges/university/disability
- Online Learning Tutorial: www.ferris.edu/HTMLS/online/prepare/index.htm

BLACKBOARD NAVIGATION

- The discussion board will be your source for all assignments, discussion questions, quizzes, and exams. Under the COURSE CONTENT, you will find the following:
 - SYLLABUS: Please SAVE the syllabus to your desktop and PRINT IT so you know what is required of you to pass this course.
 - SEMESTER ASSIGNMENTS & DUE DATES: This is a snapshot of what is due. There is something due every week, so please check this area regularly!
 - WEEKLY MATERIAL: This is a good place to first look at the beginning of every school week to see what will be assigned and due for the week. New Weekly Material will be available on Monday's at 8 AM.
 - ASSIGNMENTS: There will be 4 in-class assignments due throughout the semester, each is worth 25 points. The assignments typically relate directly to upcoming Papers.
 - QUIZZES: There are 8 chapter quizzes throughout the semester, each is worth 40 points. The quizzes are available Wednesday through Tuesday. Each quiz is open book. You will have 2 attempts at each quiz. Your best grade will be used. The quizzes are timed. Links to the quizzes will be in the Weekly Materials.
 - PAPERS: There are 3 papers throughout the semester, you have 1 week to complete the paper. The first two papers are worth 125 points, and the final paper is worth 130 points. The requirements and content for each paper, as well as the link to submit your paper can be found in the Weekly Materials
 - FINAL EXAM: TBA. It is an open book CUMULATIVE exam covering Chapters 1-8. The exam will consist of quiz questions you have already seen. You only will have 1 attempt at the final exam and it will be timed. The link to the final exam will be in the Weekly Materials folder.
 - DISCUSSION QUESTIONS: There will be 4 DQ's throughout the course, each worth 25 points. You can access those questions under the Discussion Questions link. DQ's are open on Tuesday's at 3 PM and need to be completed by Tuesday at 1 PM, all replies must be made by this time as well. You can earn up to 5 Extra Credit points if you reply to a peers post. Replies are NOT required.

MIXED DELIVERY COURSE EXPECTATIONS

- Mixed delivery courses consist of classroom and online learning time. There will be a weekly online learning component to the course, whether it is a discussion question, quiz, or paper. You will be responsible to keep track of what is due. You are expected

to log onto Blackboard regularly to see if there are any updates and to stay current coursework work.

- In this course, the classroom time will be for applying what was learned in the reading into real-world situations. During the class time, there will be group work, assignments, and participation. The online work for this course is mostly related to book work. You will need to be engaged in class and online. If you fall behind or need assistance with the online participation in this course, please contact me immediately. I want you to succeed and do well!

KEYS TO SUCCESS

- Mixed delivery courses are not easy and can be time-consuming. Here are some suggestions for your success:
 - Set aside a specific time during the day for this course--the best time that fits your schedule. Use this time for preparation (reading, studying, writing case studies) and for participation (reading and posting messages and assignments, taking quizzes).
 - Do NOT put off the work--you need to keep up and complete assignments on time. The chapter quizzes are designed to make sure you are keeping up with the material.
 - Do NOT be afraid to ask questions, there are probably several others who are wondering the same thing.
 - Keep advised of when there is scheduled Blackboard maintenance and the system is down. A scheduled computer outage is not a sufficient excuse for turning in work late.
 - Check-in to the class several times a week--this will keep you engaged, on-track, and moving steadily toward your goal!
 - Let me know about any problems you are having right away so we can resolve them quickly.

STUDENT EXPECTATIONS

- Check the course homepage, calendar and assignment page, your email, and discussion board several times a week.
- READ THE ENTIRE SYLLABUS, it has all of the information you will need to be successful in this class and it outlines all of the course requirements.
- You must be current on what is DUE and when DUE DATES can be found on BB.
- Keep up with your reading assignments and online quizzes. You will have two attempts at each online quiz and will receive the highest score achieved. It is OK for these to be open note, open book, but since you are limited in time to take them, you will do better if you have studied ahead.

- Assignments are DUE on the DUE DATE. Life is full of deadlines; one of my jobs is to show you the importance of following a schedule and meeting specified deadlines/due dates. Your current and future employers will thank me, and so will you someday!
- Participate actively in class via posting on the discussion board. You can earn up to 5 Extra Credit points if you reply to another's post.
- Practice "[Netiquette](#)": be polite and respectful in your postings; swearing is not necessary, find other words to use; use good grammar and correct spelling; don't write in all caps or exotic font; sign your name. In short, present your best self!
- Changes for assignments and due dates will be made via COURSE MESSAGES, EMAIL, or ANNOUNCEMENTS. It is YOUR responsibility to check these daily to see if any changes have been made.
- All assignments, papers, quizzes, exams, discussion questions MUST BE COMPLETED to receive a passing grade. There is NO excuse to NOT turn an assigned task.

INSTRUCTOR EXPECTATIONS

- I will read my email and the discussion board postings at least daily, but I will not necessarily post messages or send out mail daily.
- I will respond to your email within 24-48 hours. I do NOT have access to school email and the Blackboard throughout the day. I generally look at it once a day in the evening. Please be patient. Text me if it is URGENT!
- If you have a concern that I think others will benefit from hearing discussed, I will ask you to post it on the discussion board in the OPEN FORUM.
- You will receive a grade for your assignments within a week of submission.
- I will keep you posted on how you are doing in the course, through Blackboard and comments on assignment.
- If you have an emergency you can text, or call my cell. My ringer is NOT on, so texting is more effective, 616-581-5473. My personal email is jenni@jennipattillo.com. I do have office hours on campus, Tuesday's from 12:30-1:30 pm. Set up at a time in advance if you would like to meet during that hour.

Ferris State University

Course: RMIN 252 – Commercial Insurance (3 credit hours)

Semester: Fall 2018

CRN: 81768

Campus/Location: Online

Room Number: N/A

Meeting Days and Times: Online

Course Start Date: August 27, 2018

Final Assessment Date: Week of December 10, 2018

Instructor: Dr. David A. Brown

Office Location: BUS 364

Office Hours: Consult online directory at <https://www.ferris.edu/directory/>

Office Phone: (231) 591-2430

Mobile Phone: (517) 526-3754

E-Mail: DavidBrown@ferris.edu

Twitter: @DrDavidABrown

Blog: fsuriskandinsurance.wordpress.com

Skype ID: DrDavidAllenBrown

Instructor Professional Biography

Associate Professor, Ferris State University, 2013-present

Adjunct Professor, Davenport University, 2011-2013

Vice President of Operations, Ebix BPO, 2008-2013

CEO/Founder, Management Technology Services, Inc., 1993-2008

CEO/Founder, Rivertown Bookstore, LLC, 2002-2009

Risk Management, Meijer, Inc., 1990-1993

Underwriter/Analyst, CIGNA P&C Insurance, 1987-1990

Doctor of Business Administration, Technology Entrepreneurship, Walden University

Master of Business Administration, Grand Valley State University

Bachelor of Arts, Socioeconomics, Michigan State University

Associate of Risk Management, Insurance Institute of America

Associate of Automation Management, Insurance Institute of America

Licensed Producer for Property, Casualty, Life, and Health Insurance, State of Michigan

Course Description

This course provides students an overview of commercial insurance, premium determination, and legal liability. Insurance coverages studied include commercial general liability, business auto, garage and motor carrier, commercial property, business income, workers compensation, excess liability, professional liability, cyber risk, terrorism, inland marine, crime and security bonds. The course is aligned with CPCU 552 allowing successful students to apply for a CPCU exam waiver.

Learning Outcomes

Upon successful completion of this course, the student will be able to:

1. Differentiate the purpose of and exposures addressed by each of the various lines of commercial insurance.
2. Given a case, calculate the extent of coverage afforded by the Commercial General Liability Form
3. Examine causes of loss, conditions, limits of insurance, and categories of property covered under the Commercial Property Coverage Form.
4. Distinguish the coverage provided by Workers Compensation and Employers Liability insurance and relate it to employer fulfillment of statutory obligations.
5. Illustrate how excess and umbrella insurance can be used in a layered liability insurance program, and describe the problems that may occur.

Required Textbooks and Additional Materials

ISBN: 978-0-89463-710-0

Commercial Insurance

Stock Number SABC11

The Institutes.

Academic Integrity

As a matter of ethical behavior that is expected in all academic and business dealings, your academic work must adhere to the principles of honesty and truth. The work that you submit must be a fair representation of your ability, knowledge, and skill. Furthermore, your conduct and behavior throughout this course must be honest, respectful, and constructive at all times. The following are examples of serious violations of academic integrity:

Plagiarism: Your work must be original and genuine, and any material from other sources must be properly cited. Any work that is discovered to be otherwise, will receive no credit. Such offenses may also be reported to Ferris State administration for potential further action, up to and including dismissal from the University.

Cheating: Any other action that dishonestly portrays your ability, knowledge, and skill, or

otherwise deceives the instructor or classmates is considered cheating. A non-exhaustive set of examples include such things as cheating or helping others to cheat on tests or assignments, signing in absent classmates, and dishonestly requesting consideration from the instructor. Cheating can result in loss of points, failure of the course, and perhaps dismissal from the University.

Student Responsibilities

Students are expected to comply with all University policies and procedures at all times.

All students must complete the final assessment for the course, such as the final exam, project, or presentation. **Students who do not complete the final assessment will receive a grade of F.**

Students are expected to **be prepared for each class** session. Please read assigned material with the expectation that you will be called upon to explain it to your classmates, and/or subjected to an unannounced quiz.

Successful business requires professional and respectful behavior. Oftentimes, there is no single correct answer or solution to a particular business discussion. Disagreement and debate can and should be constructive, but above all, it must **be respectful**. You will be evaluated not only on the substance of your class contributions but also on the manner by which you conduct yourself. Lack of respect, inappropriate tone, and/or negativity towards anyone in the class will have an adverse effect on your performance in this course.

Students **must meet all due dates** for course activity, assignments, and tests. Business planning requires timely action, lest opportunities pass you by. Lateness of any student work will be factored into the evaluation of that work, incurring a penalty of 10% per day. Work more than one week late will receive zero credit. Assignments due in the final week of the semester may not be late as this will immediately result in zero credit for the work.

Notify instructor of **extenuating circumstances** that are outside of your control PROMPTLY. Notifications of an extenuating circumstance just before a due date will rarely garner sympathy from the instructor. Notifications after a due date has passed are even less likely to be accommodated. Please plan ahead and communicate early when special circumstances arise.

Students are responsible for having the necessary **technology and technical skills** to complete the requirements of this course. Except for verified Blackboard outages, computer and internet connectivity problems are not valid excuses for missed or tardy work of any kind. Blackboard help is found here: <http://www.ferris.edu/blackboard>. For general technical support, contact the Ferris Technology Assistance Center at <http://www.ferris.edu/techsupport/> or (231) 591-4822.

Course Delivery Method

This course uses a “**fully online**” delivery format. This means that the class has no physical meetings. Instead, students should expect to participate in online discussion forums and complete activities and assignments that are facilitated through the online Blackboard classroom for this course.

Additional Resources

Academic Support Center: www.ferris.edu/asc

Writing Center: www.ferris.edu/writingcenter

Disability Services: www.ferris.edu/colleges/university/disability

Online Learning Tutorial: www.ferris.edu/HTMLS/online/prepare/index.htm

Online Learning Readiness: www.ferris.edu/HTMLS/online/prepare/ready.htm

Online Learning Etiquette: <http://www.ferris.edu/HTMLS/online/prepare/etiquette.htm>

Standardized Grade Scale

The following grading scale shall be applied to the points earned as a percentage of the available points for the course to determine final grade:

Grade	Lower Range (%)	Upper Range (%)
A	94.0	100
A-	90.0	93.9
B+	87.0	89.9
B	83.0	86.9
B-	80.0	82.9
C+	77.0	79.9
C	73.0	76.9
C-	70.0	72.9
D+	67.0	69.9
D	62.0	66.9
F	Below 62.0%, or incomplete final assessment	

Reservation Statement

The instructor reserves the right to make adjustments to this syllabus as needed without revising and reissuing this document. If adjustments are made to the course proceedings, students will receive a written notice, typically by email and/or Blackboard announcement.

Grading Criteria: Evaluation of Student Learning

Introductory Discussion Post	20 pts	2%
Online Discussion Forums (Ten, 35 points/each)	350 pts	35%
Written Assignment #1	100 pts	10%
Written Assignment #2	100 pts	10%
Tests (11 of varying point values)	220 pts	22%
Formative Assessments (Three, 20 points/each)	60 pts	6%
Final Exam (2 parts be sure you complete BOTH of them)	150 pts	15%
Total:	1000	100%

* The number of assignments is approximate and can be adjusted by the instructor to accommodate the learning pace and needs of the class.

Students are highly encouraged to check the Blackboard Gradebook throughout the semester to monitor their progress in this course. It is up to the individual student to raise questions, concerns, or desires to improve on their performance as indicated in the Blackboard Gradebook. Grades will not be changed once the final course grade has been submitted by the instructor to the University. Students are advised to monitor Gradebook and raise any questions or concerns regarding grading discrepancies prior to the final day of the course.

ASSIGNMENT GUIDELINES

General Overview: Details of individual assignments will be provided to students in specific documents, as appropriate. Certain assignments are self-explanatory (e.g., tests, quizzes) and will not have separate documentation associated with them. Assignments that are completed primarily via Blackboard (e.g., discussion forums) will provide assignment details and expectations within the Blackboard online environment. All other assignments (e.g., written papers, group projects) will have individual assignment documents to deliver the details, expectations, grading rubrics, etc. for the assignment. Review the following sections for general guidelines on the different types of assignments and assessments used in this course.

Written Assignments: Assignments that require submission of a written paper must adhere to the following guidelines:

- The paper must meet college level writing requirements that include proper grammar, spelling, and punctuation.
- You must properly cite the sources in the text of your paper and include a references page. Adhere to APA guidelines for in-text citations, double-spacing, Times New Roman font, and 1" margins, and a reference page that follows APA rules. One suggested online resource for APA guidance may be found at the Purdue Online Writing Lab: <http://owl.english.purdue.edu/owl/resource/560/01/>
- Unless otherwise specified for the individual assignment, you must submit your paper in electronic form (Microsoft Word document) via the Blackboard classroom for this course. This applies to in-seat courses, as well as blended or online courses.

Quizzes/Tests/Exam Assessments: Students will demonstrate their learning by completing assessments that will be administered periodically throughout the semester. Assessments will be administered online within the Blackboard classroom, and will typically consist of randomized questions posed within a constrained time period. All students are reminded that adherence to academic integrity standards is expected and will be enforced.

Formative Assessments: This course includes some online formative assessments (i.e., tests) that students are required to complete and awarded a set number of points for doing so, regardless of performance on the assessment. Because these assessments are intended to provide instructional guidance to both the student and the instructor, actual performance on the assessment does not negatively affect the student's final grade. However, extra credit points are awarded for correct answers on the assessment. See specific instructions in the Blackboard classroom.

Online Discussion Questions: As assigned on Blackboard, you will develop and post responses to online discussion questions and case studies. In any given week, you may have several to select from or you may be directed to answer specific questions. Directions will be outlined in each week's discussion board on Blackboard. **Please pay careful attention to the weekly deadlines for initial posts and reply posts** as specified in the online instructions. Your posts should respond directly to the question or case study posed, using textbook theory, other scholarly resources, and your own experiences to support your responses. Because it is likely that you have experiences or opinions, the discussion questions will focus on sharing the insights you have gained, so that every member of the class becomes an instructor to the others. If you do not have direct experience, talk to a family member or friend with experience that can give you some ideas on the topic. However, it is important that you also consider and convey academic concepts related to the topic which is why citations of the textbook and other sources are required as part of your post. Your initial post should always cite scholarly sources and should never rely solely on personal experience or opinion.

Discussion board grading will be based on both the content/substance of your posts and your level of participation. The discussion posts should be professional in content and style. I expect that your responses will be at least two paragraphs in length in order to earn full credit. Several criteria must be met in order to receive full credit:

- They must be posted by the due date.
- They relate directly to the discussion question posed.

- They develop the point with examples and appropriately documented research.
- They do not simply copy another posting or material from another source.
- They show an understanding of the concepts from the textbook.
- Any research used in the post is properly cited (following APA rules).
- They are written clearly and correctly.

Participation credit is based on your contributions to the *conversations* in the Blackboard discussion forums. Postings must fulfill several criteria in order to receive full participation credit:

- The minimum number of posts and response posts (as specified in the actual discussion board assignment) has been placed in that week's discussion forum.
- The postings are done over at least three days per week, not all on one day
- The postings are respectful and supportive in tone.
- The postings do not simply agree with or repeat another posting but develop the ideas further.
- No participation credit will be awarded for posts submitted after stated deadlines.

IMPORTANT! The purpose of discussion board activity is to encourage you to analyze and articulate course concepts, and then collaboratively develop your comprehension of the concepts much like you would in a physical classroom. I will review all of your posts and evaluate your participation and comprehension of the material. In order to draw out conversation and probe understanding, I will occasionally post comments and questions to some but not all posts. If you ever have a specific question regarding the course material for which you would like a direct answer from the instructor, use email to pose that question rather than the discussion boards.

Collegiate Studies for CPCU eligibility: The Chartered Property and Casualty Underwriter (CPCU) designation is one of the most widely recognized insurance industry credentials and very favorably viewed by employers. This course may be eligible for credit in the Collegiate Studies for CPCU program which allows a student earning a grade of B or better in two such eligible courses to earn the Collegiate Studies for CPCU certificate after completing an online ethics course offered by The Institutes. Details and eligibility can be viewed at the following URL:

https://www.theinstitutes.org/e_campaigns/collegiastudiescpcu.php

If eligible, and your grade is B or better, you may also earn an exam waiver for one of the eight exams required to earn the full CPCU designation. Be sure to apply for credit at the above internet address upon completion of the course.

Course Calendar

Dates		Assigned Reading	Important Due Dates*
Week	Date		
1	Aug. 27-Sep. 2	Ch. 1 – Overview of Commercial Insurance	Introductory Post DQ Ch. 1 Test, due Sep. 2
2	Sep. 3-9	Ch. 2 – Introduction to Commercial Liability Insurance	DQ Ch. 2 Test, due Sep. 9
3	Sep. 10-16	Ch. 3 – Commercial General Liability Insurance, Part I	
4	Sep. 17-23	Ch. 4 – Commercial General Liability Insurance, Part II	DQ Ch. 3-4 Test and Academy Skills Test #1 due Sep. 23
5	Sep. 24-30	Ch. 5 – Business Auto Insurance	DQ Ch. 5 Test, due Sep. 30
6	Oct. 1-7	Ch. 6 – Garage and Motor Carrier Insurance	Assignment #1, due Oct. 7 Ch. 6 Test, due Oct. 7
7	Oct. 8-14	Ch. 7 – Commercial Property Insurance, Part I	DQ
8	Oct. 15-21	Ch. 8 – Commercial Property Insurance, Part II	DQ Ch. 7-8 Test and Academy Skills Test #2 due Oct. 21
9	Oct. 22-28	Ch. 9 – Business Income Insurance	DQ Ch. 9 Test, due Oct. 28
10	Oct. 29-Nov. 4	Ch. 10 – Workers Compensation and Employers Liability Insurance	DQ Ch. 10 Test and Academy Skills Test #3 due Nov. 4
11	Nov. 5-11	Ch. 11 – Management Liability Loss Exposures and Insurance	DQ Ch. 11 Test, due Nov. 11
12	Nov. 12-18	Ch. 12 – Excess and Umbrella Liability Insurance	DQ Ch. 12 Test, due Nov. 18
13	Nov. 19-25	Ch. 13 – Cyber Risk and Terrorism Risk	Happy Thanksgiving!
14	Nov. 26-Dec. 2	Ch. 14 – Other Commercial Property Coverages	DQ Ch. 13-14 Test, due Dec. 2
15	Dec. 3-9	Review Week	Assignment #2, due Dec. 9
16	Dec. 10-14	Exam Week	Final Exam due Dec. 14

* Most assignments are due by the end of day 7 (Sunday) of the class week, but please be sure to consult each individual Blackboard assignment link for the exact due date. In addition, keep in mind that ongoing activities such as the Blackboard discussion forums are not listed on this calendar. Please be sure to be active on Blackboard regularly so that you remain current on all ongoing class activities.

Syllabus – RMIN 253

PERSONAL INSURANCE

Instructor: Jenni Pattillo

Contact Info

- 616-581-5473 cell (BEST way to reach me call or text!)
- 616-754-7809 work (Mon-Fri 9-5)
- jenni@jennipattillo.com (BEST way to reach me via EMAIL!)
- Blackboard messenger/email (I will attempt to check this once a day)
- JenniferPattillo@ferris.edu (I will check this sporadically)

Office Hours

- Office Location & Phone: IRC 223
- Office Hours: Tuesday's 11:00 am – 12:00 pm
- Please email or call first if you are planning on visiting during office hours.

Textbook Required

- Personal Insurance, 3rd Edition, by Ann E. Myhr, The Institutes: Malvern, PA
- ISBN: 978-89463-969-2

Course Delivery

This is a mixed delivery course, meaning there are in-class and online components. Classroom meeting time is every Tuesday, 9:30-10:45 am in BUS 221. The remainder of the course will be online via discussion questions, tests, in-class assignments, a final project, and a final presentation.

Course Description

This course explores aspects of personal risk management, and the common personal lines insurance products used to address such risks. Personal automobile, homeowners, and other residential insurance products are covered. Also addressed in the course are personal liability, life insurance, health insurance, disability, and retirement planning. The course is aligned with CPCU 553 allowing successful students to apply for a CPCU exam waiver.

Learning Objectives

Upon completion of this course, the student will be able to:

- Examine property and liability loss exposures faced by individuals and families.
- Given a case, determine coverages afforded by the Personal Auto Policy.
- Given a scenario, determine coverage under the Homeowners property and liability coverage sections.
- Given a family scenario, recommend an appropriate life insurance product and method for determining the amount of life insurance needed.
- Compare the plans and products that can be used to address the disability, health, and retirement loss exposures.

Grading

A	100-95	C	76-73
A-	94-90	C-	72-70
B+	89-87	D+	69-67
B	86-83	D	66-63
B-	82-80	D-	62-60
C+	79-77	F	59-0

Evaluation Metrics

ASSESSMENTS	POINTS	% of GRADE
Test 1	40	4%
Tests 2, 3, 4	240	30%
DQ's 11	275	27.50%
Assignments	160	16%
Checkpoints	60	6%
Final Project	125	12.50%
Final Presentation	100	10%
TOTAL	1000	100%

Test Assessments (ONLINE)

Students will demonstrate their learning by completing assessments that will be administered throughout the semester. Chapter tests will be online within the Blackboard Weekly Materials link. Tests will typically consist of randomized questions and must be completed within a specific period of time. All students are reminded that adherence to academic integrity standards is expected and will be enforced.

Discussion Questions (ONLINE)

The discussion posts should be professional in content and style. I expect you to answer all of the questions within the DQ to earn full credit.

Several criteria must be met to receive full credit:

- Must be posted by the due date.
- Must relate directly to the discussion question posed.
- Develop the point with examples and appropriately documented research.
- Please do not simply copy another posting or material from another source.
- Shows an understanding of the concepts from the textbook.
- Any research used in the post is properly cited (following APA rules).
- Must be written clearly and correctly.
- ***NO REPLIES TO OTHER STUDENTS WILL BE REQUIRED***

In-Class Assignments

Assignments will be given during class and are intended to be completed during class. If there is not enough time to finish the assignment in class, you will need to complete it at home and turn it in the following week. Each in-class assignment will directly relate to your final project and presentation. I strongly encourage you to NOT miss class. It will be very easy to fall behind, and you will be missing out on GRADED in-class assignments.

Final Project

The final project must be in MS Word format (doc/docx) and submitted via Blackboard via the Paper & Presentation link. Each segment of the final paper will have an outline explaining specific requirements and expectations. The outline for each segment will be posted under the PAPER link on Blackboard.

Final Presentation

Instead of a final exam, there will be a final presentation. Each will give their presentation on the final day of class and during exam week. An outline for the final presentation will be given; it will be between 4-5 minutes. It will essentially be a summary of your final paper.

Reservation to Change Schedule/Syllabus

The instructor reserves the right to make modifications to the course and this syllabus as needed without revising and reissuing this document. If adjustments are made to the course, students will receive a written notice, typically by email, BB announcements, or course messages.

Academic Integrity

You are expected to do your own work in this course and submit the deliverables using Blackboard promptly each week. Failure to do your own work will result in failing this course. All deliverables must be the original work of the student. Plagiarism will result in FAILING the course.

Any action that dishonestly portrays your ability, knowledge, and skill, or otherwise deceives the instructor or classmates is considered cheating. Some examples include such things as cheating or helping others to cheat on tests or assignments, signing in absent classmates, and dishonestly requesting consideration from the instructor. Cheating can result in loss of points, failure of the course, and perhaps dismissal from the University. Please read Ferris State University's Academic Policy Information/Academic Honesty.

Student Responsibilities

Students are expected to be prepared for each class session. Please read the assigned material and expect to be called upon in class. You will be evaluated not only on the substance of your class contributions but also on the manner by which you conduct yourself. Lack of respect, inappropriate tone, and/or negativity towards anyone in the class will have an adverse effect on your performance in this course.

Telephones, handheld devices should be MUTED during class. Please don't text during class; cell phone usage can be very disruptive to other students. However, you may use your device to attain additional information that helps contribute to the class discussion.

Please IMMEDIATELY notify the instructor of extenuating circumstances that are outside of your control. The instructor will require the work you have completed on the assignment to be turned in for review. Notification after a due date has passed will not be accepted. Plan ahead and communicate early when special circumstances arise.

Students are responsible for having the necessary technology and technical skills to complete the requirements for this course. Except for verified Blackboard outages, computer and internet connectivity problems are NOT VALID excuses for missed or tardy work of any kind.

Students are responsible for keeping track of all graded assignments. Any discrepancies must be made before the end of the course by May 8 at 12 PM.

All students must complete both the final project and presentation. Students who do not complete BOTH will AUTOMATICALLY FAIL the class.

Collegiate Studies for CPCU Eligibility

The Chartered Property and Casualty Underwriter (CPCU) designation is one of the most widely recognized insurance industry credentials and very favorably viewed by employers. This course may be eligible for credit in the Collegiate Studies for CPCU program which allows a student earning a grade of B or better in two such eligible courses to earn the Collegiate Studies for CPCU certificate after completing an online ethics course offered by The Institutes. Details and eligibility can be viewed at the following

URL: https://www.theinstitutes.org/e_campaigns/collegiatestudiescpcu.php

If eligible, and your grade is B or better, you may also earn an exam waiver for one of the eight exams required to earn the full CPCU designation. Be sure to apply for credit at the above internet address upon completion of the course.

Additional Resources

- Ferris Technology Assistance Center: www.ferris.edu/ferrisconnect/
- Blackboard Help: www.ferris.edu/blackboard/
- Academic Support Center: www.ferris.edu/asc
- Writing Center: www.ferris.edu/writingcenter
- Disability Services: www.ferris.edu/colleges/university/disability
- Online Learning Tutorial: www.ferris.edu/HTMLS/online/prepare/index.htm

BLACKBOARD NAVIGATION

Blackboard will be your source for all assignments, discussion questions, quizzes, the project, and the presentation.

Under the COURSE CONTENT you will find the following:

SYLLABUS: Explains expectations for the course, grading criteria, and the instructor's contact information.

WEEKLY MATERIAL: This is a good place to first look at the beginning of every school week to see what is expected for the upcoming week. You will find bullet points on what is assigned and what is due for the week. New Weekly Material will be available on Monday's at 8 AM. A week for this class is from Tuesday to Monday. Within the weekly materials you will find links to all assignments, checkpoints, and tests due that week.

IN-CLASS ASSIGNMENTS: There will be eight assignments completed in-class, each is worth 20 pts. There is a folder for each class assignment. If you miss class, it is your responsibility to have a good understanding of the work you missed. These folders are BLANK. They are simply there to let you know when you missed an in-class assignment. In-class assignments are EXPECTED to be done IN-

CLASS! If you miss an in-class assignment and do not have an excused absence, you will be marked down.

TESTS: There are 4 section tests. Each will be ONLINE. The first test will be 20 questions worth 40 pts. The following three tests will be 40 questions worth 80 pts. The tests will be timed and are open book. You will have two attempts at each test. Your best grade of the two attempts will be used.

FINAL PAPER CHECKPOINTS: There will be three checkpoints to make sure you are on the right track with your final paper. Each checkpoint is worth 20 points. The idea is to make sure you keep current with your final paper so you will not have as much work to do toward the end of the semester. The checkpoints are designed for you to list what you have completed thus far.

DISCUSSION QUESTIONS: There will be 11 DQ's throughout the course, each worth 25 points. You can access those questions under the Discussion Questions link. DQ's will open on a Tuesday at 8 AM, and you will need it by Monday at 11:59 PM. NO REPLIES TO FELLOW PEERS ARE REQUIRED. There is also an OPEN FORUM link located here. This can be used if you have other questions about weekly materials, readings, assignments and are looking for feedback from fellow students.

PROJECT & PRESENTATION: There is only one project for this class, it is an accumulation of all your Discussion Questions. The final project will be a roadmap designed by you estimating all of your insurance and financial needs in ten years. You will have one week to put the final paper together. The paper is worth 125pts. The final project is Due Sunday, April 28 at 11:59 PM.

Instead of a final exam, there will be a final presentation that will occur our last week of class and during the exam week. Our scheduled exam time on Monday, May 6 from 10-11: 40 AM. The final presentation is worth 100 pts. It will be a BRIEF summary of your life in 10 years identifying your insurance and retirement needs. Your presentation must be completed within 4-5 minutes.

MIXED DELIVERY COURSE EXPECTATIONS

This course is a mixed delivery course, meaning we only have one day of class and the rest is to be completed online. With this type of class, there is a great deal of emphasis on you as the learner. You are in charge of learning the material needed outside of class. It's up to you to get the information you need, test your knowledge, and find new ways to apply what you are learning. The face to face classroom time is designed to put what you have been reading and learning into practice. You will find this class is very interactive, and you will not

want to miss class. During class you you will be applying what you have learned.

Sometimes in a mixed delivery class, you may feel that there is a lot that is left up to you. You may experience dissonance, discomfort, and frustration. If you start to feel stressed during the semester, use the discussion board open forum and email functions to discuss your concerns with the instructor and fellow students--your concerns will probably be shared by others who may be able to offer ideas, solutions, or at least a sympathetic ear. Remember, you have lots of support for these courses--and everyone wants you to be successful!

KEYS TO SUCCESS

Mixed delivery courses are not always easy and can be time-consuming. Here are some suggestions for your success:

- Set aside a specific time during the day for this course--the best time that fits your schedule. Use this time for preparation (reading studying) and participation (posting discussion questions and taking tests).
- Don't put off the work--you need to keep up and complete assignments on time! The tests are designed to make sure you are keeping up with the material, and that you have an understanding of what you are reading.
- Don't be afraid to ask questions; there are probably several others who are wondering the same thing.
- Keep advised of when there is scheduled Blackboard maintenance, and the system is down. A scheduled computer outage is NOT a sufficient excuse for turning in work late. Get your work done early!
- Check-in to the class several times a week--this will keep you engaged, on-track, and moving steadily toward your goal!
- Let me know about any problems you are having right away so we can resolve them quickly.

STUDENT EXPECTATIONS

- READ THE ENTIRE SYLLABUS; it has all of the information you will need to be successful in this class, and it outlines all of the course requirements.
- Check the course homepage, calendar and assignment page, your email, and discussion board several times a week.
- You must be current on what is DUE and when DUE DATES can be found on the course calendar and in the syllabus.
- Keep up with your reading assignments. If you do not read the textbook, the TESTS will be very challenging.
- Assignments are DUE on the DUE DATE. Life is full of deadlines, one of my jobs is to get you use to following a schedule and meeting the specified deadlines/due dates. Your current and future employers will thank me, and so will you someday!

- Participate actively during in class via discussions. Ask questions!
- In your DQ's, please practice "**Netiquette**": be polite and respectful in your postings; swearing is not necessary, find other words to use; use good grammar and correct spelling; don't write in all caps or exotic font; sign your name. In short, present your best self!
- Changes for assignments and due dates will be made via COURSE MESSAGES, EMAIL, & ANNOUNCEMENTS. It is YOUR responsibility to check these daily to see if any changes have been made.
- All discussion questions, tests, as well as the final project & presentation, **MUST BE COMPLETED** to receive a passing grade. There is **NO** excuse to **NOT** turn an assigned task. In a mixed delivery environment, it is critical to complete all of the requirements!

INSTRUCTOR EXPECTATIONS

- I will attempt to read my email and the discussion board postings daily, but I will not necessarily post replies or send out emails daily.
- I will respond to your email within 24-48 hours. I do **NOT** have access to school email and the Blackboard throughout the day. I generally look at it once a day in the evening. Please be patient. Text me if it's **URGENT!**
- If you have a concern that I think others will benefit from hearing discussed, I will ask you to post it on the discussion board in the **OPEN FORUM**, or I will ask you to bring it up in class.
- You will receive a grade for your DQ's, Checkpoints, Final Project, & Final Presentation within a week of submission.
- I will keep you posted on how you are doing in the course, through Blackboard and comments on assignment.
- If you have an emergency, you can text, or call my cell. My ringer is **NOT** on, so texting is more effective, 616-581-5473. My personal email is jenni@jennipattillo.com. I do have office hours on campus, Tuesday's from 11-12. Please set up at a time in advance if you would like to meet during that hour.

Ferris State University

Course: RMIN 320 – Insurance Company Operations (3 credit hours)

Semester: Spring 2019

CRN: 11675

Campus/Location: Online

Room Number: N/A

Meeting Days and Times: Online

Course Start Date: January 14, 2019

Final Assessment Date: Week of May 6, 2019 (Exact date and time to be determined)

Instructor: Dr. David A. Brown

Office Location: BUS 364

Office Hours: Consult online directory at <https://www.ferris.edu/directory/>

Office Phone: (231) 591-2430

Mobile Phone: (517) 526-3754

E-Mail: DavidBrown@ferris.edu

Twitter: @DrDavidABrown

Blog: fsuriskandinsurance.wordpress.com

Skype ID: DrDavidAllenBrown

Instructor Professional Biography

Associate Professor, Ferris State University, 2013-present

Adjunct Professor, Davenport University, 2011-2013

Vice President of Operations, Ebix BPO, 2008-2013

CEO/Founder, Management Technology Services, Inc., 1993-2008

CEO/Founder, Rivertown Bookstore, LLC, 2002-2009

Risk Management, Meijer, Inc., 1990-1993

Underwriter/Analyst, CIGNA P&C Insurance, 1987-1990

Doctor of Business Administration, Technology Entrepreneurship, Walden University

Master of Business Administration, Grand Valley State University

Bachelor of Arts, Socioeconomics, Michigan State University

Associate of Risk Management, Insurance Institute of America

Associate of Automation Management, Insurance Institute of America

Licensed Producer for Property, Casualty, Life, and Health Insurance, State of Michigan

Course Description

An overview of the operations of an insurance company and associated entities. This course also explores the regulations that apply to the insurance industry. Students will study major insurance company functions including marketing, distribution, underwriting, risk control, premium auditing, claims, actuarial, reinsurance, and strategic management. The course is aligned with CPCU 520 allowing successful students to apply for a CPCU exam waiver.

Learning Outcomes

Upon successful completion of this course, the student will be able to:

1. Diagram and appraise the core and supporting functions commonly found in an insurance company.
2. Analyze regulatory constraints and issues faced by the insurance industry.
3. Devise insurance terms for a given risk through the application of underwriting concepts.
4. Compare and contrast aspects of the claim function and its investigative process.
5. Differentiate the major components of insurance marketing, distribution, risk control, reinsurance, and actuarial operations.
6. Appraise insurer strategic management options and levels.

Required Textbooks and Additional Materials

ISBN: 978-0-89462-274-8

Insurance Operations, 3rd edition

Edited by Myhr, A. E.

The Institutes: Malvern, PA

Financial Aspects of Insurance Companies

Hubbel, M. R.

[This resource will be furnished to students free-of-charge in electronic form during the semester.]

The Foundering Ark: Insurance on the Rocks

McAlear, C. A.

[This resource will be furnished to students free-of-charge during the semester.]

Academic Integrity

As a matter of ethical behavior that is expected in all academic and business dealings, your academic work must adhere to the principles of honesty and truth. The work that you submit must be a fair representation of your ability, knowledge, and skill. Furthermore, your conduct and behavior throughout this course must be honest, respectful, and constructive at all times. The following are examples of serious violations of academic integrity:

Plagiarism: Your work must be original and genuine, and any material from other sources must be properly cited. Any work that is discovered to be otherwise, will receive no credit. Such offenses may also be reported to Ferris State administration for potential further action, up to and including dismissal from the University.

Cheating: Any other action that dishonestly portrays your ability, knowledge, and skill, or otherwise deceives the instructor or classmates is considered cheating. A non-exhaustive set of examples include such things as cheating or helping others to cheat on tests or assignments, signing in absent classmates, and dishonestly requesting consideration from the instructor. Cheating can result in loss of points, failure of the course, and perhaps dismissal from the University.

Student Responsibilities

Students are expected to comply with all University policies and procedures at all times.

All students must complete the final assessment for the course, such as the final exam, project, or presentation. **Students who do not complete the final assessment will receive a grade of F.**

Students are expected to **be prepared for each class** session. Please read assigned material with the expectation that you will be called upon to explain it to your classmates, and/or subjected to an unannounced quiz.

Successful business requires professional and respectful behavior. Oftentimes, there is no single correct answer or solution to a particular business discussion. Disagreement and debate can and should be constructive, but above all, it must **be respectful**. You will be evaluated not only on the substance of your class contributions but also on the manner by which you conduct yourself. Lack of respect, inappropriate tone, and/or negativity towards anyone in the class will have an adverse effect on your performance in this course.

Students **must meet all due dates** for course activity, assignments, and tests. Business planning requires timely action, lest opportunities pass you by. Lateness of any student work will be factored into the evaluation of that work, incurring a penalty of 10% per day. Work more than one week late will receive zero credit. Assignments due in the final week of the semester may not be late as this will immediately result in zero credit for the work.

Notify instructor of **extenuating circumstances** that are outside of your control PROMPTLY. Notifications of an extenuating circumstance just before a due date will rarely garner sympathy from the instructor. Notifications after a due date has passed are even less likely to be accommodated. Please plan ahead and communicate early when special circumstances arise.

Students are responsible for having the necessary **technology and technical skills** to complete the requirements of this course. Except for verified Blackboard outages, computer and internet connectivity problems are not valid excuses for missed or tardy work of any kind. Blackboard help is found here: <http://www.ferris.edu/blackboard>. For general technical support, contact the Ferris Technology Assistance Center at <http://www.ferris.edu/techsupport/> or (231) 591-4822.

Course Delivery Method

This course uses a “**fully online**” delivery format. This means that the class has no physical meetings. Instead, students should expect to participate in online discussion forums and complete activities and assignments that are facilitated through the online Blackboard classroom for this course.

Additional Resources

Academic Support Center: www.ferris.edu/asc

Writing Center: www.ferris.edu/writingcenter

Disability Services: www.ferris.edu/colleges/university/disability

Online Learning Tutorial: www.ferris.edu/HTMLS/online/prepare/index.htm

Online Learning Readiness: www.ferris.edu/HTMLS/online/prepare/ready.htm

Online Learning Etiquette: <http://www.ferris.edu/HTMLS/online/prepare/etiquette.htm>

Standardized Grade Scale

The following grading scale shall be applied to the points earned as a percentage of the available points for the course to determine final grade:

Grade	Lower Range (%)	Upper Range (%)
A	94.0	100
A-	90.0	93.9
B+	87.0	89.9
B	83.0	86.9
B-	80.0	82.9
C+	77.0	79.9
C	73.0	76.9
C-	70.0	72.9
D+	67.0	69.9
D	62.0	66.9
F	Below 62.0%, or incomplete final assessment	

Reservation Statement

The instructor reserves the right to make adjustments to this syllabus as needed without revising and reissuing this document. If adjustments are made to the course proceedings, students will receive a written notice, typically by email and/or Blackboard announcement.

Final Grade: Evaluation of Student Learning

Introductory Assignment	25 pts	2.5%
Online Discussion Forum/Case Study Activities (8)	160 pts	16%
Individual Written Assignment: Your Insurance Company	40 pts	4%
Individual Written Assignment: Regulatory Issues	50 pts	5%
Individual Written Assignment: Insurance Operations	50 pts	5%
Chapter Quizzes (10) (total point value is approximate)	250 pts	25%
Video Quizzes (2)	25 pts	2.5%
Underwriting and Claims Tests (2)	50 pts	5%
Simulation Decisions Sheets – Timely Submissions	30 pts	3%
Individual Written Assignment: Simulation Initial Strategy	40 pts	4%
Individual Written Assignment: Simulation Weekly Analyses (4)	80 pts	8%
Individual Written Assignment: Simulation Conclusions	50 pts	5%
Simulation Final Results	50 pts	5%
Final Exam	100 pts	10%
Total:	1000	100%

* The number of assignments is approximate and can be adjusted by the instructor to accommodate the learning pace and needs of the class.

Students are highly encouraged to check the Blackboard Gradebook throughout the semester to monitor their progress in this course. It is up to the individual student to raise questions, concerns, or desires to improve on their performance as indicated in the Blackboard Gradebook. Grades will not be changed once the final course grade has been submitted by the instructor to the University.

Students are advised to monitor Gradebook and raise any questions or concerns regarding grading discrepancies prior to the final day of the course.

ASSIGNMENT GUIDELINES

General Overview: Details of individual assignments will be provided to students in specific documents, as appropriate. Certain assignments are self-explanatory (e.g., tests, quizzes) and will not have separate documentation associated with them. Assignments that are completed primarily via Blackboard (e.g., discussion forums) will provide assignment details and expectations within the Blackboard online environment. All other assignments (e.g., written papers, group projects) will have individual assignment documents to deliver the details, expectations, grading rubrics, etc. for the assignment. Review the following sections for general guidelines on the different types of assignments and assessments used in this course.

Written Assignments: Assignments that require submission of a written paper must adhere to the following guidelines:

- The paper must meet college level writing requirements that include proper grammar, spellings, and punctuation.
- You must properly cite the sources in the text of your paper and include a references page. Adhere to APA guidelines for in-text citations, double-spacing, Times New Roman font, and 1" margins, and a reference page that follows APA citation rules. One suggested online resource for APA guidance may be found at the Purdue Online Writing Lab: <http://owl.english.purdue.edu/owl/resource/560/01/>
- Unless otherwise specified for the individual assignment, you must submit your paper in electronic form (Microsoft Word document) via the Blackboard classroom for this course. This applies to in-seat courses, as well as blended or online courses.

Quizzes/Tests/Exam Assessments: Students will demonstrate their learning by completing assessments that will be administered periodically throughout the semester. Assessments will be administered online within the Blackboard classroom, and will typically consist of randomized questions posed within a constrained time period. All students are reminded that adherence to academic integrity standards is expected and will be enforced.

Online Discussion Questions: As assigned on Blackboard, you will develop and post responses to online discussion questions and case studies. In any given week, you may have several to select from or you may be directed to answer specific questions. Directions will be outlined in each week's discussion board on Blackboard. **Please pay careful attention to the weekly deadlines for initial posts and reply posts** as specified in the online instructions. Your posts should respond directly to the question or case study posed, using textbook theory, other scholarly resources, and your own experiences to support your responses. Because it is likely that you have experiences or opinions, the discussion questions will focus on sharing the insights you have gained, so that every member of the class becomes an instructor to the others. If you do not have direct experience, talk to a family member or friend with experience that can give you some ideas on the topic. However, it is important that you also consider and convey academic concepts related to the topic which is why citations of the textbook and other sources

are required as part of your post. Your initial post should always cite scholarly sources and should never rely solely on personal experience or opinion.

Discussion board grading will be based on both the content/substance of your posts and your level of participation. The discussion posts should be professional in content and style. I expect that your responses will be at least two paragraphs in length in order to earn full credit. Several criteria must be met in order to receive full credit:

- They must be posted by the due date.
- They relate directly to the discussion question posed.
- They develop the point with examples and appropriately documented research.
- They do not simply copy another posting or material from another source.
- They show an understanding of the concepts from the textbook.
- Any research used in the post is properly cited (following APA rules).
- They are written clearly and correctly.

Participation credit is based on your contributions to the *conversations* in the Blackboard discussion forums. Postings must fulfill several criteria in order to receive full participation credit:

- The minimum number of posts and response posts (as specified in the actual discussion board assignment) has been placed in that week's discussion forum.
- The postings are done over at least three days per week, not all on one day
- The postings are respectful and supportive in tone.
- The postings do not simply agree with or repeat another posting but develop the ideas further.
- No participation credit will be awarded for posts submitted after stated deadlines.

IMPORTANT! The purpose of discussion board activity is to encourage you to analyze and articulate course concepts, and then collaboratively develop your comprehension of the concepts much like you would in a physical classroom. I will review all of your posts and evaluate your participation and comprehension of the material. In order to draw out conversation and probe understanding, I will occasionally post comments and questions to some but not all posts. If you ever have a specific question regarding the course material for which you would like a direct answer from the instructor, use email to pose that question rather than the discussion boards.

Insurance Company Simulation: Students will participate in a simulation that places each student (or team of students) in charge of their own fictional insurance company. Over the course of several weeks, students will make strategic decisions and then observe how the performance of their insurance company is affected. Students will be required to submit certain written assignments related to the simulation activity. Details of the simulation process and the written assignments will be provided in the Blackboard online classroom at the appropriate stage of the course.

Collegiate Studies for CPCU eligibility: The Chartered Property and Casualty Underwriter (CPCU) designation is one of the most widely recognized insurance industry credentials and very favorably viewed by employers. This course may be eligible for credit in the Collegiate

Studies for CPCU program which allows a student earning a grade of B or better in two such eligible courses to earn the Collegiate Studies for CPCU certificate after completing an online ethics course offered by The Institutes. Details and eligibility can be viewed at the following URL:

https://www.theinstitutes.org/e_campaigns/collegiatestudiescpcu.php

If eligible, and your grade is B or better, you may also earn an exam waiver for one of the eight exams required to earn the full CPCU designation. Be sure to apply for credit at the above internet address upon completion of the course.

Course Calendar

Dates		Assigned Reading	Items Due *
Week	Date		
1	January 14	Ch. 1	Introductory DQ Assignment "Your Insurance Co" Quiz 1
2	January 21	Ch. 2	Discussion Question (DQ) Quiz 2
3	January 28	Ch. 3	"Regulatory Issues" DQ Quiz 3
4	February 4	Ch. 4	DQ Quiz 4
5	February 11	Ch. 5	Test: Underwriting Scenarios DQ Quiz 5
6	February 18	Ch. 6	DQ Quiz 6 & Claims Video Quiz
7	February 25	Ch. 7	Test: Claim Function DQ Quiz 7
8	March 4	Ch. 8	"Insurance Operations" DQ Quiz 8
	SPRING BREAK		
9	March 18	Ch. 9	Simulation introduced "Initial Strategies" Quiz 9 & IT Video Quiz
10	March 25	Ch. 10	Simulation work Weekly Analysis DQ Quiz 10
11	April 1	"Financial Aspects of Insurance Companies" (pg. 1-35)	Simulation work Weekly Analysis
12	April 8	"Financial Aspects of Insurance Companies" (pg. 36-59)	Simulation work Weekly Analysis
13	April 15	"The Foundering Ark" Pages 1-49	Simulation work
14	April 22	"The Foundering Ark" Pages 51-102	Simulation work Weekly Analysis
15	April 29	"The Foundering Ark" Pages 103-136	Simulation Conclusions
16	May 6		Final Exam Week

* Most assignments are due by the end of day 7 of the class week, but please be sure to consult each individual Blackboard assignment link for the exact due date. In addition, keep in mind that

ongoing activities such as the Blackboard discussion forums, weekly journals, quizzes, etc. are not listed on this calendar. Please be sure to be active on Blackboard regularly so that you remain current on all ongoing class activities.

Ferris State University

Course: RMIN 489 – Risk & Insurance Seminar (3 credit hours)

Semester: Spring 2019

CRN: 11677

Campus/Location: Big Rapids/Business Building

Meeting Days, Times and Location:

Section 001: January 15, February 5, March 5, April 2: 5:00pm – 7:50pm, BUS 206

Course Start Date: January 15, 2019

Final Assessment Date: Week of May 6, 2019 (Exact date, time, and place to be determined)

Instructor: Dr. David A. Brown

Office Location: BUS 364

Office Hours: Consult online directory at <https://www.ferris.edu/directory/>

Office Phone: (231) 591-2430

Mobile Phone: (517) 526-3754

E-Mail: DavidBrown@ferris.edu

Twitter: @DrDavidABrown

Blog: fsuriskandinsurance.wordpress.com

Skype ID: DrDavidAllenBrown

Instructor Professional Biography

Associate Professor, Ferris State University, 2013-present

Adjunct Professor, Davenport University, 2011-2013

Vice President of Operations, Ebix BPO, 2008-2013

CEO/Founder, Management Technology Services, Inc., 1993-2008

CEO/Founder, Rivertown Bookstore, LLC, 2002-2009

Risk Management, Meijer, Inc., 1990-1993

Underwriter/Analyst, CIGNA P&C Insurance, 1987-1990

Doctor of Business Administration, Technology Entrepreneurship, Walden University

Master of Business Administration, Grand Valley State University

Bachelor of Arts, Socioeconomics, Michigan State University

Associate of Risk Management, Insurance Institute of America

Associate of Automation Management, Insurance Institute of America

Licensed Producer for Property, Casualty, Life, and Health Insurance, State of Michigan

Course Description

Employing a high degree of practical activity, role plays, and interaction, this course teaches the aspects of information gathering, evaluation, analysis, and proposal development which are common to the risk management and insurance field. Students are provided practical experience working as a part of a team to create and present persuasive proposals (both written and oral) that reflect real-world risk and insurance scenarios. The course also examines and practices ethical and effective communication, persuasion, and negotiating techniques that are common in the insurance industry.

Learning Outcomes

Upon successful completion of this course, the student will be able to:

1. Given a case, apply the risk management process to formulate appropriate risk assessment, risk control, and risk financing measures.
2. Construct and execute an information gathering strategy given a limited set of risk management information.
3. Prepare and present a professional proposal given a risk management and insurance case that includes a range of property, casualty, life, and health loss exposures.
4. Formulate a strategy and conduct ethical negotiations given a risk management and insurance case.

Required Textbooks and Additional Materials

- Drive (978-1594484803) by Daniel Pink
- How Good People Make Tough Choices (978-0061743993) by Rushworth M. Kidder
- Selling the Invisible (978-0446672313) by Harry Beckwith
- Think Smarter (978-1118729830) by Michael Kallet
- When Words Collide: Resolving Insurance Coverage and Claims Disputes (978-1986596923) by Bill Wilson
- Robert's Rules of Order (978-1539920731) by John Knight
- Hide! Here Comes the Insurance Guy (978-1605280202) by Rick Vassar
- Understanding the Insurance Industry 2017 edition (978-1979201353) by A.M. Best Company

Academic Integrity

As a matter of ethical behavior that is expected in all academic and business dealings, your academic work must adhere to the principles of honesty and truth. The work that you submit must be a fair representation of your ability, knowledge, and skill. Furthermore, your conduct

and behavior throughout this course must be honest, respectful, and constructive at all times. The following are examples of serious violations of academic integrity:

Plagiarism: Your work must be original and genuine, and any material from other sources must be properly cited. Any work that is discovered to be otherwise, will receive no credit. Such offenses may also be reported to Ferris State administration for potential further action, up to and including dismissal from the University.

Cheating: Any other action that dishonestly portrays your ability, knowledge, and skill, or otherwise deceives the instructor or classmates is considered cheating. A non-exhaustive set of examples include such things as cheating or helping others to cheat on tests or assignments, signing in absent classmates, and dishonestly requesting consideration from the instructor. Cheating can result in loss of points, failure of the course, and perhaps dismissal from the University.

Student Responsibilities

Students are expected to comply with all University policies and procedures at all times.

All students must complete the final assessment for the course, such as the final exam, project, or presentation. **Students who do not complete the final assessment will receive a grade of F.**

Students are expected to **be prepared for each class** session. Please read assigned material with the expectation that you will be called upon to explain it to your classmates, and/or subjected to an unannounced quiz.

Successful business requires professional and respectful behavior. Oftentimes, there is no single correct answer or solution to a particular business discussion. Disagreement and debate can and should be constructive, but above all, it must **be respectful**. You will be evaluated not only on the substance of your class contributions but also on the manner by which you conduct yourself. Lack of respect, inappropriate tone, and/or negativity towards anyone in the class will have an adverse effect on your performance in this course.

Students **must meet all due dates** for course activity, assignments, and tests. Business planning requires timely action, lest opportunities pass you by. Lateness of any student work will be factored into the evaluation of that work, incurring a penalty of 10% per day. Work more than one week late will receive zero credit. Assignments due in the final week of the semester may not be late as this will immediately result in zero credit for the work.

Notify instructor of **extenuating circumstances** that are outside of your control **PROMPTLY**. Notifications of an extenuating circumstance just before a due date will rarely garner sympathy from the instructor. Notifications after a due date has passed are even less likely to be accommodated. Please plan ahead and communicate early when special circumstances arise.

Students are responsible for having the necessary **technology and technical skills** to complete the requirements of this course. Except for verified Blackboard outages, computer and internet connectivity problems are not valid excuses for missed or tardy work of any kind. Blackboard

help is found here: <http://www.ferris.edu/blackboard>. For general technical support, contact the Ferris Technology Assistance Center at <http://www.ferris.edu/techsupport/> or (231) 591-4822.

Course Delivery Method

This course uses a “**blended in-seat with online**” delivery format. This means that students should expect to devote time outside of class sessions to complete activities that are facilitated through the online Blackboard classroom for this course. Such online activity is in addition to and not in lieu of assignments, in-seat activities, and other academic rigor of the traditional classroom format.

Additional Resources

Academic Support Center: www.ferris.edu/asc

Writing Center: www.ferris.edu/writingcenter

Disability Services: www.ferris.edu/colleges/university/disability

Online Learning Tutorial: www.ferris.edu/HTMLS/online/prepare/index.htm

Online Learning Readiness: www.ferris.edu/HTMLS/online/prepare/ready.htm

Online Learning Etiquette: <http://www.ferris.edu/HTMLS/online/prepare/etiquette.htm>

Attendance Requirement

- Attending every class is an expectation for this course, both from a professional point of view and for maximizing learning through active participation. Therefore, all students are expected to attend all scheduled classes. Further, all students are expected to be punctual and to stay for the entire duration of the scheduled class period.
- Instructor may use an attendance mechanism (e.g., sign-in sheet, roll call, quizzes with a “no make-up” policy) and absences may detract from the final grade.
- Examples of excused absences: University-sponsored events, illness, jury duty, bereavement – all require proper documentation, in advance when possible.
- Examples of unexcused absences: Work, oversleeping, other class conflicts, undocumented illness, forgetfulness, bad weather (unless class is cancelled), computer problems.

Standardized Grade Scale

The following grading scale shall be applied to the points earned as a percentage of the available points for the course to determine final grade:

Grade	Lower Range (%)	Upper Range (%)
A	94.0	100
A-	90.0	93.9
B+	87.0	89.9
B	83.0	86.9
B-	80.0	82.9
C+	77.0	79.9
C	73.0	76.9
C-	70.0	72.9
D+	67.0	69.9
D	62.0	66.9
F	Below 62.0%, or incomplete final assessment	

Reservation Statement

The instructor reserves the right to make adjustments to this syllabus as needed without revising and reissuing this document. If adjustments are made to the course proceedings, students will receive a written notice, typically by email and/or Blackboard announcement.

Grading Criteria: Evaluation of Student Learning

Attendance and Participation (all-or-nothing, miss any one of our four class sessions and you forfeit these points)	150 pts	10%
Discussion Forums (9 forums, Varying points each)	340 pts	23%
Written Assignment #1: Information Gathering Strategy (Team)	60 pts	4%
Written Assignment #2: Be the Risk Manager (Individual)	100 pts	7%
LinkedIn.com Profile Milestones (Individual)	50 pts	3%
Test #1: RMI Logic and Problem-Solving Case Studies	100 pts	7%
Test #2: Ethics	50 pts	3%
Written Assignment #3: Insurance Solutions Case Studies (Individual)	100 pts	7%
Test #3: Industry Jobs and Operations	100 pts	7%
Collegiate Studies for CPCU Completion (Two CPCU exam waivers and online Ethics course successfully completed)	50 pts	3%
Surplus Lines Fundamentals	100 pts	7%
Aon-sponsored Project and Presentation (Team)	300 pts	20%
Total:	1500	100%

* The number of assignments is approximate and can be adjusted by the instructor to accommodate the learning pace and needs of the class.

Students are highly encouraged to check the Blackboard Gradebook throughout the semester to monitor their progress in this course. It is up to the individual student to raise questions, concerns, or desires to improve on their performance as indicated in the Blackboard Gradebook. **Grades will not be changed once the final course grade has been submitted by the instructor to the University. Students are advised to monitor Gradebook and raise any questions or concerns regarding grading discrepancies prior to the final day of the course.**

ASSIGNMENT GUIDELINES

General Overview: Details of individual assignments will be provided to students in specific documents, as appropriate. Certain assignments are self-explanatory (e.g., tests, quizzes) and will not have separate documentation associated with them. Assignments that are completed primarily via Blackboard (e.g., discussion forums) will provide assignment details and expectations within the Blackboard online environment. All other assignments (e.g., written papers, group projects) will have individual assignment documents to deliver the details, expectations, grading rubrics, etc. for the assignment. Review the following sections for general guidelines on the different types of assignments and assessments used in this course.

Written Assignments: Assignments that require submission of a written paper must adhere to the following guidelines:

- The paper must meet college level writing requirements that include proper grammar, spelling, and punctuation.
- You must properly cite the sources in the text of your paper and include a references page. Adhere to APA guidelines for in-text citations, double-spacing, Times New Roman font, and 1" margins, and a reference page that follows APA rules. One suggested online resource for APA guidance may be found at the Purdue Online Writing Lab: <http://owl.english.purdue.edu/owl/resource/560/01/>
- Unless otherwise specified for the individual assignment, you must submit your paper in electronic form (Microsoft Word document) via the Blackboard classroom for this course. This applies to in-seat courses, as well as blended or online courses.

Attendance and Participation: Because of the seminar nature of this course, and the fact that we meet only four times, student attendance and participation is considered a critical success factor. The instructor will use an attendance mechanism (e.g., sign-in sheet, no-makeup quizzes) to track attendance. The instructor will also evaluate each student's level of participation in class discussions and activities, using both subjective and objective methods. Points for attendance and participation will be awarded at the conclusion of the semester on an "all-or-nothing" basis. This means that missing any of the four scheduled class meetings or attending without participating will result in zero attendance and participation points for the semester.

Tests and Final Exam: Students will demonstrate their learning by completing tests and exams that will be administered periodically throughout the semester. Tests may be given on paper or online, to be determined at the instructor's discretion. All students are reminded that adherence to academic integrity standards is expected and will be enforced. There is no formal final exam for this course. Instead, students will present their completed group project.

Online Discussion Questions: As assigned on Blackboard, you will develop and post responses to online discussion questions and case studies. In any given week, you may have several to select from or you may be directed to answer specific questions. Directions will be outlined in each week's discussion board on Blackboard. **Please pay careful attention to the weekly deadlines for initial posts and reply posts** as specified in the online instructions. Your posts should respond directly to the question or case study posed, using textbook theory, other scholarly resources, and your own experiences to support your responses. Because it is likely

that you have experiences or opinions, the discussion questions will focus on sharing the insights you have gained, so that every member of the class becomes an instructor to the others. If you do not have direct experience, talk to a family member or friend with experience that can give you some ideas on the topic. However, it is important that you also consider and convey academic concepts related to the topic which is why citations of the textbook and other sources are required as part of your post. Your initial post should always cite scholarly sources and should never rely solely on personal experience or opinion.

Discussion board grading will be based on both the content/substance of your posts and your level of participation. The discussion posts should be professional in content and style. I expect that your responses will be at least two paragraphs in length in order to earn full credit. Several criteria must be met in order to receive full credit:

- They must be posted by the due date.
- They relate directly to the discussion question posed.
- They develop the point with examples and appropriately documented research.
- They do not simply copy another posting or material from another source.
- They show an understanding of the concepts from the textbook.
- Any research used in the post is properly cited (following APA rules).
- They are written clearly and correctly.

Participation credit is based on your contributions to the *conversations* in the Blackboard discussion forums. Postings must fulfill several criteria in order to receive full participation credit:

- The minimum number of posts and response posts (as specified in the actual discussion board assignment) has been placed in that week's discussion forum.
- The postings are done over at least three days per week, not all on one day
- The postings are respectful and supportive in tone.
- The postings do not simply agree with or repeat another posting but develop the ideas further.
- No participation credit will be awarded for posts submitted after stated deadlines.

IMPORTANT! The purpose of discussion board activity is to encourage you to analyze and articulate course concepts, and then collaboratively develop your comprehension of the concepts much like you would in a physical classroom. I will review all of your posts and evaluate your participation and comprehension of the material. In order to draw out conversation and probe understanding, I will occasionally post comments and questions to some but not all posts. If you ever have a specific question regarding the course material for which you would like a direct answer from the instructor, use email to pose that question rather than the discussion boards.

Group Project: This course includes a semester-long project that is sponsored and facilitated by risk and insurance professionals from the Grand Rapids office of Aon Risk Services. Teams will be formed early in the semester and the parameters of this group project will be presented by Aon. In a nutshell, student teams will be acting as an insurance brokerage firm representing a client for which a submission must be prepared, presented, and "sold" to an insurance carrier/underwriter.

MAIA Convention Field Trip: The annual MAIA convention will be held at the Amway Grand Plaza Hotel in Grand Rapids, February 19-20. If you attend at least one day of the convention, you will receive 10 extra credit points, and 25 extra credit points (total) if you attend both days of the convention, including time in the “Ferris State exhibitor booth” during the afternoon of February 20. *In other words, while attendance at the MAIA convention is not mandatory, it is highly encouraged.*

RIMS Conference – Boston: The annual RIMS Conference is in San Antonio, April 28-May 1. Any students who attend the RIMS conference and submit (no later than the final exam period) a 1-2 page summary of what they learned from the conference will receive 50 extra credit points.

Course Calendar

(Reading assignments and materials for each week can be found in the Course Content area of the Blackboard classroom.)

Dates		Topics/Activities Assigned Readings(AR)*	Milestones and Due Dates
<u>Week</u>	<u>Week of</u>		
1	January 14	See Blackboard "Course Content" for weekly reading assignments Syllabus Review, Course Overview Aon Project introduced Client Research & Data Gathering	Teams Assigned
2	January 21	Insurance Industry Basics Surplus Lines Fundamentals	DQ
3	January 28	Risk Management Collaboration	DQ WA#1 due 2/3 on Blackboard
4	February 4	Risk Management Critical Thinking	DQ WA#2 due 2/10 on BB
5	February 11	Networking – LinkedIn CLACS – Handshake	LinkedIn Profile due 2/17
6	February 18	Underwriting/Claims/Sales/RM Cases Logic & Problem-Solving	DQ & Test #1 due 2/24 MAIA Convention Field Trip
		MAIA Convention Week	
7	February 25	Coverage Forms and Language	DQ
8	March 4	Recommending Insurance Solutions Ethics	Test #2 – Ethics due 3/10 WA#3 due 3/10 on BB
		SPRING BREAK	
9	March 18	Insurance Agencies and Brokerages Professional Sales	DQ
10	March 25	Claims Administration Negotiation	
11	April 1	RMI Relationships, Roles, Operations Presentation Skills	DQ & Test #3 due 4/7
12	April 8	Insurance Pricing Persuasion Skills	Surplus Lines course due 4/14
13	April 15	Management, Leadership, Motivation RMI Continuing Ed, Credentials, CPCU	DQ Coll. Studies CPCU due 4/21
14	April 22	RMI Trends and Technology	
15	April 29	Open Forum	DQ
		Finalize Team Project	RIMS - Boston
16	May 6	Aon Project Presentations	
		(Exact presentation date TBD; May occur at Aon office in Grand Rapids)	

This course calendar is subject to change based on the evolving schedules and availability of various guest speakers. The instructor may also change/add/remove topics, shift due dates, or make other changes that may enhance learning and the overall value of the course.

The class will meet on Tuesday evenings of the weeks listed in bold above.

*Be sure you have consumed any assigned readings and materials listed for weeks including and preceding each class meeting session.

APPENDIX 3 – NUVENTIVE IMPROVE DATA

The following displays the standard “four column” report on RMIN program outcome assessments since the implementation of the new RMIN program curriculum in 2016. No actions have been formulated as yet because (a) the outcome criterion has been consistently met, and (b) the number of students in the program has been relatively few.

Assessment: Program Four Column



Program - Risk Management and Insurance (B.S.)

Mission Statement: Our mission is to prepare students for successful careers in the risk management and insurance industry by providing industry-aligned technical education, exercises in critical and analytical thought, tailored academic paths, and experiential learning opportunities. We will continually seek and nurture collaborative relationships with a variety of industry entities, and serve as a resource to the industry by preparing competent interns and graduates, and by proactively addressing industry needs.

Advisory Board/Committee Meetings: Twice per year

Next FSU Academic Program Review: 2019-2020

Accreditor: Accreditation Council for Business Schools & Programs (ACBSP)

Accreditor Body: Accreditation Council for Business Schools and Programs

Accreditor - Academic Year of Next Review: 2026-2027

Accreditor - Academic Year of Last Review: 2016-2017

Summary of last visit conclusions: No concerns or conditions. Fully accredited.

College: COB

Program Closed?: No

Accreditor Body - Follow Up: No

Outcomes	Assessment Methods	Results	Actions
Insurance Professional Designations - Achieve tangible progress toward recognized insurance industry professional designations Outcome Status: Active Start Date: 10/16/2015	Portfolio/E-Portfolio - Measure students' eligibility for CPCU examination waivers, completed AINS examinations and producer licensing. Criterion for Success: 80% of students eligible for at least two CPCU examination waivers or have successfully completed one or more AINS examinations, or have obtained an insurance producer license before degree conferment.	Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 3H, OM, OL (06/01/2019) <hr/> Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 3H, OM, OL (06/01/2018) <hr/> Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 8H, OM, OL (06/01/2017)	
Risk Management Process - Apply the six-step risk management process to a case and formulate appropriate	Case Studies/Problem-based Assignments - Students will be given case studies in required course RMIN	Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 3H, OM, OL (06/01/2019)	

<i>Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>risk assessment, risk control, and risk financing measures. Outcome Status: Active Start Date: 10/16/2015</p>	<p>489 as a specific assignment and/or embedded in tests. Students will be required to evaluate the case studies with respect to each of the six risk management process steps. Criterion for Success: 80% of students achieve medium or high level performance on the cases</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 3H, 0M, 0L (06/01/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 8H, 0M, 0L (06/01/2017)</p>	
<p>Strategy - Design and execute a viable strategy for insurance company operations Outcome Status: Active Start Date: 10/16/2015</p>	<p>Project/Model/Invention - Student participation in an insurance company operations simulation project as part of required course RMIN 320. Criterion for Success: 80% of students will achieve medium or high level performance on the simulation project.</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 21H, 0M, 0L (06/01/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 10H, 0M, 1L (06/01/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 6H, 3M, 0L (06/01/2017)</p>	
<p>Insurance Solutions - Evaluate and recommend appropriate insurance solutions for a range of property, casualty, life, and health loss exposure cases. Outcome Status: Active Start Date: 10/16/2015</p>	<p>Case Studies/Problem-based Assignments - Students will be given cases in required course RMIN 489 as specific assignments and/or embedded in tests, and required to recommend and defend appropriate insurance solutions for each case. Criterion for Success: 80% of students will achieve medium or high level performance on the cases</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 1H, 2M, 0L (06/01/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 3H, 0M, 0L (06/01/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 7H, 1M, 0L (06/01/2017)</p>	

The following table illustrates the curriculum mapping with respect to the RMIN program outcomes, as recorded in Nuventive.

Program - Risk Management and Insurance (B.S.) - Mapping: Curriculum Mapping

Legend: (A) - Program Assessment, (I) - Introduced, (M) - Mastery, (R) - Reinforced

Insurance Professional Designations	I, R	I, R	I, R	I, R	I, R.	I, R					A, M
Strategy		I	R	R		A, M, R	R				
							R	R	R	R	A, M

Assessment: Course Four Column



Program - Risk Management and Insurance (B.S.)

Mission Statement: Our mission is to prepare students for successful careers in the risk management and insurance industry by providing industry-aligned technical education, exercises in critical and analytical thought, tailored academic paths, and experiential learning opportunities. We will continually seek and nurture collaborative relationships with a variety of industry entities, and serve as a resource to the industry by preparing competent interns and graduates, and by proactively addressing industry needs.

Advisory Board/Committee Meetings: Twice per year

Next FSU Academic Program Review: 2019-2020

Accreditor: Accreditation Council for Business Schools & Programs (ACBSP)

Accreditor Body: Accreditation Council for Business Schools and Programs

Accreditor - Academic Year of Next Review: 2026-2027

Accreditor - Academic Year of Last Review: 2016-2017

Summary of last visit conclusions: No concerns or conditions. Fully accredited.

College: COB

Program Closed?: No

Accreditor Body - Follow Up: No

BLAW 330:Insurance Law

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Outcome 1: - Compare and contrast US civil law and common law systems, the inherent rules and procedures and various alternative dispute resolution theories.</p> <p>Course Outcome Status: Active</p> <p>Start Date: 08/15/2017</p>	<p>Portfolio: Tests, Quizzes, Written Assignments related to outcome.</p> <p>Criterion for Success: 70% at medium or high</p>	<p>Reporting Period: 2018 - 2019</p> <p>Classification: Criterion Met 37% H, 47% M, 16% L (12/15/2018)</p> <hr/> <p>Reporting Period: 2017 - 2018</p> <p>Classification: Criterion Met 27%H, 53%M, 20%L (12/15/2017)</p>	
<p>Outcome 2: - Analyze the characteristics of insurance contracts.</p> <p>Course Outcome Status: Active</p> <p>Start Date: 08/15/2017</p>	<p>Portfolio: Tests, Quizzes, Written Assignments related to outcome.</p> <p>Criterion for Success: 70% at medium or high</p>	<p>Reporting Period: 2018 - 2019</p> <p>Classification: Criterion Met 42%H, 42%M, 16%L (12/15/2018)</p> <hr/> <p>Reporting Period: 2017 - 2018</p> <p>Classification: Criterion Met</p>	

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Outcome 3: - Given a case, evaluate the elements of negligence, intentional torts and defenses against such claims.</p> <p>Course Outcome Status: Active</p> <p>Start Date: 08/15/2017</p>	<p>Portfolio: Tests, Quizzes, Written Assignments related to outcome.</p> <p>Criterion for Success: 70% at medium or high</p>	<p>Reporting Period: 2018 - 2019</p> <p>Classification: Criterion Met 47%H, 47%M, 6%L (12/15/2018)</p> <hr/> <p>Reporting Period: 2017 - 2018</p> <p>Classification: Criterion Met 43%H, 36%M, 21%L (12/15/2017)</p>	
<p>Outcome 4: - Examine the principal-agent relationship as it relates to insurance in terms of authority, duties and remedies.</p> <p>Course Outcome Status: Active</p> <p>Start Date: 08/15/2017</p>	<p>Portfolio: Tests, Quizzes, Written Assignments related to outcome.</p> <p>Criterion for Success: 70% at medium or high</p>	<p>Reporting Period: 2018 - 2019</p> <p>Classification: Criterion Met 21%H, 63%M, 16%L (12/15/2018)</p> <hr/> <p>Reporting Period: 2017 - 2018</p> <p>Classification: Criterion Met 29%H, 50%M, 21%L (12/15/2017)</p>	

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RMIN 200:Foundations Risk Mgmt & Insurance

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Assessing Risk - Distinguish classifications of risk, loss exposures, and the fundamental elements of the risk management process.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Written Assignments Criterion for Success: C or better</p> <hr/> <p>Portfolio: combination of tests, discussion questions, and written assignments Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: WTC: 93%H, 7%M, 0L (01/23/2019)</p>	
		<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 79%H, 16%M, 5%L (06/01/2019)</p>	
		<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 83%H, 17%M, 0%L (01/22/2019)</p>	
		<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 84%H, 16%M, 0L (05/05/2018)</p>	
		<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 82%H, 12%M, 6%L (12/17/2017)</p>	
		<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017 CACC- 5H, 3M, 1L; 55% H, 33% M, 11%L (07/27/2017)</p>	
		<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 89%H, 11%M, 0L (05/05/2017)</p>	
<p>Risk Management Process - "RMIN 200 - Differentiate the principles and methods of risk assessment, risk control, and risk financing.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Exams, Tests, and Quizzes Criterion for Success: C or better</p> <hr/> <p>Portfolio: combination of tests, discussion questions, and written assignments Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: WTC: 57%H, 29%M, 14%L (01/23/2019)</p>	
		<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 74%H, 21%N, 5%L (06/01/2019)</p>	
		<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 75%H, 17%M, 8%L (01/22/2019)</p>	
		<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 85%H, 5%M, 10%L (05/05/2018)</p>	

Course Outcomes	Assessment Methods	Results	Actions
		<p>Classification: Criterion Met Fall 2017: 76%H, 6%M, 18%L (12/17/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: CACC: 3 H, 5M, 1L; 33%H, 56%M, 11%L (07/27/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: Result 1: 56%H, 29% M, 5%L (05/05/2017)</p>	
<p>Insurable Risks and the Use of Insurance - RMIN 200 - Evaluate the types of risks that are insurable and how insurance serves as a beneficial risk financing technique.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Written Assignments Criterion for Success: C or better</p> <hr/> <p>Portfolio: combination of tests, discussion questions, and written assignments Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: WTC: 57%H, 29%M, 14%L (01/23/2019)</p> <hr/> <p>Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 84%H, 11%M, 5%L (06/01/2019)</p> <hr/> <p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 72%H, 11%M, 17%L (01/22/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 90%H, 0%M, 10%L (05/05/2018)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 94%H, 6%L (12/17/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: CACC: 6H, 2M, 1L; 67%H, 22%M, 11%L (07/27/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 67%H, 28%M, 5%L (05/05/2017)</p>	
<p>Insurance Policy Analysis - RMIN 200 - Analyze the characteristics, structure, and interpretation of insurance policies.</p>	<p>Written Assignments Criterion for Success: C or better</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: WTC: 73%H, 9%M, 18%L (01/23/2019)</p> <hr/> <p>Reporting Period: 2018 - 2019 Classification: Criterion Met</p>	

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Start Date: 01/04/2016</p>	<p>Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 67%H, 25%M, 8%L (01/22/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 85%H, 5%M, 10%L (05/05/2018)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 94%H, 6%M, 0%L (12/17/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: CACC: 5H, 3M, 1L; 56%H, 33%M, 11%L (07/27/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 78%H, 17%M, 5%L (05/05/2017)</p>	
<p>Insurance Fundamentals - RMIN 200 - Examine common insurance policy concepts.</p>	<p>Written Assignments Criterion for Success: C or better</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: WTC: 82%H, 18%M, 0%L (01/23/2019)</p>	
<p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Portfolio: combination of tests, discussion questions, and written assignments Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 63%H, 32%M, 5%L (06/01/2019)</p> <hr/> <p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 64%H, 31%M, 6%L (01/22/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 80%H, 10%M, 10%L (01/22/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 94%H, 6%L (12/17/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: CACC: 5H, 3M, 1L; 56%H, 33%M, 11%L (07/27/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017</p>	

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
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Spring 2017: 50%H, 44%M, 6%L (05/05/2017)

RMIN 252:Commercial Insurance

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Commercial Insurance Lines - RMIN 252 - Differentiate the purpose of and exposures addressed by each of the various lines of commercial insurance.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Discussion Posts/ Case Studies Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 65%H, 35%M, 0L (01/23/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 80%H, 20%M (12/20/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Not Met Spring 2017: CACC: 4H, 2M, 3L; 44%H, 22%M, 33%L (07/27/2017)</p>	
<p>Commercial General Liability Case Study - RMIN 252 - Given a case, calculate the extent of coverage afforded by the Commercial General Liability Form.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Discussion/ Case Study Criterion for Success: 70% of students at high or medium</p> <p>Written Assignments Criterion for Success: Grade of C or better</p> <p>Exams, Tests, or Quizzes Criterion for Success: Grade of C or better</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 47%H, 42%M, 11%L (01/23/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 70%H, 30%M (12/20/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Not Met Spring 2017: CACC: 0H, 6M, 3L: 0H, 67%M, 33%L (07/27/2017)</p>	
<p>Commercial Property Insurance Case Study - RMIN 252 - Examine causes of loss, conditions, limits of insurance, and categories of property covered under the Commercial Property Coverage Form.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Exams, Tests, or Quizzes Criterion for Success: 70% of students at high or medium</p> <p>Portfolio/E-Portfolio - Portfolio: Combination of writing assignments, discussion questions, tests and quizzes Criterion for Success: 75% at High or Medium</p>	<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 4H, 5M, 0L; 44%H, 56%M, 0L (07/27/2017)</p> <hr/> <p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 42%H, 32%M, 26%L (01/23/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 50%H, 30%M, 20%L (12/20/2017)</p>	
<p>Excess and Umbrella Liability Application - RMIN 252 - Illustrate how excess and umbrella insurance</p>	<p>Exams, Tests, or Quizzes Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: CACC: 0 H, 9M, 0L; 0H, 100%M, 0L (07/27/2017)</p>	

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>problems that may occur.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>assignments, discussion questions, test and quizzes.</p> <p>Criterion for Success: 75% at high or medium</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 44%H, 22%M, 33%L (01/23/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 67%H. 33%M (12/20/2017)</p>	
<p>Workers Compensation and Employers Liability - RMIN 252 - Distinguish the coverage provided by Workers Compensation and Employers Liability insurance and relate it to employer fulfillment of statutory obligations.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Discussion/ Case Study</p> <p>Criterion for Success: 70% of students at high or medium</p> <hr/> <p>Portfolio: Combination of writing assignments, discussion questions, tests and quizzes.</p> <p>Criterion for Success: 75% at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 40%H, 50%M, 10%L (12/20/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Not Met Spring 2017: CACC: 0H, 5M, 4L; 0H, 56%M, 44%L (07/27/2017)</p> <hr/> <p>Reporting Period: 2018 - 2019 Classification: Criterion Not Met Fall 2018: 33%H, 28%M, 39%L (01/23/2019)</p>	

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RMIN 253:Personal Insurance

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Personal Risk Assessment - RMIN 253 - Examine property and liability loss exposures faced by individuals and families.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Directly related to Course Outcome</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 89%H, 11%M, 0%L (05/05/2018)</p>	
	<p>Written Assignments Criterion for Success: Grade of C or better</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 100%H (12/17/2017)</p>	
	<p>Exams, Tests, or Quizzes Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: CACC: 8H, 1M, 0L; 89%H, 11%M, 0L (07/27/2017)</p>	
	<p>portfolio: a combination of discussion questions, tests, and written assignments Criterion for Success: 70% at high or medium</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 82%H, 18%M, 0L (06/01/2019)</p>	
		<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 89%H, 11%M, 0L (05/05/2018)</p> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: Result 1: 60%H, 40%M, 0L (05/05/2017)</p>	
<p>Personal Auto Insurance Outcome - RMIN 253 - Given a case, determine coverage afforded by the Personal Auto Policy.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>portfolio: a combination of discussion questions, tests, and written assignments Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 82%H, 18%M, 0L (06/01/2019)</p>	
		<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 53%H, 32%M, 16%L (05/05/2018)</p>	
		<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 81%H, 19%L (12/17/2017)</p>	
		<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: CACC: 7H, 2M, 0L; 78%H, 22%M, 0L (07/27/2017)</p>	
		<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: Result 1: 80%H, 10%M, 10%L (05/05/2017)</p>	

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Homeowners Insurance Outcome - RMIN 253 - Given a scenario, determine coverage under the Homeowners property and liability coverage sections.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>portfolio: a combination of discussion questions, tests, and written assignments Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 47%H, 35%M, 18%L (06/01/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 68%H, 16%M, 16%L (05/05/2018)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 93%H, 7%L (12/17/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: CACC: 5H, 4M, 0L; 56%H, 44%M, 0L (07/27/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: Result 1: 70%H, 0M, 30%L (05/05/2017)</p>	
<p>Life Insurance Recommendations - RMIN 253 - Given a family scenario, recommend an appropriate life insurance product and method for determining the amount of life insurance needed.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>portfolio: a combination of discussion questions, tests, and written assignments Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 76%H, 18%M, 6%L (06/01/2019)</p> <hr/> <p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 42%H, 21%M, 37%L (05/05/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: CACC: 4H, 5M, 0L; 44%H, 56%M, 0L (07/27/2017)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: Result 1: 50%H, 40%M, 10%L (05/05/2017)</p>	
<p>Disability and Retirement Exposures - RMIN 253 - Compare the plans and products that can be used to address the disability, health, and retirement loss exposures.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Written Assignments Criterion for Success: 70% of students at high or medium</p> <p>portfolio: a combination of discussion questions, tests, and written assignments</p>	<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: CACC: 6H, 3M, 0L; 67%H, 33%M, 0L (07/27/2017)</p> <hr/> <p>Reporting Period: 2018 - 2019 Classification: Criterion Met Spring 2019: 65%H, 35%M (06/01/2019)</p>	

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
	students at high or medium	<p>Classification: Criterion Met Spring 2018: 53%H, 32%M, 16%L (05/05/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: Result 1: 60%H, 40%M, 0L (05/05/2017)</p>	

RMIN 305:P & C Insurance Licensing

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Learning Outcome 1: - Demonstrate mastery of the knowledge required for successful completion of the Michigan property and casualty producer licensing examination by earning the required pre-licensing education certificate.</p> <p>Course Outcome Status: Active</p>			

RMIN 320:Insurance Company Operations

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Your Insurance Company - RMIN 320 - Diagram and appraise the core and supporting functions commonly found in an insurance company.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Portfolio: Combination of written assignments and tests Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 45%H, 45%M, 10%L (08/15/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 33%H, 44%M, 22%L (06/12/2017)</p>	
<p>Regulatory Issues Research - RMIN 320 - Analyze regulatory constraints and issues faced by the insurance industry.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Portfolio: Combination of written assignments and tests Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 36%H, 55%M, 9%L (08/15/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 44%H, 44%M, 12%L (06/12/2017)</p>	
<p>Underwriting Case Study - RMIN 320 - Devise insurance terms for a given risk through the application of underwriting concepts.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Exams, Tests, or Quizzes Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 55%H, 27%M, 18%L (08/15/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 44%H, 33%M, 22%L (06/12/2017)</p>	
<p>Claim Adjusting Case Study - RMIN 320 - Compare and contrast aspects of the claim function and its investigative process.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Exams, Tests, or Quizzes Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 73%H, 27%M, 0L (08/15/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 33%H, 55%M, 11%L (06/12/2017)</p>	
<p>Insurance Company Functions - RMIN 320 - Differentiate the major components of insurance marketing, distribution, risk control, reinsurance, and actuarial operations.</p> <p>Course Outcome Status: Active</p>	<p>Written Assignments Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 73%H, 9%M, 18%L (08/15/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 100%H (06/12/2017)</p>	

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Insurance Company Simulation Experience - RMIN 320 - Appraise insurer strategic management options and levels.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Portfolio: Combination of written assignments and discussion questions</p> <p>Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 64%H, 18%M, 18%L (08/15/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 44%H, 44%M, 12%L (06/12/2017)</p>	

RMIN 401:Risk and Insurance Technology

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Data Management Overview - RMIN 401 - Examine the information needs of the risk management profession and insurance industry. Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Portfolio: a combination of written assessments and exams Criterion for Success: 70% of students are at high or medium</p>	<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 6H, 0M, 0L; 100%H (06/12/2017)</p>	
<p>Agency Management System and Carrier Interface Practicum - RMIN 401 - Given a case, demonstrate proficiency using an agency management system. Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Portfolio: a combination of written assessments and exams Criterion for Success: 70% of students are at high or medium</p>	<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 3H, 2M, 1L; 50%H, 33%M, 17%L (06/12/2017)</p>	
<p>Risk Management Information System Practicum - RMIN 401 - Given a case, demonstrate proficiency using a risk management information system. Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Portfolio: a combination of written assessments and exams Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 4H, 2M, 0L; 67%H, 33%M (06/12/2017)</p>	
<p>Carrier System Practicum - RMIN 401 - Given a case, demonstrate proficiency using an insurance carrier interface system. Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Exams, Tests, or Quizzes Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2016 - 2017 Classification: Criterion Not Met Spring 2017: 3H, 1M, 2L; 50%H, 17%M, 33%L (06/12/2017)</p>	
<p>Underwriting and Claims Systems Review - RMIN 401 - Distinguish the purpose and major functions of automated underwriting and claims administration systems.</p>	<p>Portfolio: a combination of written assessments and exams Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 2H, 4M; 33%H, 66%M (06/12/2017)</p>	

Course Outcomes

Assessment Methods

Results

Actions

Start Date: 01/04/2016

RMIN 454:Risk Management

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Risk Classification Exercise - RMIN 454 - Distinguish between hazard, operational, financial, and strategic risks.</p> <p>Course Outcome Status: Active</p>	<p>Exams, Tests, or Quizzes Criterion for Success: Grade of C or better</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 60%H, 40%M, 0L (01/23/2019)</p>	
<p>Risk Identification Exercise - RMIN 454 - Construct a risk identification process using risk registers and risk maps.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Written Assignments Criterion for Success: Grade of C or better</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 60%H, 40%M, 0L (01/23/2019)</p>	
<p>Statistical Risk Analysis - RMIN 454 - Analyze risks using probability distributions, regression analysis, and decision trees.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Written Assignments Criterion for Success: Grade of C or better</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 60%H, 20%M, 20%L (01/23/2019)</p>	
<p>Risk Management Techniques - RMIN 454 - Distinguish various risk treatment techniques, including risk financing.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Exams, Tests, or Quizzes Criterion for Success: Grade of C or better</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 80%H, 0M, 20%L (01/23/2019)</p>	
<p>Risk Management Metrics and Systems - RMIN 454 - Devise a plan to effectively monitor and measure the performance of a risk management program.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Written Assignments Criterion for Success: Grade of C or better</p>	<p>Reporting Period: 2018 - 2019 Classification: Criterion Met Fall 2018: 40%H, 40%M, 20%L (01/23/2019)</p>	

RMIN 457:Enterprise Risk Management

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
Evolution of Enterprise Risk Management - RMIN 457 - Contrast the principles of enterprise risk management and traditional risk management. Course Outcome Status: Active Start Date: 01/04/2016			
ERM Frameworks - RMIN 457 - Formulate an enterprise risk management implementation plan. Course Outcome Status: Active Start Date: 01/04/2016			
Internal Risk Controls - RMIN 457 - Evaluate the roles of internal audits, controls, and regulatory compliance in an enterprise risk management program. Course Outcome Status: Active Start Date: 01/04/2016			
ERM Risk Identification - RMIN 457 - Compare the various risk identification techniques and demonstrate proper application of risk registers and risk maps. Course Outcome Status: Active Start Date: 01/04/2016			
Risk Modeling Exercise - RMIN 457 - Evaluate the methods and limitations of risk modeling. Course Outcome Status: Active Start Date: 01/04/2016			

RMIN 483:Insurance Agency Operations

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>RMIN 483 - Production Management Methods - Defend the use of sales management systems and personal production plans in an insurance agency.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Portfolio: combination of writing assignments, discussion questions, tests or quizzes.</p> <p>Criterion for Success: 75% at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met 100%H (12/20/2017)</p>	
<p>Insurance Distribution Matchmaking - RMIN 483 - Conduct an agency evaluation of insurance carriers to represent and vice versa.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Portfolio: combination of writing assignments, discussion questions, tests or quizzes.</p> <p>Criterion for Success: 75% at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 100%H (12/20/2017)</p>	
<p>Insurance Agency Simulation Experience - RMIN 483 - Recommend the use of advertising, customer communications, public relations, prospecting, and market segmentation in pursuit of both internal and external agency growth.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Written Assignments</p> <p>Criterion for Success: Grade of C or better</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 86%H, 14%M (12/20/2017)</p>	
<p>Agency Technology Practicum - RMIN 483 - Compare the purposes of insurance agency information technology and the role of agency/carrier interface.</p> <p>Course Outcome Status: Active Start Date: 01/04/2016</p>	<p>Portfolio: combination of writing assignments, discussion questions, tests or quizzes.</p> <p>Criterion for Success: 75% at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 57%H, 43%M (12/20/2017)</p>	
<p>Agency Operations Overview - RMIN 483 - Justify various aspects of</p>	<p>Portfolio: combination of writing assignments, discussion questions, tests or quizzes.</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Fall 2017: 86%H, 14%M (12/20/2017)</p>	

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
agency growth and fiscal health.	medium		

Course Outcome Status: Active

Start Date: 01/04/2016

RMIN 489:Risk and Insurance Seminar

<i>Course Outcomes</i>	<i>Assessment Methods</i>	<i>Results</i>	<i>Actions</i>
<p>Risk Management Proposal Case Study, Part 2 (Written proposal phase) - RMIN 489 - Given a case, apply the risk management process to formulate appropriate risk assessment, risk control, and risk financing measures.</p>	<p>Portfolio: Combination of tests, discussion questions, and written assignments Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 100%H (08/15/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 8H, 100%H (07/12/2017)</p>	
Course Outcome Status: Active			
<p>Risk Management Proposal Case Study, Part 1 (Data collection phase) - RMIN 489 - Construct and execute an information gathering strategy given a limited set of risk management information.</p>	<p>Portfolio: Combination of tests, discussion questions, and written assignments. Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 100%H (08/15/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 8H, 100%H (06/12/2017)</p>	
Course Outcome Status: Active Start Date: 01/04/2016			
<p>Risk Management Proposal Case Study, Part 3 (Presentation phase) - RMIN 489 - Prepare and present a professional proposal given a risk management and insurance case that includes a range of property, casualty, life, and health loss exposures.</p>	<p>Portfolio: Combination of tests, discussion questions, and written assignments. Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 100%H (08/15/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 8H, 100%H (06/12/2017)</p>	
Course Outcome Status: Active Start Date: 01/04/2016			
<p>Risk Management Proposal Case Study, Part 4 (Negotiation phase) - RMIN 489 - Formulate a strategy and conduct ethical negotiations given a risk management and insurance case.</p>	<p>Portfolio: Combination of tests, discussion questions, and written assignments. Criterion for Success: 70% of students at high or medium</p>	<p>Reporting Period: 2017 - 2018 Classification: Criterion Met Spring 2018: 100%H (08/15/2018)</p> <hr/> <p>Reporting Period: 2016 - 2017 Classification: Criterion Met Spring 2017: 8H, 100%H (06/12/2017)</p>	
Course Outcome Status: Active Start Date: 01/04/2016			

Dr. David Allen Brown

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TEACHING PHILOSOPHY

Teaching is far more than the simple conveyance of facts and theories from instructor to pupil. Humankind has advanced to the point where having basic knowledge of practical facts leads to only subsistence level living, and true fulfillment and accomplishment requires far more abstract cognitive skills. Therefore, although teaching must still convey basic facts, theories, and skills, it must also stimulate and actively encourage critical thought, exploration, and expression among students. Students need to be challenged to find innate abilities that they may not realize they possess, and students need role models in teachers who enhance academic theory with practical examples based on experience. Realization of this teaching philosophy requires the teacher to embrace new technologies that offer a variety of delivery and contact methods, and a passion for stepping outside of the classroom (both physical and virtual) to engage students in practical and experiential learning settings. Finally, teachers have a moral obligation to inspire and lead students to pursue positive social change with their newfound knowledge and skills, so that they someday become the inspiration for the next generation of students who will further advance the human condition.

RESEARCH

My research interests encompass the areas of entrepreneurship, management practices, mergers and acquisitions, and public policy effects on small business. My doctoral research examined the significance of certain management practices for knowledge workers within very small entrepreneurial technology firms. This research sprang from my keen interest in the creation and success of entrepreneurial ventures as well as the effects of management practices and philosophies on employees and their productivity. Another of my research interests is the process by which small firms are acquired and merged with larger organizations, and how stakeholder value is (or can be) optimized rather than destroyed by such transactions. It is my hope to examine theories that could lead to fewer accounting write-downs of goodwill in the future. Finally, my early academic training in socioeconomics provided me an interest in the effects of public policy. That socioeconomic basis has carried over to my business and entrepreneurship studies, leading to a research interest in objective examination of relationships between public policy and business outcomes.

My research philosophy is best described as post-positivist in the sense that it is a deterministic philosophy which relies on empirical measurement for theory verification. This worldview is consistent with my analytical and logical strengths that led me into such professional arenas as insurance underwriting and software application development. Although the post-positivist research philosophy is often associated with quantitative research methods, I readily embrace qualitative and mixed method research designs for their valuable ability to develop theory, analyze cases, and triangulate data.

EDUCATION

Doctor of Business Administration , specialization in Technology Entrepreneurship Walden University, School of Management and Technology, Minneapolis, Minnesota Dissertation: <i>Examining Employee Attraction, Retention, and Engagement in Ultra Small Entrepreneurial Technology Firms</i>	2011
Master of Business Administration Grand Valley State University, Seidman College of Business, Allendale, Michigan	1990
Bachelor of Arts • Socioeconomics Michigan State University, James Madison College, East Lansing, Michigan	1987

TEACHING AND TRAINING EXPERIENCE

- Ferris State University, Big Rapids, MI** 2013-present
Associate Professor (tenured), Business; Risk Management & Insurance Programs Coordinator
Teaching courses in general business, entrepreneurship, management, insurance, and risk management utilizing both in-class and online delivery methods. Curriculum development for the risk management and insurance program, and promotion of the academic program both internally and externally. Recognized with the 2017 Sid Sytsma Award for Faculty Excellence.
- Davenport University, Grand Rapids, MI** 2011-2013
Adjunct Professor, Business
Teaching courses in general business, entrepreneurship, marketing, business analysis, and management.
- Liveware Publishing, Claymont, DE** 1994-2003
Authorized Trainer and Consultant
Provided authorized training and consulting services to end users of R&R ReportWorks and its predecessor products. Authored and self-published "101 R&R ReportWriter Tips and Tricks" book.
- Pyramid Services, Ridgefield, CT** 1993-1999
Authorized Trainer and Consultant
Provided authorized training and consulting services to end users of Pyramid Services' software products.

INDUSTRY WORK HISTORY

- Ebix BPO (a division of Ebix, Inc.), Atlanta, GA** 2008-2013
Vice President of Operations
Leading the division's strategic product direction, customer retention, and total quality management. Provide competitive marketing and product management support. Involved in acquisition exploration, strategic integration of acquisitions, and defining opportunities for business development in new markets.
- Planned and led Ebix BPO's first ever two-day management retreat and strategic planning meeting.
 - Led the operational and technology integration efforts of multiple acquisitions by the Ebix BPO division, bringing together \$15+ million revenue operations into a cohesive business unit.
 - Initiated a customer service enhancement project aimed at elevating the customer satisfaction of the Ebix BPO business unit through re-structuring of operations.
 - Responsible for all operational aspects of Ebix BPO service centers in California, Illinois, Michigan, and India, staffed by 150 employees.
- Management Technology Services, Inc. (dba Periculum Services Group), Portland, MI** 1993-2008
President/Chief Executive Officer/Chairman/Founder
Founded firm as a provider of insurance and risk management technology consulting services, training, custom software solutions, and business process outsourcing. Consulted with several Fortune 500 firms, large private firms, and prominent public entities.
- Managed several major implementation projects of risk management information systems and claims administration systems on behalf of technology subsidiaries of Frank B. Hall, Aon Corporation, and Kemper Insurance Company.
 - Managed nationwide rollout of a new claims administration system for Hertz Claim Management.
 - Conceived, designed, and developed Periculum software suite for risk management vendor insurance compliance tracking.
 - Built a perennially profitable business process outsourcing service (Periculum Services Group) for vendor insurance tracking, and grew it to more than 70 clients with no outside capital or debt.
 - Developed a technology partnership and licensing agreement with Sydney, Australia-based firm to introduce insurance tracking BPO services in that market.
 - Negotiated and closed merger of the firm with Ebix, Inc. in 2008.

Rivertown Bookstore, LLC, Portland, MI

2002-2009

Founder/Owner/CEO

Created and launched independent retail bookstore with both physical storefront and online sales. Recruited and trained staff, including operations management staff for day-to-day store operations. Sold in 2009.

Meijer, Inc., Grand Rapids, MI

1990-1993

Risk Management

Oversight and supervision of vendor compliance programs, and managed staff associated with compliance and technology implementation projects. Managed self-insured claims administration and risk management information systems operation, training, and reporting. Acted as risk management liaison to functional areas of the firm to educate and enforce vendor compliance standards.

- Successfully transformed the firm to being fully self-administered for self-insured liability and workers compensation claims by leading a systems vendor selection and implementation process for a corporate risk management information system.
- Saved the firm over \$1.7 million in liability payouts in 1991 alone by implementing an automated vendor insurance monitoring system in conjunction with an indemnification pursuit initiative.

CIGNA Property & Casualty Insurance Company, Grand Rapids, MI

1987-1990

Commercial Underwriting / Market Analyst

Multi-line underwriting of commercial risks. Managed regional office personal computer projects. Conducted analyses of underwriting and book of business quality, and target-market feasibility studies.

- Developed "quick-quote" software for a target-market program. Increased policies by 37% and premium by 17% in its first three weeks of use. Received CIGNA Corporate Performance Recognition Award and monetary bonus for this effort.
- Developed the company's first-ever regional office policy information database on personal computers, providing flexible and immediate reporting to regional management (as opposed to placing overnight orders for mainframe reports).

PROFESSIONAL CERTIFICATIONS

Michigan Insurance Producers License • Property & Casualty, Life & Health

Office of Financial and Insurance Regulation, State of Michigan

Associate in Risk Management (ARM)

Insurance Institute of America, Malvern, PA

Associate in Automation (Technology) Management (AAM)

Insurance Institute of America, Malvern, PA

PROFESSIONAL MEMBERSHIPS

Member – Risk and Insurance Management Society

Member – Society of Insurance Trainers and Educators

Member – Academy of Management

Member – Association of American Educators

Associate Member – Gamma Iota Sigma

Member – International Association of Insurance Professionals

PROFESSIONAL ACTIVITIES AND AWARDS

2017 Sid Sytsma Award for Faculty Excellence
Article Reviewer for the Academy of Management
Faculty Co-Advisor for Ferris State's Gamma Iota Sigma professional fraternity
Improving Student Success Online, Committee Member
Ferris State RMI Strategic Planning, Committee Chair
Consultant to various business entities

CORE COMPETENCIES

Property & Casualty Insurance	Entrepreneurship
Risk Management	Financial Management and Budgeting
Software Application Development	Strategic Planning
Project Management	Operations Design and Documentation
Socioeconomics	Organizational Design and Staffing
Research and Analysis	Leadership and Motivation

COMPUTER/TECHNICAL SKILLS

Microsoft Programming (VB, ASP)	Microsoft Word, Excel, Powerpoint, Access
SQL Server Database	SPSS Statistical Software
Intuit Quickbooks/Quicken	Blackboard
Research Methodology	Apple OSX
HTML, VBScript, Javascript	R&R ReportWorks
Computer Hardware and Networking	Financial Analysis

COMMUNITY SERVICE

Portland (Michigan) Main Street Community, Committee Chair
Portland United Methodist Church, Administrative Council
Portland United Methodist Church, Finance Committee
Portland United Methodist Church, Treasurer
Crosswind Community Church, Dorr, MI, Launch Team Member
West Michigan Conference United Methodist Church, New Church Plant Committee
Wesley Woods Youth Church Camp, Camp Counselor and Dean of Programs
Candidate for Michigan State Representative
Candidate for Michigan State University Board of Trustees
Westran Insurance Scholarship Foundation, Board Member

Jenni Pattillo

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EXECUTIVE PROFILE

Results-oriented business owner with broad experience in consulting, marketing, sales, and customer service. Experienced at defining and executing strategic goal initiatives to drive new and existing business, creating awareness, systematizing the business development process, and improving the customer experience.

HIGHLIGHTS

- Proven ability to plan, organize, and manage all business and sales operations.
- Extensive experience in insurance and financial services, including personal and commercial lines insurance, banking, and investments for individuals and company sponsored plans.
- Nine years client account management experience.
- Exemplary leadership and communication skills.
- Proficiently solves problems on a daily basis in the ever changing insurance industry.

EMPLOYMENT HISTORY

Owner/President Jenni Pattillo Agency, LLC, Greenville, MI
2008-current

- Define, create, and implement business and operational strategy for multiple aspects of business.
- Create and develop sales teams recognized nationwide for sales results.
- Work with individual households and businesses to create and implement financial strategies utilizing insurance, banking, and investments.
- Successful in developing and mentoring future agents.
- Act as a relationship manager, trusted advisor, business development and insurance consultant.
- Provide solutions to people, and empower them to make intelligent choices regarding their valued assets.
- Monitor client needs and preferences to better meet the needs of our clients and more effective targeting of our sales efforts.
- Develop relationships with business owners and employees, cultivating new business.
- Initiated a self-driven claims process centering on the customer's entire claims experience.
- Designed a system to reduce the lapse and/or cancellation of policies which contributes to consistent growth.

Adjunct Instructor Ferris State University, Big Rapids, MI
2017-current

- Classes include Introduction to Risk Management, Personal Insurance, and Property & Casualty Licensing.
- Confident with online and in-person instruction.
- Evaluate overall student performance in the course.
- Responsible for creating and implementing instruction, tools, and lesson plans for courses.
- Outstanding feedback from students regarding the course format and instruction.
- Online course contains 20 students and in-person courses have up to 25 students.
- Comfortable with BlackBoard, and a quick learner of other software tools.
- Utilize active learning, authentic assessment, and portfolio assignments to support the teaching and learning outcomes of the Risk Management and Insurance program.
- Member of the Risk Management and Insurance Advisory Board focusing on growing the program and aligning the curriculum with industry demands.

Director of Sales & Marketing St. Ives Resort – Stanwood, MI
2005-2007

- Prospecting for new group and corporate business outings.
- Establishing a strong partnership with area hotels, outside activities, and area businesses.
- Monitoring operational execution of outings with all departments within the resort.
- Researching client histories from previous stays and managing the booking of meeting rooms, golf, hotel stays, and off site events.
- Understanding sales strategies and tactics of competing resorts.
- Created and managed the marketing efforts for all printed material for magazines, brochures, and sales information packets.
- Implemented a new user friendly website that tracked activity and generate more sales.

Account Executive Regent Broadcasting – Grand Rapids, MI
2003-2005

- Maintained accounts and solicited new business offering radio advertising for a family of 5 broadcasting stations.
- Consulted business owners on their marketing and advertising annual marketing mix as well as creating budget plans.
- Prepare promotional plans, sales literature, and advertising proposals.
- Steer headed numerous promotional events to increase client exposure.
- Develop and maintain relationships with clients by providing top quality service.
- Investigate and resolve client concerns and issues.
- Communicate with other departments to assure quality service in placing orders and arranging promotional events.
- Responsible for exceeding sales budget and collection of sold accounts.

DEVELOPMENT, LICENSING, EDUCATION

- State Farm Agent Development Program Graduate & Coach, 2009-2011
- Stephen Covey Leadership Training, 2008
- Dale Carnegie Sales Advantage Course, 2004
- Michigan Property & Casualty License, 2008-current
- Michigan Life & Health License, 2008-current
- Series 6 & 63 Securities License, 2008-2019
- LPGA Class A Teaching Professional, 1998-2006
- Doctorate in Business Management, 2017-Current
Capella University – Minneapolis, MN, 2017 – Current
Distinction in Business Leadership
- Masters of Business Administration, 2016
Ferris State University – Big Rapids, MI
Advanced Studies in Management Goals and Concepts
Summa Cum Laude
- Bachelor of Science in Business, 1997
Ferris State University- Big Rapids, MI
Distinction in Marketing
Cum Laude
Member of the Women’s Golf Team
- Associates in Liberal Arts, 1995
Northwestern Michigan College - Traverse City, MI

COMMUNITY LEADERSHIP

- Leadership Montcalm Graduate & Steering Committee
- Greenville Area Chamber of Commerce Golf Outing & Car Show Committee
- Montcalm Community College Workforce Training Committee
- Women’s Action Network
- Montcalm County Habitat for Humanity Supporter
- Volunteer for the LPGA State Farm Classic

MONIQUE COLIZZI

4726 Carlisle Highway ■ Charlotte, MI 48813

517.202.3969 ■ mcolizzi@gmail.com

PROFESSIONAL PROFILE	Nearly 20 years successfully teaching career and technical education classes at the secondary level. Passionate about growing curriculum and programs related to business and risk management insurance. Committed to helping students make real world connections and career decisions.																												
LEADERSHIP HIGHLIGHTS	<ul style="list-style-type: none"> • Concurrent Enrollment Instructor; Risk Management Insurance - Ferris State University • InVEST Teacher of the Year – Independent Insurance Agents & Brokers of America • State of Michigan Special Tribute for Insurance Instructor – Rep. Tom Barrett; Dist. 71 • Developed curriculum for stand-alone insurance and risk management secondary course • Chosen to pilot Epic Agency Management Software through Applied, Inc. for high schoolers • Hosted three anti-texting and driving assemblies, presented to nearly 1,000 individuals • Hosted four school-wide career expos, ten mock interview events and three senior workshops • Involve students in numerous technology, business, and community service opportunities 																												
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Teleconference Instructions

Conference Line Number: TBD

Access Code: TBD

At the specified time, dial your Conference Line Number.

When prompted, enter your Access Code followed by # sign.

To join conference as a participant press # sign.

For options request: press * 0 for a specialist

press * 6 to mute and unmute your line

Ferris State University's Mission

Ferris State University prepares students for successful careers, responsible citizenship, and lifelong learning. Through its many partnerships and its career-oriented, broad-based education, Ferris serves our rapidly changing global economy and society.

Ferris State University's Core Values

- **Collaboration:** Ferris contributes to the advancement of society by building partnerships with students, alumni, business and industry, government bodies, accrediting agencies, and the communities the University serves.
- **Diversity:** By providing a campus which is supportive, safe, and welcoming, Ferris embraces a diversity of ideas, beliefs, and cultures.
- **Ethical Community:** Ferris recognizes the inherent dignity of each member of the University community and treats everyone with respect. Our actions are guided by fairness, honesty, and integrity.
- **Excellence:** Committed to innovation and creativity, Ferris strives to produce the highest quality outcomes in all its endeavors.
- **Learning:** Ferris State University values education that is career-oriented, balances theory and practice, develops critical thinking, emphasizes active learning, and fosters responsibility and the desire for the lifelong pursuit of knowledge.
- **Opportunity:** Ferris, with a focus on developing career skills and knowledge, provides opportunities for civic engagement, leadership development, advancement, and success.

Ferris State University College of Business Mission

We in the College of Business are committed to academic excellence, ethical conduct, and a learner-centered environment characterized by quality teaching, outcomes assessment, and

continuous improvement. Our students can take pride in their developed competencies and the distinctiveness of the College's programs. We shall be noted for being responsive to changes in workforce needs; building/maintaining good relationships with employers and community; preparing our students to excel in a global environment; and providing high-quality interns and graduates who meet and exceed employer expectations, deal effectively with change, and are committed to lifelong learning.

Risk Management and Insurance Program Mission [adopted]

Our mission is to prepare students for successful careers in the risk management and insurance industry by providing industry-aligned technical education, exercises in critical and analytical thought, tailored academic paths, and experiential learning opportunities. We will continually seek and nurture collaborative relationships with a variety of industry entities, and serve as a resource to the industry by preparing competent interns and graduates, and by proactively addressing industry needs.

Progress Report

Dr. Brown will report on various strategic and tactical actions to accomplish our mission.

Academic Program Review

The Risk Management and Insurance program is scheduled to undergo Academic Program Review in 2019-2020, which means that a comprehensive self-study report must be compiled during the 2019 summer months. Results of the APR process will be shared with members at the first meeting after results are published.

Board Members:

- **Be advised: Some advisory board members may be asked to contribute and/or review the draft report.**

Curriculum Direction

The curriculum sub-committee will meet later today to execute its duties under the formal triennial curriculum review process this board adopted in 2018. This agenda item's purpose is to prompt a discussion that may better inform the sub-committee's subsequent work. As a means to jump-starting this discussion, think about your own observations of future industry talent needs and consider the following:

Recent graduate feedback has expressed a desire for more coursework in the Benefits, Life, and Health Insurance segment. On a related note, some industry veterans are advocating for student exposure to "compliance and reporting" in the group benefits

segment. Ferris does have one employee benefits course (MGMT 338) but there is anecdotal evidence that it is not very useful to current RMIN students. A current HR major/RMIN certificate student described the course as being focused on "the history of benefits" rather than currently useful employee benefits issues and concepts. This course needs to be more current dealing with contemporary benefits issues such as Obamacare, marijuana, etc. (Again, this is based on anecdotal evidence from one MGMT 338 student in the RMIN program.)

According to A.M. Best's "Understanding the Insurance Industry – 2017 Edition" publication, job growth in the following traditional insurance jobs may be slowing or perhaps even contracting: claims adjusters/examiners/investigators, insurance sales agents, underwriters, and auto damage appraisers. Simultaneously, insurance carrier job growth of 20-40% is projected for mathematical science workers, statisticians, and operation research analysts. Perhaps our curriculum needs to shift toward greater emphasis on data analytics, information technology, etc. either through mandatory coursework in existing Ferris courses from the DA and ISI departments, and/or through deployment of new RMIN courses that draw on curriculum from The Institutes such as the AIDA designation.

A dramatic shift in our curriculum could provide even greater distinction of our program from its competitors, particularly if it is perceived as being on the "cutting edge" of industry talent needs. However, it is also not without risk.

Board Members:

- **What are the most significant job opportunities and talent needs in the RMI industry for the 2020s?**
- **Is it time to consider a shift (perhaps even dramatically) to emphasize more data analytics, information technology, or other content consistent with evolving talent needs?**

Time/Resource Constraints

As will likely be evident from the Progress Report item on the agenda, the Ferris RMIN program has no shortage of ideas and opportunities, but a tremendous shortage of available time and resources.

Board Members:

- **How can we best leverage and "multiply" the available resources to fulfill our mission?**

Bylaw Amendments

The current bylaws permit up to 16 advisory board members who are not employees of Ferris State, two of which may be current students in the program. The bylaws also permit up to 8 Ferris State employees to serve. Each member serves a three-year renewable term. There are no term limits. At present, we have a full slate of 16 non-FSU employees (including one student) on this board.

Two bylaw amendments are offered for consideration, discussion, and possible adoption. (Note: Only non-FSU employees on the board may vote and at least 8 such members must be present to constitute a quorum.) These amendments arise from the notion that we may be able to accomplish more objectives with a few more working sub-committees and members to spread the load. There are also additional industry professionals who have expressed an interest in serving this board. The term limits proposal is offered only as a means to prevent the board membership from growing “stale” (for lack of a better term). The current relevant section of the bylaws appears below:

IV. Membership

Composition: The Committee shall consist of up to 16 members who are not employees of Ferris State University of which two may be current students of the Program, and up to 8 members from the faculty and/or administration of Ferris State University with an identifiable interest in the success of the Program. The Committee shall include at a minimum the Program coordinator, the Management Department Head/Chair, and the Dean of the College of Business. Members will be selected and appointed by the Governing Body. Committee members will constitute a cross-section of the Risk Management and Insurance industry and individuals with compelling knowledge, insight, or resourcefulness to advance the Program.

Voting: Only Committee members who are not employees of Ferris State University shall possess voting rights for matters that come before the Committee and which require a vote.

Term: A term of membership shall last for three years (except for current students whose terms shall be one year in duration) and shall be renewable. Terms will begin on August 1.

Proposed Bylaw Amendment 2019-1: Strike the number 16 and replace it with 20 in Section IV – Membership, Composition paragraph.

Proposed Bylaw Amendment 2019-2: Add the following paragraph to Section IV – Membership, to be titled as “Term Limits.” “Members who are not employees of Ferris State University shall be limited to serving no more than four (4) consecutive terms or portions thereof. For purposes of this provision, previous terms served by members seated as of the adoption of this provision shall not count toward this limitation.”

Board Members:

- Shall either or both of these bylaw amendments be adopted?

Other New Business

Please take this opportunity to raise any concerns, identify gaps or opportunities, offer suggested initiatives or strategic redirections of resources.

Board Members:

- **Where should the Program Coordinator focus limited time and resources for 2019-20?**

Risk Management and Insurance Advisory Board Meeting Minutes

May 23, 2019

Woodbridge N. Ferris Building, Room 217, 17 Pearl St. NW, Grand Rapids, Michigan

Present:

Lori Armstrong

David Brown

Kevin Cross*

David Gainor*

Mike Hubbel*

Larry Kish*

Rebecca Laing
Austin*

Gayle Lopez

Darren Lossia*

Tim Mann*

Skip Massucci

Mike McBride *

David McClendon

Tim McNally*

Jenni Pattillo*

Matt Trombley*

Dean Whitmore*

Jim Woolen

Absent:

Faith Austin

Blair Entenmann

Tyler Essenberg

Jim Gale

Kerry Jones

David Nicol

*Quorum established

CALL TO ORDER, WELCOME, AND INTRODUCTIONS

David Brown called the meeting to order at 10:00am, welcomed everyone, conveyed appreciation for everyone's attendance, and introductions were made around the room.

OPENING REMARKS

Gayle Lopez gave opening remarks about enrollment and outlook.

- Gayle thanked the committee members for the continued support and for David Brown for all the work he has done to get the program enrollment numbers up and everything he does for the students.
- The continuing decline in enrollment is attributed to the continuing decline of high school graduates, the number of transfer students are down however First Time in a College (FTIAC) are up for fall.
- We continue to look a new way to recruit students while keeping an eye on our budget.
- Smaller programs are harder to recruit for. We don't foresee any programs in the College of Business closing any time soon.
- We will have the APR this summer.
- The number for fall enrollment number are not available yet as student are still registering, but they may be down.

In conclusion, Gayle stated that we are facing many challenges, we will continue to work to find ways to keep our program going.

APPROVAL of October 25, 2018 MINUTES

A motion was made by Tim McNally to approve the minutes of the RMIN Advisory Board meeting held in October. The motion was seconded by Mike McBride, and the minutes were approved.

PROGRESS REPORT

David Brown shared information about progress of the program supplemented by a slide presentation.

- There are 38 students enrolled in the program for spring 2019, up from 30 enrolled in Fall 2018.
- Enrollment in the program is continuing to grow.
- There were many extracurricular opportunities in fall and spring semesters including; guest speakers, internship and externship programs, Pizza with Profs, field trips, RIMS 2019 and other conferences. Students recently toured the Gordon Food Service.
- Gamma Iota Sigma membership continues to grow, up to 24 now. There were 9 students who attended the 2018 conference in Chicago(a new record)
- Collaborative Program outreach-Either RMIN majors' "area of emphasis" or other majors adding RMIN minor or certificate
- Scholarships still go unclaimed. Discussion that students feel there is too much required for the scholarships, they would just rather do an essay and be done. David was going to see if some of the sponsors would consider making less requirements. We are considering doing a TDMP video that would feature current student testimonies and highlight several of the scholarships.
- Pursuing formalized RMIN 305 credit for incoming P&C Licensed students
- All of the Strategic goals are on track except #5, even though membership continues to grow we will not have 90% of the enrolled students are not members of Gamma Iota Sigma. There was a suggestion of limiting field trips to Gamma Iota Sigma members only, this is one way to encourage them to join.
- RMI MBA online program-not pursuing at this time, possibly later.

PROGRAM MARKETING

Blair Entenmann has decided to take some time off from the committee.

- Students from the American Marketing Association (AMA) "Crimson Consulting" organization continue to work on Focus groups, RMIN program "pluggers", High School Business Teachers 3-piece mailing series and the Hallway Display case will be re-designed this fall.
- We are in the planning stages of a "RMI Day" event to be held October 25, 2019. Also to be tied in with the next advisory board meeting. We are looking for sponsors, organization and planning help.

ACADEMIC PROGRAM REVIEW

The report is to be assemble this summer and submitted to the PRP panel by 7/31/19. The final report to the APR committee by 9/15/19. The PRP subcommittee is David Brown, Rebecca Laing-Austin, Gayle Lopez and David McClendon. Additional advisory board members may be called upon to review or contribute.

CURRICULUM DIRECTION

- Triennial Curriculum Review underway
- Recent Graduate Feedback
- Some report of slowing/declining need for underwriters, claims, agents
- Increasing demand for Data Scientists/Analytic, Information Security, Operations Research Analysts

After much discussion regarding the employment trend, it was decided that there really isn't a decline in these jobs, just businesses are doing them in a different way. Communication is one of the skill sets that is missing in the graduating classes. Student are more comfortable texting then the actually talking person to person.

TIME/RESOURCE CONSTRAINTS

- Time and money both constrained
- Program coordinator bandwidth-Plenty of opportunity, limited by physics and energy
- Subsidized student travel to conferences-Eating into program development funds
- No need for more tuition scholarships-need more program development and experiential learning funds. Need more time/hands to plan and execute initiatives.

BYLAW ADMENDMENTS

Amendment 2019-1: Strike the number 16 and replace it with 20 in Section IV-Membership, Composition paragraph. Michael Hubbel made a motion to accept, Larry Kish seconded, motion passed

Bylaw Amendment 2019-2: Add the following paragraph to Section IV-Membership, to be titles as "Term Limits" "Members who are not employees of Ferris State University shall be limited to serving no more than four (4) consecutive terms or portions thereof. For purposes of the provision, previous terms served by members seated as of the adoption of this provision shall not count tower this limitation. After much discussion this Amendment was not voted on.

NEW BUSINESS

Discussion was made about surveying the freshman and senior year students. Survey could be done in Blackboard or during the Pizza W/Professors. Also survey the high school students enrolled in RMIN 200/252.

Motion was made to authorize possible bylaw override for the next Advisory Board meeting to tie-in with the RMI day event on October 25, 2019 in Big Rapids by Skip Massucci and seconded by Tim McNally, motion passed.

ADJOURN

Motion was made by Matt Trombley to adjourn, seconded by Rebecca Laing Austin, all approved.

Meeting adjourned at 12:00am and luncheon served.

Curriculum subcommittee to meet after lunch.

APPENDIX 6 – REMARKS FROM DEAN DAVID M. NICOL

To: Academic Program Review Committee

From: David M. Nicol, Ph.D., Dean, College of Business

Date: July 30, 2019

Subj: Risk Management and Insurance Program Review

The former version of the Risk Management and Insurance Program was discontinued 16 or so years ago when its faculty champion retired. However, successful past graduates came forth 7-8 years ago and made a compelling case (including scholarship funding) to bring the program back. Subsequently, Dr. David Brown was hired, and has done an exceptional job of reconstructing the program, including enhanced perspective to assure relevancy in a changing environment. His energy and initiative in this regard has been impressive.

David has demonstrated an impressive commitment to enhanced connectivity with the market, through direct contact, conferences (which he has shared with students in the program), and an active advisory board. He has also actively sought to promote connections with prospective high school and community college feeders. It appears to me that he has done all that can be expected in terms of both curriculum and connections to build enrollment.

memo

Company name

To: Jean Inabinett, Academic Program Review Chair
From: David A. Brown, RMIN Program Coordinator
CC: Gayle Lopez, Management Department Chair
David M. Nicol, College of Business Dean
Date: September 28, 2019
Re: Supplemental Report for Risk Management and Insurance – Response to Inquiry

Comments: I am pleased to provide responses to each of the APR committee's follow-up questions below.

Briefly explain how your program evaluates transfer courses from other institutions. If you do not ever have any transfer courses write a statement to that fact.

The RMIN program is occasionally asked to evaluate transfer courses. The evaluation process requires a syllabus or similar documentation of the transfer course's (a) learning objectives, (b) required textbook(s), and (c) assignments and assessments. The program coordinator evaluates the alignment of the aforementioned elements with those of the equivalent Ferris RMIN course, if any. If the program coordinator deems the transfer course to be substantially similar, transfer credit is awarded. It is worth mentioning that many risk management and insurance educators (including Ferris) use the same textbook/curriculum from The Institutes for most "core" risk management and insurance courses. Thus, there is usually a high level of alignment in these "core" courses (e.g., Foundations of Risk & Insurance, Personal Insurance, and Commercial Insurance).

Briefly explain any action plans for courses that do not meet the course criteria.

Transfer courses for which no Ferris equivalency exists are evaluated for their rigor and content relevance in the risk management and insurance industry. If the program coordinator deems the course to be sufficiently rigorous and relevant, can be granted "general credit" and applied as a directed elective toward the student's RMIN "area of emphasis" degree requirement.

Briefly explain why RMIN 305 and 457 do not have any assessment information. If they are new so the class has not been completed, please just state as such.

RMIN 305 has not yet achieved sufficient enrollment to run a section of the course at Ferris. There have been a few instances of transfer or articulated

credit granted for RMIN 305, and the program advisory board feels that the course should be maintained. RMIN 457 has run only once since the new curriculum became effective, and had only five students enrolled. Learning outcomes for this small cohort of RMIN 457 students were assessed with satisfactory results, so the lack of RMIN 457 assessment information may have been a data entry oversight.

When do your advisory committees meet and how are their recommendations put into action plans.

The RMIN advisory committee meets twice each year, in April/May and again in October. The RMIN program coordinator acts as chair of the advisory committee, and is also the sole staff member and full-time faculty for the program. Therefore, recommendations and directives from the advisory committee are administered/implemented by the program coordinator, drawing on any available support resources (e.g., Tina Smith, Lori Armstrong, other Ferris support departments, advisory committee members) to execute tasks.

memo

Company name

To: Jean Inabinett, Academic Program Review Chair
From: David A. Brown, RMIN Program Coordinator
CC:
Date: October 3, 2019
Re: Supplemental Report for Risk Management and Insurance – Response to Inquiry

Comments: I am pleased to provide responses to each of the APR committee's follow-up questions below.

Briefly explain any action plans for courses that do not meet the course learning outcome success criteria.

The advisory committee formed a sub-committee for curriculum oversight, and also adopted a formal triennial curriculum review process. Given the limited assessment data for the current curriculum (which was adopted in 2016), the sub-committee has made no formal recommendations or action plans as of yet. The first iteration of the triennial curriculum review process is currently underway and will report to the full advisory board later this year. At such time, recommendations/action plans may be adopted and will then be recorded in Nuventive Improve.

What type of recommendations has your advisory committee made to improve your program?

As mentioned above, there have been no formal recommendations from the advisory committee related to the curriculum and its program or course learning outcomes. The advisory committee has been waiting for a reasonably sized data set and the first iteration of the triennial curriculum review process. The only substantial curriculum-related recommendation from the advisory committee was to add a new course (RMIN 305 – Property & Casualty Licensing) to the program. This was done by the fall of 2017, but the new course has not yet run as enrollment has been insufficient. All other advisory committee recommendations to improve the RMIN program have related to administrative, promotion/marketing, and experiential learning matters – not specific curriculum changes.