

UNIVERSITY OF HAWAII  
CODE REQUEST FORM FOR ACADEMIC PROGRAM CODES

REQUESTOR CONTACT INFORMATION	
Date: 08/22/11	Effective term of request (Semester-Year): Fall 2011
Name: Terri Ota	Title: Academic Program Support Specialist
Campus: University of Hawaii-West Oahu	Office/Department: Academic Affairs Office
Phone: 454-4823	Email: tota@hawaii.edu

1. PROGRAM CODE, MAJOR CODE, CONCENTRATION CODE		Banner forms: SMAPRLE, SOACURR, STVMAJR
Institution: UH West Oahu (WOA)	College: PS	Department: Professional Studies
<input checked="" type="checkbox"/> New program code <input type="checkbox"/> Change/replace existing program code:		
Level: <input checked="" type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> First-Professional <input type="checkbox"/> Post-Baccalaureate <input type="checkbox"/> Other:		
Degree:	Certificate: SC Subject Certificate	
If requesting an existing Major code and/or Concentration code in Banner:		
Existing Major:	Existing Concentration:	
<small>Code</small>	<small>Description</small>	<small>Code</small>
<small>Description</small>	<small>Description</small>	<small>Description</small>
If requesting a new <input type="checkbox"/> Major code or <input checked="" type="checkbox"/> Concentration code that does not exist in Banner:		
New Code [4 char/space limit]: RMI	Description [30 char/space limit]: Risk Management & Insurance	
If a similar major/concentration code exists in Banner, please list the code:		
Is this major/concentration code being used the same way at other UH campuses? No		
Is 50% or greater of the classes in this program offered at a location other than the Home Campus? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<small>(Please consult your Financial Aid Officer on Program Participation Agreement impact)</small>		
Is this program/major/certificate financial aid eligible? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>(Financial Aid Officer consultation required for all new program codes)</small>		
Should this program be available for applicants to select as their planned course of study on the online application? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
<small>(If yes, students may select the code as their <u>only</u> program of study.)</small>		

UNIVERSITY OF HAWAII  
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**Replacing or eliminating an existing program code:**

If replacing an existing program code, are current students "grandfathered" under the old code?  Yes  No

Should the old program code be available for use in Banner?  Yes  No

Will the old program code be available for:	<b>Banner Module</b>	<b>Yes</b>	<b>No</b>	<b>Ending Term (Semester-Year)</b>
Online Application		<input type="checkbox"/>	<input type="checkbox"/>	_____
Recruitment		<input type="checkbox"/>	<input type="checkbox"/>	_____
Admissions		<input type="checkbox"/>	<input type="checkbox"/>	_____
General Student		<input type="checkbox"/>	<input type="checkbox"/>	_____
Academic History		<input type="checkbox"/>	<input type="checkbox"/>	_____

**2. CERTIFICATES ONLY:**

Does this certificate qualify as a Gainful Employment Program (Title IV-eligible certificate program)?  Yes  No  
(Please consult your Financial Aid Officer or see: <http://www.ifap.ed.gov/GainfulEmploymentInfo/index.html>)

For new certificates approved by the Chancellor, the related BOR authorized academic program is:

**3. NEW CAMPUS, COLLEGE, DIVISION, OR DEPARTMENT CODE**

Banner forms: STVCAMP, STV COLL, STVDIVS, STVDEPT

Campus code [3 char]:	Campus description [30 char/space limit]:
College code [2 char]:	College description [30 char/space limit]:
Division code [4 char/space limit]:	Division description [30 char/space limit]:
Department code [4 char/space limit]:	Department description [30 char/space limit]:

UNIVERSITY OF HAWAII  
CODE REQUEST FORM FOR ACADEMIC PROGRAM CODES

<b>4. NEW COURSE SUBJECT CODE (Subject Alpha)</b>		Banner form: STVSUBJ
College:	Department:	
Subject code [4 char/space limit]:	Subject description [30 char/space limit]:	

<b>5. NEW MINOR (Minor codes are listed on the Major code table)</b>		Banner form: STVMAJR
Minor Code [4 char/space limit]:	Minor Description [30 char/space limit]:	

Please briefly describe your request and explain why you are requesting the code(s):

New certificate program

**SUPPORTING DOCUMENTATION**

Please see the **Code Request Guide** for the required supporting documents to be submitted. Documents submitted with this form:

- Board of Regents meeting minutes and supporting documents provided to the BOR
- Memo from UH President
- Memo from Chancellor
- Curriculum (required for requests for new programs/majors/minors/certificates)
- Gainful Employment Program notification to the US Department of Education
- Other: \_\_\_\_\_

UNIVERSITY OF HAWAII  
CODE REQUEST FORM FOR ACADEMIC PROGRAM CODES

<b>CAMPUS VERIFICATION</b>		
<b>Requestor Signature</b> _____	<i>Juan Ota</i>	Date <u>8/15/11</u>
<b>Registrar</b> (If different from Requestor) Robyn Oshiro	<i>Robyn Oshiro</i>	<u>08/15/2011</u>
Print name	Signature	Date
Email/memo in lieu of Registrar's signature may be attached		
<b>Financial Aid Officer</b> (Financial Aid Officer consultation required for all new program codes) Lester Ishimoto	<i>Lester Ishimoto</i>	<u>8/16/11</u>
Print name	Signature	Date
Email/memo in lieu of Financial Aid Officer's signature may be attached		
<b>For Community Colleges, verification of consultation with OVPCC Academic Affairs:</b>		
_____	_____	_____
Print name	Signature	Date
Email/memo in lieu of signature may be attached		

**Send completed form and supporting documentation to:**

Institutional Research and Analysis Office (IRAO)	
1633 Bachman Place	Email: iro-mail@lists.hawaii.edu
Sinclair Annex 2, Room 4	Fax: 808-956-9870
Honolulu, HI 96822	Phone: 808-956-7532

After all required forms and supporting documents have been submitted, please allow at least two weeks for processing by IRAO and Banner Central.

<b>FOR INTERNAL USE ONLY</b>	Date form/docs received:
Program code [12]:	Program Description [30]:
CIP code [6]:	CIP description [30]:

12638



UNIVERSITY of HAWAII WEST O'AHU

UNIVERSITY OF HAWAII BOARD OF REGENTS

BOR APPROVED 7/7/11

C: J. Itano P.Imada Iboshi D.Mongold

'11 JUN 21 P1:57

June 17, 2011

11 JUN 27 A11:26

MEMORANDUM

UNIVERSITY OF HAWAII PRESIDENT'S OFFICE

TO: Eric K. Martinson Chairperson, Board of Regents
VIA: M.R.C. Greenwood President
VIA: Gene Awakuni Chancellor
FROM: Joseph Mobley Interim Vice Chancellor for Academic Affairs
SUBJECT: Approval of Provisional Status for a New Program: Certificate in Risk Management and Insurance

SPECIFIC ACTION REQUESTED:

It is requested that the Board of Regents approve the Certificate in Risk Management and Insurance as a provisional program to be administered by the Business Administration Division at the University of Hawai'i-West O'ahu.

ADDITIONAL COST:

The proposed program will have four new courses and will utilize two existing courses, and will initially use faculty in the Business Administration program, and hiring of lecturers recommended from the insurance industry.

In the case of a "flat budget" situation, tuition revenues and insurance industry support will cover costs. If a position request is not approved, the program will continue with existing faculty and lecturers from the industry until a new position is obtained.

RECOMMENDED EFFECTIVE DATE:

Fall 2011.

PURPOSE:

The purpose of the proposed Certificate in Risk Management and Insurance is to meet the high demand workforce need in Hawai'i in the field of Risk Management and Insurance.

BACKGROUND INFORMATION:

BOR Policy Section 5-1a(1)&(2) and Executive Policy E5.201 provide for the process to establish new programs at the University of Hawai'i.

Eric K. Martinson, Chairperson

June 17, 2011

Page 2

In early 2010, UHWO administrators had preliminary meetings with leaders in the local Hawai'i insurance industry, who had concerns that their workforce that was heavily staffed with baby boomers, who are now approaching retirement age, and low numbers of younger professionals entering their profession.

The growing requirement for specialized education is an unmet need, especially in Hawai'i, with most insurance and risk management programs available predominantly in the contiguous United States. The insurance industry continues to be impacted by a poor image, decreasing its ability to attract qualified candidates. The need has never been greater nor the timing more appropriate to begin an undergraduate insurance and risk management program in Hawai'i to train qualified candidates for successful careers in this industry. UHWO has developed a program to meet the training needs for those who are interested in careers in the insurance/risk management industry and are eager to share with students the possible career opportunities that are available.

The proposed Certificate in Risk Management and Insurance is designed to prepare students to become working professionals in the property and casualty insurance industry and to provide students with the background needed to pass licensure examinations such as the Chartered Property Casualty Underwriters series.

Course work for the certificate will also supplement elective offerings in the BA in Business Administration program. This will give students more options and opportunities to see the industry as a possible career choice.

The proposed certificate has the support of the UHWO Division of Business Administration and has been reviewed and approved by the UHWO Faculty Senate. UH West Oahu Authorization to Plan supported by Council of Chief Academic Officers, February 23, 2011; and the proposal was supported with revisions by the CCAO on June 15, 2011.

**ACTION RECOMMENDED:**

It is recommended that the Board of Regents establish the Certificate in Risk Management and Insurance to be administered by the Division of Business Administration at the University of Hawai'i-West O'ahu, to be effective Fall 2011.

Attachment:

University of Hawai'i-West O'ahu Proposal for the Certificate in Risk Management and Insurance

**NEW PROGRAM PROPOSAL FOR  
CERTIFICATE IN RISK MANAGEMENT AND INSURANCE**

**University of Hawai'i - West O'ahu  
Business Administration Division**

**Date of Proposal: June 2011**

**Proposed Date of Program Implementation: Fall 2011**

**Table of Contents**

- I. Objectives**
- II. Relationship to Campus and University**
- III. Program Organization**
  - Admissions
  - Curriculum
  - Course Descriptions
  - Academic Advising
- IV. Enrollment**
- V. Resources Required for Program Implementation**
- VI. Measures of Program Efficiency**
  - Academic Cost and Revenue Template
- VII. Measures of Program Effectiveness**

**Appendix A: Hawai'i Independent Insurance Agents Association Survey**

**Appendix B: Information Sources**

**Appendix C: Letters of Support**



## **I. OBJECTIVES**

The insurance industry is facing a talent crisis of monumental proportions. Many in the local workforce are nearing retirement age, and seeing a shrinking talent pool. The growing requirement for specialized education is an unmet need, especially in Hawai'i, with most insurance and risk management programs available predominantly in the contiguous United States. The insurance industry continues to be impacted by a poor image, decreasing its ability to attract qualified candidates. The need has never been greater nor the timing more appropriate to begin an undergraduate insurance and risk management program in Hawai'i to train qualified candidates for successful careers in this industry. UHWO has developed a program to meet the training needs for those who are interested in careers in the insurance/risk management industry.

The proposed Certificate in Risk Management and Insurance is designed to prepare students to become working professionals in the property and casualty insurance industry and to provide students with the information needed to pass licensure examinations such as the Chartered Property Casualty Underwriters series.

Course work for the certificate will also supplement elective offerings in the BA in Business Administration program. This will give students more options and opportunities to see the industry as a possible career choice.

### **The Insurance and Risk Management Industry**

The field of insurance and risk management has been a stable area of employment for individuals straight out of high school to those with undergraduate and graduate degrees in various fields. It has also been one that has financially supported thousands of individuals and their families in Hawai'i, a state known for its high cost of living and lower annual average incomes relative to other states in the U.S. Firms include insurance companies, agencies and brokers, as well as government and organizations employing captive managers and risk managers. Jobs range from accountants, customer service personnel, claims adjusters, account executives/producers, risk managers, underwriters, legal and computer specialists, technical insurance experts, captive managers, and more.

Nationally, about 42% of these positions are office and administrative support positions, many requiring technical insurance knowledge. Workers in management and operations make up 29%. Sales accounts for about 17% and about 11% are professional in nature, such as computer and mathematical science. Jobs in this field offer good work-life balance, intellectual challenge, and higher than average salaries (\$857 per week in 2008 compared to the average for all private industry of \$608) and comprehensive benefits.

According to the Insurance Fact Book 2009 the insurance industry in the U.S. employs 2.3 million people nationally and over 9,500 in Hawai'i. Of the 2.3 million, 61% are employed with insurance carriers and 39% with agencies or brokerage firms.

The State of Hawai'i DBEDT Data Book 2008 indicates the insurance industry supports 515 businesses with an annual payroll of \$418,020,000. The average annual payroll per employee is

\$59,026. A good portion of the individuals in this industry are independent, commission based producers, whose annual average income is significantly higher than this employee average. A sampling of local insurance agency managers indicates a typical commission income per independent agent of \$125,000 before expenses.

### **Shrinking Talent Pool**

The job market has remained stable even in the worst recession since WWII. In a survey conducted by staffing and executive search firm Jacobson Group, information was collected from 150 US insurance companies and found that 44% expected to increase staff in 2010 and only 13% expected to decrease staff. The Hawai'i DBEDT Emerging Industries report of 2008 claims this sector increased the number of jobs by 8% that year.

However, the insurance industry faces the same challenges many other industries do, a shrinking work force during the period when many baby-boomers will be retiring. In 2008 boomers started turning 62 and the number of people between 55 and 64 was expected to increase 25% in the next six years. The McKinsey & Co report on the challenge to obtain talent in the Property and Casualty industry notes that the number of insurance industry employees 55 or older increased by 74% in the last 10 years (P-C Trends). Local firms surveyed by the Hawai'i Independent Insurance Agents Association in February 2010 (see Appendix A) indicated an average staffing need of 10 insurance and risk management employees each year over the next five to ten years from the 9 agencies that responded.

### **Need for Specialized Education**

A few jobs in the industry, especially in office and administrative support positions, require a high school diploma. Employers prefer to hire employees with a college education for managerial and professional positions. Licensing by State Insurance Departments is required of anyone selling or servicing insurance policies. Given the technical nature of the insurance and risk management field and the high risk involved in insuring sometimes very complex risks, the need for specialized training has grown substantially. This need is primarily met by industry training through the Insurance Institute of America (Chartered Property Casualty Underwriter), The National Alliance (Certified Insurance Counselor, Certified Risk Manager), and The American College (The Chartered Life Underwriter), amongst others. However this industry training does not take place until the employee is already in the industry. Local firms surveyed by the Hawai'i Independent Insurance Agents Association indicated a preference for hiring workers who not only had communication and computer skills, but who also had a basic understanding of insurance. UHWO can help meet this need by implementing this Certificate program.

### **The Answer**

The State of Hawai'i has a clear need for academic programs preparing students for a career in risk management and insurance (RMI). UH Mānoa has an MS in Financial Engineering program which includes some course content at the graduate level in risk management. However, there are no RMI programs in the state at the undergraduate level at this time.

UH West O‘ahu, by developing and implementing this Certificate, will be in a unique position to provide this type of curriculum at the undergraduate level, preparing students to have a strong foundation in risk management and insurance concepts and issues, making them more competitive upon entry into the insurance industry profession. This would also help to alleviate the industry's talent crisis.

The insurance industry has a variety of fields that individuals can choose from including management, financial planning, accounting, sales, marketing, claims adjusters or examiners, rating specialists, underwriting---the certificate would give them an introduction to the industry and the kinds of opportunities it has to offer.

The certificate meets the mission of the University of Hawai‘i-West O‘ahu by developing students and providing professional, career-related and applied education and opportunities to fill a State and regional need in the insurance industry.

## **STUDENT LEARNING OUTCOMES:**

### **Institutional Learning Objectives**

- Demonstrate clear and effective writing for an intended audience.
- Demonstrate clear and effective speaking skills when communicating with an intended audience.
- Apply mathematical reasoning to obtain accurate results in solving problems.
- Analyze issues from multiple cultural perspectives to articulate an understanding of the interconnectedness of local and global issues.
- Demonstrate critical thinking skills by applying knowledge, technology, and information to solve problems and make decisions in socially responsible and ethical ways.

### **Division Learning Outcomes**

- Demonstrate oral communication skills
- Identify international/global and local issues affecting the business environment
- Demonstrate general management knowledge

### **Risk Management and Insurance Certificate Learning Objectives**

- Demonstrate proficiency in understanding the central concepts of enterprise risk management and distinguish between major sources of risk.
- Demonstrate proficiency in using critical thinking skills necessary to analyze and provide solutions for individuals and organizations in the management of risk.

## Course Specific Learning Outcomes:

### BUSA 308:

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

### BUSA 328

- Demonstrate proficiency in understanding the appropriate use of insurance contracts designed for individuals.
- Given a case for personal insurance claim, explain whether insurance coverage is applicable.
- Demonstrate clear and effective communication skills in the area of personal insurance.

### BUSA 338:

- Demonstrate proficiency in understanding the appropriate use of insurance contracts designed for corporate risks.
- Given a case for a commercial insurance claim, explain whether insurance coverage is applicable.
- Demonstrate clear and effective communication skills in the area of commercial insurance.

### BUSA 428:

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

## **II. RELATIONSHIP TO CAMPUS AND UNIVERSITY**

There will be a high demand for insurance professionals in the next decade due to the anticipated retirement of a significant number of workers in the property and casualty insurance industry in Hawai'i. In addition, if Hawai'i's economy grows as forecasted by UHERO there will be opportunities for more property and casualty companies to domicile or have branch operations in Hawai'i. The demand for the RMI worker will continue to grow. To fulfill this need the RMI certificate program at UHWO is being proposed as a solution. The graduates of this certificate program will have the required knowledge of risk management and insurance to be suitable candidates for employment.

The RMI certificate may also attract foreign insurance workers and management, especially from Asia who have already expressed their interest in advancing their education in the US. Hawai'i industry executives have mentioned on several occasions that the Asian insurance industry are looking for programs to obtain additional training.

In addition to supporting the program needs of the certificate, the course work developed will also supplement the offerings available to the Business Administration and Public Administration degree programs.

The RMI certificate program meets the University's commitment to serve professional, career-related and applied fields, based on State and regional needs. UHWO is aligned to the State of Hawai'i Workforce plan to help support the growing workforce needs of the State, especially in the West and Leeward coast areas of O'ahu.

### III. PROGRAM ORGANIZATION

#### ADMISSION:

To help meet the needs of the insurance industry, this certificate will have a “selective admission” process. Students who have earned an AA, or who have 24 transferrable credits with a GPA of 2.0, including ENG 100 or equivalent, will be admitted. Students who have less than 24 transferrable credits or who have not passed ENG 100, will need to submit a one page statement with their application, describing their experience in the insurance industry, and why they wish to enroll in the program. They may also be contacted for an interview.

#### CURRICULUM:

##### Courses in the Proposed Certificate of Risk Management and Insurance

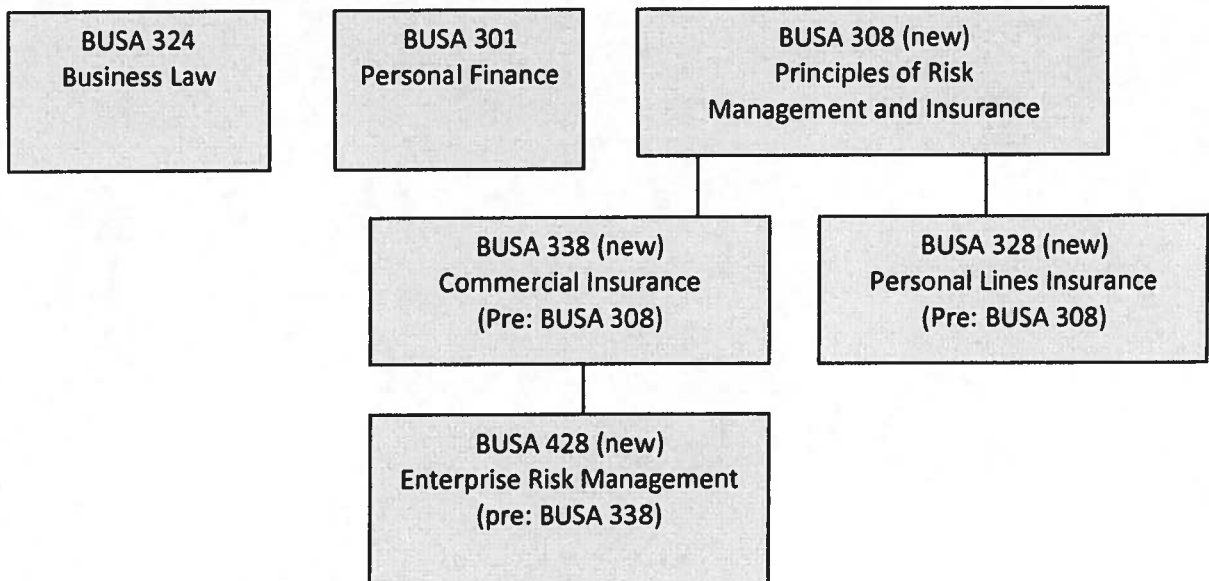
The certificate will require a total of 18 credits.

6 credits from the Business Administration curriculum:

BUSA 324 Business Law  
BUSA 301 Personal Finance

And another 12 credits in Risk Management and Insurance (new courses).

BUSA 308 Principles of Risk Management and Insurance  
BUSA 328 Personal Lines Insurance (prerequisite: BUSA 308)  
BUSA 338 Commercial Insurance (prerequisite: BUSA 308)  
BUSA 428 Enterprise Risk Management (prerequisite: BUSA 338)



## **COURSE DESCRIPTIONS:**

### **BUSA 301 Personal Finance (3)**

This course focuses on the management of personal finance. Broad coverage of personal financial decisions, including basic financial planning, use of credit, purchasing an automobile and home, insurance, tax issues, investing, retirement, and estate planning. (Cross-list FIN301)

### **BUSA 324 Business Law (3)**

Introduction to the legal environment in which business operates with particular attention to principles of law relating to contracts, agencies, partnerships, corporations, and government regulations.

## **NEW COURSES DEVELOPED FOR THE CERTIFICATE:**

### **BUSA 308 Principles of Risk Management and Insurance (3)**

The primary focus will be on risk management and insurance techniques for dealing with potential losses to individuals and organizations. We will examine the principles of insurance and insurance contracts as well as discussing insurance industry operations and the various professions within the industry.

### **BUSA 328 Personal Lines Insurance (3)**

Pre: BUSA 308 Principles of Risk Management and Insurance

This course provides an in-depth study of personal risk management and insurance. Each individual faces risk and must treat risk to continue to live and prosper. This course will examine personal property and liability insurance, life and health insurance, and retirement planning. It will emphasize the provisions of the insurance coverage and how the insurance is used to address personal risk management and financial planning needs.

### **BUSA 338 Commercial Insurance (3)**

Pre: BUSA 308 Principles of Risk Management and Insurance

The objective of this course is to examine the principles and basic concepts of commercial lines property and casualty insurance. The primary emphasis will be on the property and liability loss exposures faced by most organizations and the corresponding types of insurance for covering those loss exposures. We will also overview other risk financing plans.

### **BUSA 428 Enterprise Risk Management (3)**

Pre: BUSA 308 Principles of Risk Management and Insurance and BUSA 338 Commercial Insurance

This course examines how corporations approach the problem of dealing with risks in today's complex marketplace. Emphasis is given to the economic impact of losses on the firm, and alternative methods of dealing with managing and financing risk. Methods include loss prevention, risk retention, self-insurance, insurance purchasing, and risk financing techniques available through the capital markets. We also discuss today's global marketplace and the risks faced by multinational firms.

The current plan is to schedule the classes follows:

Fall 2011: BUSA 308 Principles of Risk Management & Insurance  
BUSA 324 Business Law (already being offered this fall)

Spring 2012: BUSA 308 Principles of Risk Management & Insurance (if there seems to be interest)  
BUSA 338 Commercial Insurance (pre: 308)  
Maybe BUSA 301 Personal Finance (or in FA12)

Fall 2012: BUSA 328 Personal Lines Insurance (pre: 308)  
BUSA 428 Enterprise Risk Management (pre: 338)  
BUSA 324 Business Law

Thus Fall 2012 would possibly be the first term that students could be graduating with the certificate. Following this sequence would permit a student to complete the certificate in three semesters.

#### **ACADEMIC ADVISING:**

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

On admission, incoming students are assigned to a **Faculty Advisor**, based on their intended program of study. Students are encouraged to continue to meet or contact their faculty advisor at least once each semester, prior to pre-registration or registration. Faculty advisors are an excellent source of information on academic planning, career/professional development, and admissions to graduate programs.

Student Services **Academic Advisors** are also available for general academic advising, including graduation requirement checks.

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



#### **IV. ENROLLMENT**

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

One of the strategies suggested by the insurance industry was to offer scholarships to help generate interest in the area. A number of donations have been received in support of the program from insurance agencies: Farmers Insurance Hawai'i (\$10,000); Island Insurance Foundation (\$10,000); Atlas Insurance Foundation (\$5000); Dongbu Insurance Hawai'i (\$5000); and an anonymous donor (\$30,000) as well as a donation from the Hawai'i Independent Insurance Agents Association (\$2500).

Initially, some of this funding will be used to provide scholarships for students to enroll in the RMI courses; later, the scholarships will be offered to students who become classified students pursuing the certificate. Additional marketing of the program will be done through the Business and Public Administration Divisions and will be included in the recruiting information. Later, students may also be offered scholarships for registration fees for the Chartered Property Casualty Underwriter (CPCU) examinations.

Anticipated enrollments in the Risk Management and Insurance courses for Year 1 is 10; Year 2 is 15; Year 3, 20. Based on enrollment in BUSA 308 as of June 2011, we have already reached the anticipated enrollment for Year 1 with minimal marketing efforts.

## **V. RESOURCES FOR PROGRAM IMPLEMENTATION AND OPERATIONS**

### **a. Faculty**

Current faculty from the Business/Finance area will be utilized, until a new faculty in the area can be added. At least two instructors will be recruited from the insurance industry to teach the industry specific course work.

### **b. Library resources (including an evaluation of current resources and an estimate of the cost of additional resources required)**

None. Books needed for the course work may be purchased by students from the Insurance Institute of America. Most other material or information necessary is available online and/or can be donated by insurance industry employers. They will also have access to collections contained in the UH libraries.

### **c. Physical resources (space, equipment, etc.)**

UHWO classroom facilities with standard presentation equipment, such as projectors and screens, etc. will be used.

### **d. Additional resources required (staff, graduate assistantships, etc.)**

None. Program should be small and contained enough to have minimal impact.

### **e. Estimate of additional position counts and budget implementation for the first three years of the program.**

The plan would be to add a full-time faculty position in Year 2 to develop the program to include extracurricular activities such as starting a student club, networking with insurance agencies for internships, and getting involved with a Career Day where students can meet with industry professionals; a part-time coordinator would be added in Year 3 (for administration of practicum, events, recruitment)

## **VI. PROGRAM EFFICIENCY**

Program efficiency will be measured by:

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

The program will be funded by tuition revenues and possible insurance industry support.

In the case of a “flat budget” situation, the program will be funded with tuition revenues and support from the insurance industry. If the position request is not approved, then the program will continue with existing faculty and lecturers from the insurance industry until a new position is obtained. As previously mentioned, the course work has been developed so that it may supplement the Business Administration program offerings, so other Business students may be interested as well.

In addition, with the increase in interest in Disaster Preparedness and Emergency Management, these courses may also be of increased interest in the risk management and insurance area.

The Academic Cost and Revenue Template follows.

**ACADEMIC COST AND REVENUE TEMPLATE\_NEW PROGRAM  
CERTIFICATE IN RISK MANAGEMENT AND INSURANCE  
Provisional Years**

	Year 1	Year 2	Year 3
ENTER ACADEMIC YEAR (i.e., 2004-05)	2011-12	2012-13	2013-14
<b>Students &amp; SSH</b>			
A. Headcount enrollment (Fall)	10	15	20
B. Annual SSH	90	180	360
<b>Direct and Incremental Program Costs Without Fringe</b>			
C. Instructional Cost without Fringe	\$ 16,362	\$ 81,238	\$ 81,574
C1. Number (FTE) of FT Faculty/Lecturers		1.00	1.00
C2. Number (FTE) of PT Lecturers	2.00	2.00	2.00
D. Other Personnel Costs			\$ 30,000
E. Unique Program Costs			
F. Total Direct and Incremental Costs	\$ 16,362	\$ 81,238	\$ 111,574
<b>Revenue</b>			
G. Tuition	\$ 21,060	\$ 45,720	\$ 98,640
Tuition rate per credit	\$ 234	\$ 254	\$ 274
H. Other	\$ 40,000	\$ 50,000	\$ 50,000
I. Total Revenue	\$ 61,060	\$ 95,720	\$ 148,640
<b>J. Net Cost (Revenue)</b>	-44,698	-14,482	-37,066
<b>Program Cost per SSH With Fringe</b>			
K. Instructional Cost with Fringe/SSH	\$ 191	\$ 591	\$ 296
K1. Total Salary FT Faculty/Lecturers		\$ 70,000	\$ 70,000
K2. Cost Including Fringe of K1		\$ 94,500	\$ 94,500
K3. Total Salary PT Lecturers	\$ 16,362	\$ 11,238	\$ 11,574
K4. Cost Including fringe of K3	\$ 17,180	\$ 11,800	\$ 12,153
L. Support Cost/SSH	\$ 241	\$ 241	\$ 241
Non-Instructional Exp/SSH	\$ 210	\$ 210	\$ 210
System-wide Support/SSH	\$ 31	\$ 31	\$ 31
Organized Research/SSH	\$ -	\$ -	
M. Total Program Cost/SSH	\$ 432	\$ 832	\$ 537
N. Total Campus Expenditure/SSH	\$ 501	\$ 501	\$ 501
<b>Instruction Cost with Fringe per SSH</b>			
K. Instructional Cost/SSH	\$ 191	\$ 591	\$ 296
O. Comparable Cost/SSH	\$ 182	\$ 182	\$ 182
Program used for comparison.	Public Administration		

Reviewed by campus VC for Administrative Affairs: *JWUFW* (date) *06.17.2011*

**Narrative for Academic Cost and Revenue Template**

**A. Headcount enrollment (Fall):** We anticipate 10 students in the specific RMI certificate classes for the Fall 2011/Spring 2012 academic year. These students could also add to the regular Business classes, BUSA 324 and BUSA 301. In Years 2 and 3, 301 and 324 will be offered in the general Business Administration at least once a year.

YEAR 1 (3 sec)	YEAR 2 (4 sec)	YEAR 3 (6 sec)
FA11: BUSA 308 SP12: BUSA 338, possibly 308	FA12: BUSA 328, 428 SP13: BUSA 308, 338	FA13: BUSA 308, 328, 428 SP14: BUSA 308, 338, 428

**B. Annual SSH:** It is anticipated that class enrollments will increase from Year 1 (10/class) to Year 2 (15/class) to Year 3 (20/class). Only RMI certificate specific courses are included (General Business Administration classes, BUSA 301 and 324, are not included).

YEAR 1 (3 sec)	YEAR 2 (4 sec)	YEAR 3 (6 sec)
FA11: BUSA 308 SP12: BUSA 338, possibly 308	FA12: BUSA 328, 428 SP13: BUSA 308, 338	FA13: BUSA 308, 328, 428 SP14: BUSA 338, 428; 301
10x3=30 SSH/sec x 3 sec=90 SSH	15x3=45 SSH/sec x 4=180 SSH	20x3=60 SSH/sec x 6=360 SSH

**C. Instructional Cost without Fringe:** Year 1 based on 3 lecturers (1 in FA11; 2 in SP12); Year 2 we anticipate a new FT faculty, and 2 lecturer taught sections; Year 3 instructional costs would be the same, but would add a halftime coordinator for activities and internships.

YEAR 1 (3 sec)	YEAR 2 (4 sec)	YEAR 3 (6 sec)
FA11: 1 lec SP12: 1 lec (maybe 2)	FA12: FT fac, 1 lec SP13: FT fac, 1 lec	FA13: FT fac; 1 lec SP14: FT fac; 1 lec
Total 2 lecturers (possibly 3)	FT fac will also begin coordination of internships, activities; add 2 lecturers	Addition of halftime coordinator; 2 lec sec; and FT fac

**D. Other Personnel Costs:** Addition of a halftime coordinator in Year 3 to assist with internships and activities.

**E. Unique Program Costs:** None at this time.

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

**H. Other:** Estimated support from insurance industry partners. The industry has promised continuing support contingent upon the growth and quality of the program.

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

## VII. PROGRAM EFFECTIVENESS

Program effectiveness will be measured by:

- Placement of graduates into related industry positions: at least 75% of the students who have completed the certificate will be placed in industry related positions within one year of completing the certificate.
- Performance of graduates in related industry positions: within a year of completion of the certificate, at least 75% of the graduates will have taken at least one of the Chartered Property Casualty Underwriter (CPCU) licensing exams. To earn the CPCU designation, an individual must pass a series of tests, and have at least 2 years of experience.
- Program Assessment:
  - 1) Graduating students will participate in exit interviews to 1) have them rate their overall experience in the program, and 2) to assess its strengths and weaknesses; and 3) comment on how the program has prepared them for job placement/advancement in the insurance industry.
  - 2) Aggregate course evaluations from e-Café: The items asked on the UHWO evaluations have been identified as addressing the certificate learning outcomes:
    - The instructor taught me methods of analysis for this field of study.
    - If this course was taken to fulfill course requirements for (the RMI certificate), how did this course enhance your personal and/or professional development?
    - I learned a good deal of factual material in this course.
    - I gained a good understanding of concepts/principles in this field.
  - 3) Learning Outcomes will be assessed by review of mid-term or final examinations from the BUSA 328 and BUSA 428 courses, which address the students' understanding and critical thinking skills in individual and enterprise risk management.

**Appendix A**  
**Hawaii Independent Insurance Agents Association**  
**Survey of Membership**

- Survey introduction
- Survey results



# HIIA

## ***Hawaii Independent Insurance Agents Association***

February 2, 2010

### **IMPORTANT SURVEY**

Aloha Industry Leaders:

HIIA is working in conjunction with UH West Oahu to develop a Certificate in Insurance and Risk Management with the intention of attracting and training students who would be well equipped to start entry level positions in our insurance industry. This training would alleviate company and agency startup training costs for new employees to the industry and attract more qualified candidates during this upcoming period when our workforce is expected to contract. This is an undergraduate program, not a graduate program as is now offered in other local universities. In order to complete this proposal, we ask you for the following information to help guide our efforts:

1. What are your estimated staffing needs over the next 5-10 years and in what positions?
2. What support would you be willing to provide this program: letters of support, amount of financial support, provide guest speakers, donate materials, etc.?
3. What is the salary range for new producers?
4. What is the salary range for technical support staff (CSRs, Account Managers, and Assistants)?
5. What types of skills, knowledge, and basic background would you like new hires to have?

The Honolulu Advertiser reported there is an increase in enrollment at the UH West Oahu campus and many of the students are seeking a new career. We think working with UH West Oahu will be a great partnership to fill the projected vacancies in the coming years.

We would appreciate having your feedback by **Wednesday Feb. 10th.** Please email your responses to [hiia@hawaii.rr.com](mailto:hiia@hawaii.rr.com)

Thank you.

Sonia M. Leong  
Executive Director



## HIIA Survey of Organizations February 2010

Per Sonia, of the companies surveyed, 2 were on the small side with 2-3 staff; 3 with about 10; 2 medium (20, 37 staff); and 1 with 60.

Agency	Estimated Staffing Needs next 5-10 yrs	Support that could be provided	Salary range for new producers	salary range for technical support staff	skills/knowledge staff would need
1	4 Producers 5-10 CSRs	Materials & speakers	\$80,000	CSRs \$30-35,000 Ams \$40-55,000	Some work experience, college graduate, some sales or insurance exposures
2	2 Producers 2-3 CSRs	Guest speakers, insurance material, internships	\$30,000 3 years, then Commission	\$28,000-\$48,000	Basic insurance, risk management
3	6-8 Managers 8 Supervisors 15-25 Clerical	Letter of support and guest speakers	Commission based	\$36,000+	Communication skills and basic insurance knowledge
4	2 CSRs	Financial	Commission based	\$30,000-\$40,000	Computer skills, good with numbers and people
5	1 CSR	Unanswered	Commission based	\$20,000-\$55,000	Computer skills, good with numbers and people
6	7-8 CSRs, Admin, Account Exec	Depends on program	don't start as new producers	\$20,000-\$100,000+	Communication, analytical skills; team oriented, intelligent, motivated
7	2-4 Staff; 5-8 Agents	Time and money	50% of commission; up to 80% when hit \$300,000	\$36,000+	Insurance basics, policy coverage, jack of all trades
8	2-3 CSRs, 1 Accounting, 2 Producers	Guest speaker	Commission based	Depends on qualifications	Reading, business writing, people skills
9	Program not applicable to Ocean Marine				

**Appendix B**  
**Information Sources**

1. The State of Hawaii Data Book 2008, <http://hawaii.gov/dbedt>
2. Report of the Insurance Commissioner of Hawaii
3. The Insurance Fact Book 2009, <http://www2.iii.org/media/facts/>
4. Bureau of Labor Statistics Career Guide to Industries, 2010-11 Edition, <http://www.bls.gov/oco/cg/cgs028.htm>
5. P-C Trends, Report Confirms Gravity of Talent Crisis in Property-Casualty Industry, Veronica Devore
6. The American Institute for Chartered Property Casualty Underwriters (AICPCU) and Insurance Institute of America, <http://www.aicpcu.org>
7. Independent Insurance Agents & Brokers of America, <http://www.iaa.org>

**Appendix C**  
**Letters of Support**

From Sonia Leong, Executive Director, Hawaii Independent Insurance Agents Association

From Colbert Matsumoto, Chairman and CEO, Island Insurance Companies

From Carl T. Sato, Vice Chairman, Business Insurance Services

From Jeffrey P. Schmidt, Insurance Commissioner, State of Hawaii

From Dr. Franklin Kudo, Assistant Professor, Accounting

From Dr. Eun Ahn, Associate Professor, Economics and Finance

From Dr. Ross Prizzia, Professor/Professional Studies Division Chair



# HIIA

## **Hawaii Independent Insurance Agents Association**

April 16, 2010

Dr. Linda M. Randall  
Vice Chancellor for Academic Affairs  
University of Hawai'i – West O'ahu  
96-129 Ala'ike  
Pearl City, HI 96782

Dear Dr. Randall:

As the Executive Director of the Hawaii Independent Insurance Agents Association, I deal with the agents, staff and insurance company personnel on a continuing basis. I hear many of their concerns and one of their greatest concerns is finding replacements to fill the shoes of those retiring within the next 10 years. Recent indications are that within the next 10 years, there will be a need to find replacements for as many as 50% of the vacant positions.

Our trade Association wishes to be proactive and plan for this need. We feel that the mission of the University of Hawaii West O'ahu is a very good fit to fulfill our wish to provide the necessary insurance knowledge for our young people to start right into an insurance career. We also think the prospect of online classes to the neighbor island and also availability of classes for the existing insurance workforce to continue their education will raise the level of professionalism in the industry.

The Insurance Industry provides very good revenue to the State of Hawaii and we wish to keep the industry healthy and thriving. We support the proposed Certificate in Insurance and Risk Management.

We appreciate the energy and enthusiasm of your staff and professors who helped us with the process.

Yours truly,

Sonia M. Leong  
Executive Director



**ISLAND INSURANCE  
COMPANIES**

April 22, 2010

Dr. Linda M. Randall  
Vice Chancellor for Academic Affairs  
University of Hawaii – West Oahu  
96-129 Ala 'Ike Street  
Pearl City, Hawaii 96782

**Re: Certificate in Insurance and Risk Management**

Aloha Dr. Randall;

I am writing in support of the proposed undergraduate program for a Certificate in Insurance and Risk Management that has been designed by UH-West Oahu and the HIIA.

The proposed program will provide the educational platform to produce qualified employees who will be ready to start their professional careers in various capacities needed by the insurance industry. This program will also help generate awareness among college students of the desirable professional opportunities that our industry offers.

According to the *State of Hawaii Data Book 2008*, the insurance industry in Hawaii supports 515 businesses with an annual payroll of \$418,020,000. The industry is estimated as employing almost 10,000 people throughout our State with an average annual pay per employee of \$59,026. Independent insurance agents or producers typically enjoy commission based income of over \$125,000 annually before expenses.

Should UH-West Oahu undertake this program, it will be the only insurance undergraduate certificate program in Hawaii. When it evolves into a four year bachelor degree program, it will be one of a handful in the western region of the U.S. Based upon the demographic profile of current employees in our industry, it is anticipated that the need and demand for graduates of this program will be considerable as the *baby boomer* generation retires. Very importantly, this program will enable talented young people of our State to acquire the career skills that will allow them to remain in Hawaii or find satisfying job opportunities elsewhere.

The proposed program represents an opportunity for UH-West Oahu to be at the forefront in serving an important economic and employment sector of our community. I wholeheartedly encourage you to take the leadership mantle and move forward with establishing this forward looking program.

Please don't hesitate to contact me should you have any questions.

Sincerely,

Colbert M. Matsumoto  
Chairman & CEO



**Business Insurance  
Services, Inc.**

**Date: April 19, 2010**

**Dr. Linda M. Randall  
Vice Chancellor for Academic Affairs  
University of Hawaii – West Oahu  
96-129 Ala 'Ike  
Pearl City, HI 96782**

**Re: Certificate of Insurance and Risk Management**

**Dear Dr. Randall:**

**I am writing in support of the proposed undergraduate program for a Certificate in Insurance and Risk Management. We are in need of young men and women graduating college with some background courses in Insurance and Risk Management.**

**Our company is a local Insurance Agency on Oahu with branch offices on the islands of Hawaii, Maui, and Kauai. We employ approximately 40 independent insurance agents and have a total of 50 staff employees. We are a typical insurance agency providing positions in sales, underwriting / risk management, and accounting. One of our problems is an aging work force that will have to be replaced. We estimate that 50% of our work force will have to be replaced over the next 5 to 10 years. Our agency is not the only one with this problem. We estimate that many other insurance agencies and companies will be faced with the same problem. Having young men and women taking insurance courses in college will be very helpful to businesses such as ours. Having students graduate with a Certificate in Insurance and Risk Management would really help insurance agencies expedite the amount of training time these graduates will need before they become productive in our insurance industry.**

**As insurance professionals, I must admit that we have not done a good job in the community in communicating the wide variety of jobs and opportunities that are**

**Oahu Office  
615 Piikoi St., Suite 1901  
Honolulu, HI 96814  
Ph: (808) 592-5011  
Fax: (808) 628-6912**

**Kauai Office  
4485 Pahe'e Street, Suite 9  
Lihue, Hawaii 96766  
Ph: (808) 245-2773  
Fax: (808) 855-2159**

**Maui Office  
140 H. Market St., Suite 102  
Wailuku, HI 96793  
Ph: (808) 244-6006  
Fax: (808) 356-7554**

**Hilo Office  
1080 Kilauea Ave  
Hilo, HI 96720  
Ph: (808) 935-1888  
Fax: (808) 443-2462**

available in the insurance industry. The Certificate in Insurance and Risk Management Program will be a very helpful and beneficial program for the students, the insurance industry, and the State of Hawaii.

Sincerely,

A handwritten signature in black ink, appearing to read 'Carl T. Sato', with a long horizontal stroke extending to the right.

Carl T. Sato  
Vice Chairman



LINDA LINGLE  
GOVERNOR  
JAMES R. AIONA, JR.  
LT. GOVERNOR

STATE OF HAWAII  
OFFICE OF THE DIRECTOR  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
335 MERCHANT STREET, ROOM 310  
P.O. Box 541  
HONOLULU, HAWAII 96809  
Phone Number: 586-2850  
Fax Number: 586-2856  
[www.hawaii.gov/dcca](http://www.hawaii.gov/dcca)

RONALD BOYER  
ACTING DIRECTOR  
RODNEY A. MAILE  
DEPUTY DIRECTOR

April 8, 2010

Dr. Linda M. Randall  
Vice Chancellor for Academic Affairs  
University of Hawaii – West Oahu  
96-129 Ala 'Ike  
Pearl City, HI 96782

Re: Certificate in Insurance and Risk Management

Aloha Dr. Randall;

I am writing in support of the proposed undergraduate program for a Certificate in Insurance and Risk Management. The insurance and risk management industry in Hawaii is a significant part of our economy, provides challenges, good pay and an excellent career track for the young men and women of Hawaii.

The Insurance Industry in Hawaii produces around \$9 billion in direct written premium and employs approximately 30,000 people. Hawaii is the second largest domicile in the nation for Captive insurance companies (a formalized type of self insurance for large corporations) and the tenth largest in the world. Because we have many Fortune 500 companies such as Nike, Intel, Clorox, Samsung Mitsui Trading setting up Captives in Hawaii, we are the fifth largest domicile in the world based on combined assets of over \$7 billion.

Insurance and risk management companies are regularly considered among the best places to work in Hawaii. In Hawaii Business Magazine, annual Best Places to Work survey for 2010, Island Insurance was ranked second in the Large Company category, and University Health Alliance (UHA), Atlas Insurance Agency, and DTRIC are all in the top eighteen Best Places for medium companies.

Insurance used to be ignored and taken for granted by almost everyone. When high school youth and undergraduates thought of a job in financial services they thought of jobs with banks, security brokers and mortgage lenders, not in insurance. They had a narrow view of the



insurance industry, not understanding the wide variety of skills, positions and interesting challenges offered by the industry.

Now, you hear the term "risk management" over and over since the financial collapse because the big banks, investment houses, regulators and investors did not fully understand and grasp the concepts and importance of risk management. Risk management is fundamental to insurance. Large companies are now creating a new position in the C-suite asking the CRO (Chief Risk Officer) to join the CEO, CFO and COO. The insurance industry in Hawaii is in need of risk managers, business managers, actuaries, accountants, business analysts, claims analysts, investigators, marketing agents, sales agents and brokers.

The Certificate in Insurance program will be a very practical and beneficial program for the students the insurance industry and the State of Hawaii.

If you have any questions, please don't hesitate to call me. I'd be happy to help in any way I can.

Sincerely,



J.P. Schmidt  
Insurance Commissioner  
State of Hawaii

FRANKLIN T. KUDO E.D.M.

March 31, 2010

Dr. Linda Randall  
Vice Chancellor of Academic Affairs  
University of Hawaii – West O'ahu  
96-129 Ala Ike  
Pearl City, Hawaii 96782

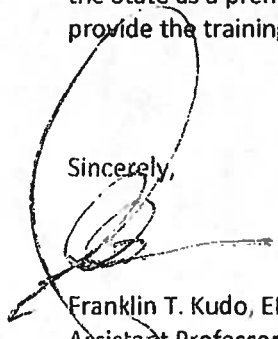
RE: Certificate in Insurance and Risk Management

I fully support the Authorization to Plan for an Academic Program in Insurance and Risk Management at the University of Hawaii – West O'ahu. The proposed plan to create a Certificate program in Insurance and Risk Management will address the needs of the University of Hawaii system towards, "Expanding Workforce Development and Economic Diversification Initiatives to meet the needs of the State in areas of occupational growth." Projections from the Hawaii Independent Insurance Agents Association (HIIAA) show a growing shortage of trained workers in the property and casualty insurance field in the next decade. This problem has arisen due to the retirement of the current aged workforce in this industry. The University of Hawaii – West O'ahu can play an instrumental role in helping train current insurance workers as well as recruiting new candidates for the insurance field, and thereby, stop the net outflow of workers.

The property and casualty field of insurance offers job positions in sales, underwriting, claims administration, safety consultants, health and personal financial planning specialists, accounting, legal, and management et cetera. The insurance field can many provide many opportunities for a great career for graduating students or transitioning adults.

In sum I would like to support this Certificate program as it will further heighten UHWO's place in the State as a premier institution of higher learning and workforce development. Additionally, it will provide the training necessary to support our insurance industry in Hawaii.

Sincerely,



Franklin T. Kudo, EDM, CPA/CFF  
Assistant Professor of Accounting  
Division of Professional Studies  
University of Hawaii – West O'ahu  
96-129 Ala Ike  
Pearl City, Hawaii 96782



# UNIVERSITY OF HAWAII - WEST O'AHU

April 5, 2010

Dr. Linda M. Randall  
Vice Chancellor for Academic Affairs  
University of Hawaii-West Oahu

Dear Dr. Randall:

I am pleased to provide my full support for a Certificate in Insurance and Risk Management at the University of Hawaii – West Oahu. The introduction of this new certificate is a great opportunity for both University of Hawaii – West Oahu students and the insurance industry. The knowledge acquired through this certificate program will prepare our students to compete for jobs in an industry which is currently growing while simultaneously helping meet the needs of an industry where qualified labor force is currently shrinking.

I am confident the Certificate in Insurance and Risk Management will be a boon to both the local insurance industry in Hawaii as well as the University of Hawaii – West Oahu. Please feel free to contact me for any questions, concerns, and/or assistance regarding the implementation of this certificate.

Sincerely,

A handwritten signature in black ink, appearing to read "Eun S. Ahn".

Eun S. Ahn, D.B.A., M.B.A., C.P.A.  
Associate Professor of Economics and Finance  
Chair, Curriculum Committee  
University of Hawaii – West Oahu  
808-454-4846



**UNIVERSITY  
of HAWAII**  
**WEST O'AHU**

To: Linda Randall, VCAA

As Division Chair of the Division of Professional Studies, I am in complete support of the ATP for a Certificate in Insurance and Risk Management. I should note that the members of the Division of Professional Studies also enthusiastically support the ATP for a Certificate in Insurance and Risk Management. Dr. Frank Kudo, UHWO Assistant Professor of Accounting made presentations of draft proposals of the Certificate in Insurance and Risk Management at our monthly division meetings on February 5 and March 5, 2010. There was unanimous support for the Certificate in Insurance and Risk Management by the members of the division at both meetings, and even a round of applause at the March meeting.

The Certificate in Insurance and Risk Management furthers the system-wide goals of the University of Hawaii of "work force development" and "meeting the demands of enrollment" in the growing fields of Insurance and Risk Management and related occupations. Moreover, the Certificate in Insurance and Risk Management is a fitting addition and compliments our existing programs in the Professional Studies Division, such as Accounting, Management, Health Care Administration and Disaster Preparedness and Emergency Management

Sincerely,

A handwritten signature in cursive script, appearing to read "Ross Prizzia".

Dr. Ross Prizzia, Chair , Division of Professional Studies  
Professor, Public Administration  
University of Hawaii-West Oahu  
96-129 Ala Ike Street  
Pearl City, HI 96782  
Ph: (808) 454-4712  
E-mail: rprizzia@hawaii.edu

96-129 Ala 'Ike  
Pearl City, Hawai'i 96782  
Fax: (808) 453-6176

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