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CONTINUING PROFESSIONAL EDUCATION

OF INSURANCE AND RISK MANAGEMENT PRACTITIONERS:

A COMPARATIVE CASE STUDY OF CUSTOMER SERVICE

REPRESENTATIVES, INSURANCE AGENTS AND RISK MANAGERS

A Dissertation in

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ABSTRACT

The purpose of this study is to understand how selected insurance practitioners learn and developed in their practices setting. The selected insurance practitioners (collectively customer service representatives, insurance agents, and risk managers) are responsible for the counseling and placement of insurance products and the implementation of alternative risk funding mechanisms for individuals and business organizations.

A qualitative comparative case study was undertaken in which 30 practitioners from 3 different occupational categories were interviewed to discover factors, criteria, strategies and influences affecting their continuing professional education (CPE). A critical incident technique was utilized to elicit information on each selected insurance practitioner's decision making processes. Schön's theory of reflective practice was used to analyze each practitioner's reflective processes in confronting a practice setting dilemma.

The five primary themes that emerged are: CPE is self-selected with little assurance of quality; CPE is not aligned with organizational goals; practitioners have broad disparities in educational level; factors affecting CPE differ by practitioner category; and, educational level and industry certifications promote reflection.

Nine recommendations are made by the researcher in an effort to promote the quality and competence of insurance and risk management practitioners. These recommendations are: implement a structured orientation; develop a positive professional environment; develop career paths that are aligned with strategic goals; promote practitioner education; promote internships and mentoring programs; promote quality in CPE; encourage involvement in professional associations; promote continuing professional development; and, strengthen state licensing standards.

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Preface

My interest in continuing professional education stems from my own involvement as a practitioner, teacher and consultant in the insurance and risk management field. During this 30-plus year period, I have had the opportunity to view how certain insurance and risk management practitioners learn and/or fail to learn in their practice setting, the results of which have a direct and significant effect upon the practitioner, the practitioner's clients and society at large. My understanding of this learning process is deepened by my involvement as a consultant in over 300 legal cases, the genesis of which generally alleges practitioner negligence, but commonly has at its very heart a lack of practitioner knowledge and skill. With this in mind, it is my hope that through this study I will develop a better understanding of how selected insurance practitioners develop and learn in their professional practice, in particular, the continuing professional education process and the contextual factors that shape that process.

Finally, this study will address the relative low entry educational threshold and minimal continuing education requirements needed to practice in the insurance and risk management field. These facts and this investigation are not advanced to broadly castigate the many dedicated and professional insurance and risk management practitioners, many of which have extensive educational backgrounds and exhibit high ethical standards. Rather, it is to question the continuing professional education processes of these practitioners in light of the ease of entry into a complex and demanding profession that has a direct and profound impact upon society.

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The accomplishment of completing this research is a major personal and professional goal that would not have occurred without the unqualified support, cooperation and counsel of many individuals.

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To my wife Sally, for her love, patience and understanding, without which this journey would have been impossible.

This dissertation is dedicated to my sister, the late Carol Ann Krauss (December 20, 1945 to July 15, 2009) whose kindness and generosity will always be remembered.

Chapter 1

INTRODUCTION

Background to the Problem

The purpose of this research is to understand the continuing professional

education learning and development process as it applies to selected insurance and risk

management practitioners. The selected insurance practitioners (collectively customer

service representatives, insurance agents, and risk managers) are responsible for the

counseling and placement of insurance products and the implementation of alternative

risk funding mechanisms for individuals and business organizations. These important

tasks have a profound effect upon the well being of individuals, families and business

organizations, yet little is known about how these insurance practitioners learn and

develop in their practice setting.

Unlike other professional fields (e.g., medicine, law, accounting, teaching,

nursing, etc.) that require extensive pre-practice formal education, licensure and

mandatory continuing education, eligibility to act as an insurance practitioner requires

minimal education to gain entry. Although there are approximately 200 U.S. schools

offering a B.S. or master's degree in insurance or risk management (Troxel, 2002), the

vast majority of new employees enter their practice setting having no formal insurance or

risk management education. Most of today's practitioners entered their practice setting by

completing their respective state's pre-licensing education requirement. This generally

entails a 24-hour pre-licensing education course and the passing of a 150-question

multiple choice exam. Relicensure to maintain one's practice generally requires the

accumulation of 24 continuing education credit hours over a two-year period.[1]

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[1] Pennsylvania requirements under Act 147 of 2002

In addition to this minimal education entry threshold, most new entrants into the insurance and risk management field are generally unaware or incapable of choosing continuing education activities that links learning to their professional development and to their respective practice setting. Moreover, many individuals lack learning-to-learn skills and even those considered academically successful are often not effective learners (Argyris, 1991). The inability to assess the interrelationships between the practitioner, continuing education and the context of their practice setting is an important void that inhibits learning in a competency context. This low entry threshold, minimal continuing education requirement and lack of a holistic assessment for practitioner development, begs the question: How do these insurance practitioners learn and develop given these factors?

Some evidence indicates that insurance practitioners choose continuing education not for quality with the goal of increasing knowledge and improving practice, but for convenience and cost savings. Research conducted in a survey of insurance producers by the Independent Insurance Agents and Brokers of America found that 95.11% of responses for taking a continuing education course were due to convenience and cost saving factors and only 4.89% of responses were for perceived quality of educational content (Ruquet, 2004).

According to Baglini (1988), two problems directly affect and hamper the insurance industry's education efforts: a persistent short-term focus and a reliance on short-term goals. These factors and the ever-increasing effects of time constraints cause many insurance practitioners to gravitate to short and low cost "update" type classes at the expense of more comprehensive quality-based educational courses that emphasize the substantial accumulation of knowledge and the development of analytical thinking skills.

Learning has always been an integral part of an insurance practitioner's career development. Prior to, and concurrently with, the introduction of mandatory insurance continuing education, nationally known insurance credentialing organizations such as the Insurance Institute of America, The American Institute for Chartered Property Casualty Underwriters and The American College (formerly The American College for Life Underwriters) offered college level education in both residential and distance learning formats. However, factors such as the emergence of for-profit CE providers and the proliferation of insurance designation programs (both fueled by mandatory CE) have resulted in a decrease in the number of students attending professional credentialing courses (K.R. Dauscher, personal communication, August 31, 2009). Moreover, the National Association of Insurance Commissioners has begun a review of the proliferation of questionable insurance designation programs (Connolly, 2007). According to Kolb (2004, citing Scarda), "there's a bell curve for CE quality, with an increasing amount at the low end and a declining amount at the high end." These concerns give rise to the central issue of this investigation: That is, how do these insurance practitioners learn and develop given these factors?

Recent historical events such as the terrorist attacks on September 11, 2001 and natural disasters such as hurricanes Katrina and Rita have brought forward allegations of insurer/practitioner incompetence. In addition, the impending national health care and retirement dilemmas have heightened the need to have qualified, competent and professional insurance practitioners to counsel the public, yet little is known about how these practitioners develop given these important and far reaching responsibilities.

Another factor that is and will continue to affect practitioner development is demographics. The U.S. labor pool is growing more slowly and becoming more diverse.

New entrants in the U.S. labor pool in the 18-34 cohort have declined by 4 percent (ASTD, 2003). Meanwhile, insurance industry employment over the last seven years has remained flat at 2.2 million (Insurance Information Institute, 2006). Compounding these facts is the high number of experienced individuals that will be retiring over the next 20 years. One estimate projects critical talent deficiencies in the insurance and risk management field at approximately 65,000 employees per year over the next 20-year period (Pillsbury, 2008).These demographic factors coupled with increased product complexities and the ever-increasing consumer demands for competence have amplified the need to understand the insurance practitioner development process, yet there is no specific research on this subject.

Although studies have been conducted on aspects of learning in the professions, scholarly research in the field of insurance and continuing professional education is limited, with no specific research on insurance practitioner learning and development. A search in Dissertations Abstracts International using key words "continuing professional education" and "insurance learning" or "insurance development" produced a total of seven studies. Three studies (Phillips, 1983; Chen, 2001; Boccolucci, 1992) addressed participation/motivational factors to CPE, one study (Watson, 2000) addressed organizational learning; one study (Cheatham Cobb, 1992) addressed instruction methods; one study (Dauscher, 1991) addressed social control of insurance licensing and one study (Gershman, 1957) addressed insurance licensing exam results. This lack of research on such an important subject justifies an investigation on the professional development of insurance practitioners.

Definition of Terms

Continuing Professional Education (CPE): The "education of professional practitioners,

    regardless of their practice setting, that follows their preparatory curriculum and

    extends their learning, or assimilations of information and ideas that can

    contribute to the qualify of their day-to-day performance, throughout their

    careers" (Queeney, 1996, p. 698).

Customer Service Representative: A person who interacts in a service capacity with

    insureds and underwriters after the insurance agent has made a sale (Randall,

    1994, p. 51).

Industry Certification Program: CPE course offered by an educational institution in the

    subjects of insurance or risk management that is approved by the American

    Council on Education and/or culminating with a proctored secured national exam.

Insurance Agent: A person who solicits, negotiates, or instigates insurance contracts on

    behalf of an insurer (International Risk Management Institute, 2008).

Mandatory Continuing Education (MCE): "Occurs when education beyond that stipulated

    for entry into practice is required for continued licensure to practice" (Queeney,

    1996. p. 704).

Random CPE: CPE course taken in the subjects of insurance or risk management with no

    coordinated educational plan in place.

Risk Manager: An individual responsible for managing an organization's risks and

    minimizing the adverse impact of losses on the achievement of the organization's

    objectives (International Risk Management Institute, 2008).

Selected Insurance Practitioner: Umbrella definition used in this study to collectively

    refer to customer service representative, insurance agent, and risk manager.

Research Questions

The purpose of this study is to: *Investigate how customer service representatives, insurance agents and risk managers learn and develop in their practice setting.* The central research questions that will be addressed are:

1.   What factors affect customer service representatives, insurance agents and risk managers in choosing their continuing professional education?

2.   What criteria do customer service representatives, insurance agents and risk managers utilize in choosing their continuing professional education?

3.   What strategies are employed by customer service representatives, insurance agents and risk managers in choosing their continuing professional education?

4.   What factors influence customer service representatives, insurance agents and risk managers' progression from a novice insurance practitioner?

These questions will elicit data, in a comparative case study of each occupational category within the insurance field to better understand how these selected insurance practitioners make continuing professional education choices in their practice setting. Question one will address factors (i.e., cost, convenience, quality, etc); Question two will address criteria (i.e., relevance to position, career growth, etc); Question three will address strategies (i.e., employer reimbursement, career planning, etc); and Question four will address influences (mentors, family, altruism, time) affecting these selected insurance practitioners in choosing their continuing professional education.

A critical incident technique was used to illustrate the reflective decision-making processes used by these selected insurance practitioners when confronted with a

disorienting practice setting dilemma. For example, what immediate strategies were employed (reference material, associate, mentor, course, etc) by the selected insurance practitioner to solve the disorienting practice setting dilemma and/or minimize the possibility of a similar future disorienting practice setting dilemma. The use of this technique permits the researcher to identify commonalties as individual's progress from novice practitioners. Schön's (1983, 1987) theory of reflective practice was used to analysis the practitioners' reflective processes in confronting their practice setting dilemmas.

Theoretical Framework

To answer the research questions, this study follows an adult learning and adult development framework focusing on continuing professional education from a practice setting perspective. Three primary sources gleaned from the review of the literature provide the lens that underpins this study; they are Malcolm Knowles' (1980, 1984) theory of androgogy; Henry McClusky's (1970) theory of margin and Donald Schön's (1983, 1987) theory of reflective practice. Each of these theories are reviewed in-depth in Chapter 2 and are summarized here to illustrate their suitability to frame this study.

Andragogy was developed by Knowles (1980, 1984), as a set of assumptions to promote adult learning. Knowles' framework is based upon the following five assumptions:

1.   As a person matures his or her self-concept moves from that of dependent

personality toward one of a self-directed human being.

2.   An adult accumulates a growing reservoir of experience, which is a rich resource

for learning.

3.   The readiness of an adult to learn is closely related to the developmental tasks of

his or her social role.

4.   There is a change in time perspective as people mature – from future application

of knowledge to immediacy of application. Thus an adult is more problem-

centered than subject-centered in learning (Knowles, 1980).

5.   Adults are motivated to learn by internal factors rather than external ones

(Knowles & Associates, 1984).

These assumptions provide familiar ground for the practice of adult

education (Pratt, 1993) and serve as principles of good practice (Darkenwald & Merriam,

1982; Hartree, 1984). These assumptions correlate to the selected insurance practitioners

as adult learners and provide the first lens of this theoretical frame.

The second source that underpins this study is McClusky's theory of margin. It is

based upon the notion that adulthood is a time of growth, change, and integration

between what McClusky calls "load factors" (i.e., family responsibilities, career goals,

personal expectations) that dissipate energy and "power factors" (i.e., physical, social,

mental, economic resources) that allow one to deal with load factors. The energy left is

what McClusky calls "margin." In essence, surplus power provides the margin for growth

and development, or as an added option, a reserve for emergencies or future

opportunities, whereas, negative or less margin lowers the ability to deal with load. Thus, a person's ability to achieve goals is a function of various load and power factors that are unique to each individual. McClusky's theory of margin will help frame this research by addressing factors that promote and/or inhibit continuing professional education.

The third framing source of this study is Schön's theory of reflective practice. Schön's reflective practitioner model addresses how professionals learn in their practice setting. This perspective views learning from the professional practice setting rather than the traditional academic setting. Central to this study is the concept of reflection when confronted with a disorienting practice-setting dilemma. According to Schön, reflection can occur in-the-moment of the disorienting practice setting dilemma (i.e., reflection-in-action) or after the disorienting practice setting dilemma (i.e., reflection-on-action). In either case, Schön's approach to learning in practice can be described in the following five-stage process:

1. Knowing-in-action which comprises a practitioner's existing knowledge base and skills sets which are tacit or generally beyond the practitioner's mindful awareness. Most competent practitioners function within this arena.

2. Recognition of a problem that is incongruent with the practitioners existing knowledge base.

3. Reframing of the problem

4. Generation of new solutions

5. Evaluation of the outcome

In this learning process, Schön promotes reflection as illustrative of expert practice -- an in-the-moment condition in which the practitioner seamlessly processes problematic situations in a skilled, artful and proficient manner. Schön's reflective practitioner model was included as a framing component due to its wide spread acceptance in the area of professional practice. Moreover, the use of a critical incident technique comports with the reflective process as set forth by Schön.

In summary, the theoretical underpinning of this study intersects three adult learning and development theories; Knowles' theory of androgogy; McClusky's theory of margin and Schön's theory of reflective practice. Each theory provides a conceptual lens that contributes to an understanding of the continuing professional education of the selected insurance and risk management practitioners.

Proposed Methodology

The purpose of this study is to explore how selected insurance practitioners learn and develop. It is situated within the context of their practice setting. A qualitative investigation using a comparative case study methodology is the basis of this research. This study will investigate how selected insurance practitioners choose their professional development. Selected insurance practitioners for purposes of this study are categorized as customer service representatives, insurance agents and risk managers. Each occupational category is a separate and distinct part of the insurance delivery system. These three occupational categories were chosen as comparison groups over other insurance and risk management occupational groups due to their functional similarities;

specifically, the fact that each occupational group is involved in providing insurance and risk management services in the delivery component of the insurance and risk management field. Moreover, each occupational category performs similar risk management tasks -- albeit on different occupational levels. Other insurance and risk management occupational categories such as adjusters, underwriters, or actuaries were not chosen for comparison purposes since they represent the non-delivery component of the insurance and risk management field. Moreover, adjusters, underwriters, actuaries and other categories of insurance and risk management occupational categories perform dissimilar risk management tasks; for example, adjusters settle claims, underwriters classify risks, and actuaries price policies. For these reasons, the use of the customer service representative, insurance agent and risk manager categories best fit the delivery component perspective of this study.

This comparative case study will consist of two stages: first, the within-case analysis where data is collected and analyzed to learn as much as possible about the contextual variables of each group; and second, the cross-case analysis where the researcher attempts to identify similarities and differences that give rise to theoretical categories. By using a comparative case study, categories and properties of each group will be analyzed allowing for a better understanding of how customer service representatives, insurance agents and risk managers develop in their respective practice setting. Purposeful sampling was utilized to select the participants and a semi-structured questionnaire was used as the data collection instrument. A complete in-depth discussion on methodology will be reviewed in chapter 3.

Anticipated Contributions to Theory and Practice

The significance of this study will be a better understanding of the learning and development processes employed by selected insurance practitioners in their professional development. It will address the factors, criteria, strategies and influences that affect customer service representatives, insurance agents and risk managers in their progression from novice insurance practitioner.

By comparing selected insurance practitioner categories a best practices approach to professional development in the insurance and risk management field can be developed. Most importantly, it will highlight factors that contribute to learning deficiencies in certain insurance practitioners.

In general, these findings will assist the selected insurance practitioners, CPE insurance providers in general, and CPE providers in the broader field of adult education in better understanding learning needs.

From the selected insurance practitioner's perspective, the assessment of the practitioner's interest and preferences can enhance learning and professional development strategies. This is especially true as practitioners become more specialized in their practice areas. CPE insurance providers will have a better understanding of factors that may enhance participation in CPE activities that will promote transfer of learning. This will help program planners in developing more practitioner focused and meaningful CPE. Finally, the larger field of CPE and adult education will have these findings to apply or correlate to other professions or to adult education programs in general.

Assumptions to the Study

The philosophical and personal assumptions embedded in this study include the following:

● Qualitative research methods can provide useful ways of examining how understudied populations (customer service representatives, insurance agents and risk managers) develop in their practice setting.

● The study participants will be honest and truthful in the research process

● The researcher will be able to remain objective and bracket his prior knowledge and personal biases concerning learning in the insurance and risk management field so not to interfere with the trustworthiness of the study.

Limitations to the Study

● The inability to generalize the findings of this study to other settings. As with all non probability qualitative research studies, data and inferences derived from this study is only representative of the research participants.

● Natural bias is brought to any research by the investigator (Strauss & Corbin, 1998).

Chapter 2

REVIEW OF THE LITERATURE

Introduction

This chapter reviews the literature on how professionals learn and develop in their practice setting. Included in this literature review is an overview of adult learning models, CPE, theories on how professionals learn, and a review of research related to learning in professional practice. The literature review concludes with a synthesis of models that relate to learning in professional practice.

Adult Learning Models

Adult learning models are rooted in the field of psychology. Early adult learning theorists relied on behaviorist, cognitive, humanist, social learning and constructivist orientations as the basis of their models (Merriam & Caffarella, 1999). Behaviorists define learning as a change in behavior based upon a measurable response to stimuli. Its emphasis is on an externalized form of instruction. Behaviorist theory is found in programmed instruction, competency-based education and computer-assisted instruction (Ross-Gordon, 1998).

Conversely, cognitivists work from an internal mental perspective focusing on the mental processes of learning. Its focal point is on informational processing, storing, and retrieving whereby individuals acquire and make meaning of information. The influence of cognitivists is especially evident in the study of adult learning from a developmental perspective. (Merriam & Caffarella, 1999). Cognitive theory is found in research on

schema theory, information processing models and learning-to-learn models (Smith, 1982, 1990).

Humanist learning theorists focus on learning from a perspective of the potential of human growth. Humanism emphasizes that perceptions are centered in experiences, freedom and the responsibility to becoming what one is capable of becoming. These tenets are the foundation of adult learning theory that stresses self-direction and experience in the learning process. Andragogy and self-directed learning are both grounded in humanistic learning theories. (Merriam & Caffarella, 1999).

Social learning theory combines elements from both behaviorist and cognitivist orientations advancing the premise that people learn from observation. Hergenhahn (1988) cites the processes of attention, retention, behavioral rehearsal and motivation in explaining the social learning theory of observational learning. Unlike the previous discussed orientations (behaviorist, cognitive, and humanist) social learning theory introduces context and the learner's interaction with the environment to explain how adults learn (Merriam & Caffarella, 1999). Mentoring, apprenticeships, on-the-job training and internships are examples of learning strategies that are consistent within a social context (Ross-Gordon, 1998).

A constructivist perspective maintains that learning is a process of constructing meaning. It is how people make sense out of their experience. In recent years, constructivism has been advanced as highly relevant to adult learning (Daley, 2000). This is based upon the correlation between constructivism (constructing knowledge) and adult learning principles advanced by Knowles (1984). Specifically, that adult learners are self

directed, have a reservoir of experience, are problem-centered and motivated by intrinsic factors. Aspects of constructivism are found in self-directed learning, transformational learning, situated cognition and reflective practice. (Merriam & Caffarella, 1999).

From these orientations, a mosaic of theories, models, sets of principles and explanations that combine and compose the knowledge base of adult learning have developed (Merriam, 2001). In effect, they assist the adult educator in understanding their students and in designing more meaningful and robust learning experiences. These theories, models and sets of principles are applicable to continuing professional education providing a foundation in understanding how professionals learn and develop in their practice setting.

Andragogy

Developed by Knowles (1980), andragogy is a set of assumptions about adult learners. Knowles claimed that adults learn differently than children, and as such, are guided by a different set of principles that promote learning. Knowles' theory is based upon the following five assumptions:

1.   As a person matures his or her self-concept moves from that of dependent personality toward one of a self-directed human being.

2.   An adult accumulates a growing reservoir of experience, which is a rich resource for learning.

3.   The readiness of an adult to learn is closely related to the developmental tasks of his or her social role.

4.　　　There is a change in time perspective as people mature – from future

application of knowledge to immediacy of application. Thus an adult is

more problem-centered than subject-centered in learning (Knowles,

1980).

5.　　　Adults are motivated to learn by internal factors rather than external ones

(Knowles & Associates, 1984).

From these assumptions, Knowles proposed a program planning model for the design,

implementation, and evaluation of educational experiences with adults (Merriam, 2001).

Critics of Knowles' theory argue that andragogy is not a theory (Elias, 1979; Brookfield,

1986) but principles of good practice (Darkenwald & Merriam, 1982; Hartree, 1984) or

concepts that provide familiar ground for the practice of adult education (Pratt, 1993).

Knowles himself put to rest this issue in his autobiographical work, *The Making of an*

Adult Educator (1989). In that work he wrote that he "preferred to think of [andragogy]

as a model of assumptions about learning or a conceptual framework that serves as a

basis for an emergent theory" (Knowles, p. 112). Androgogy is developed from a

humanist psychological orientation.

Self-directed Learning

Central to adult learning theory is the concept of self-directed learning. The study

of self-directed learning as an adult learning theory originated with the seminal work of

Houle (1961), in which he traced the self-directed learning activities of adults in *The*

Acquiring Mind. Building on the work of Houle, Tough (1971) provided a comprehensive

study on informal self-study learning in his research studying autodidaxy in *The Adult's Learning Projects*. Tough (1971) defined self-directed learning as learning in which the learner assumes responsibility for planning and directing the course of action. In his publication, *Self-Directed Learning*, Knowles (1975) provided an often-referenced definition of self-directed learning:

> In its broadest meaning, "self-directed learning" describes a process by which individuals take the initiative, with or without the assistance of others, in diagnosing their learning needs, formulating learning goals, identifying human and material resources for learning, choosing and implementing appropriate learning strategies, and evaluating learning outcomes. (p.18)

Using Knowles' definition as a benchmark, other researchers and theorists began to seriously consider self-directed learning. Long (1987, p.3) defined self-directed learning as "a personally directed purposive mental process usually accompanied and supported by behavioral activities in the identification and searching out of information." Piskurich (1996, p.457), using a general instructional design definition, defined self-directed learning as "a training design in which trainees work at their own pace, without the aid of an instructor, to master predetermined material." Other writers, critical of the narrow humanistic assumption of self-directed learning, broadened their definitions to include social action and emancipatory learning perspectives. For example, Hammond and Collins (1991, p.13) defined self-directed learning as "a process in which learners take the initiative...for increasing social awareness; critically analyzing and reflecting on their situations...reflecting on and evaluating their learning." Brookfield (1993, p.236) defined

the phenomenon as "a reflective awareness of how one's desires and needs have been culturally formed and how cultural factors can convince one to pursue learning projects that are against one's own best interests." Brockett and Hiemstra (1991, p.32) claimed that there is "an overemphasis on the individual, which is usually accompanied by a failure to consider the social context in which the learning takes place." Brockett and Hiemstra considered the social content by incorporating aspects of transformative learning theory into their model of self-directed learning. Candy (1991), merged different approaches to self-directed learning into a definition that encompasses both the characteristics of self-direction in the learner and the instructional technique of self-direction as a method of educating the learner.

Over the past forty-years, numerous self-directed learning models have developed and evolved. According to Merriam and Caffarella (1999), these self-directed learning models are categorized as linear, interactive or instructional. Linear models (i.e., Tough, Knowles) were developed in the 1970s and suggested that learners move through a series of steps in their self-directed learning activities. Interactive models (i.e. Spear, Cavaliere, Brockett & Hiemstra, Danis, Garrison) were developed in the 1980s and 1990s and focused on how random variables such as opportunity in environment, personality characteristics and cognitive processes promote self-directed learning. Instructional models (i.e., Grow, Hammond & Collins) which were developed in the early 1990's, focused on instructional strategies that may be used to promote self-directed learning. Self-directed learning, like androgogy, is developed from a humanist psychological orientation.

McClusky's Theory of Margin

McClusky's theory of margin is based upon the notion that adulthood is a time of growth, change, and integration in which one constantly seeks balance between the amount of energy need and the amount energy available. This balance is conceptualized as a ratio between the "Load" (L) of life, which dissipates energy, and the "Power" (P) of life, which allows one to deal with the load. The energy left over when one divides load by power (M=L/P) is what McClusky calls "margin in life" (Merriam & Caffarella, 1999). According to McClusky (1970): external load elements include normal life requirements, family, work, and community responsibilities. Internal load elements include developed life expectations, aspirations, desires, and future expectations (p.27). In order to engage in learning, an adult must have some margin of power available for application to the processes that the learning situation requires (McClusky, 1970, p.84). This margin of power consists of a combination of external resources such as family support, social abilities, economic abilities and internal skills such as resilience, coping skills and personality (Hiemstra, 1993, p.42). Individuals who are able to garner a margin of power are better equipment to meet unforeseen emergencies, better position themselves to take risks, can engage in exploratory activities and are more likely to learn (McClusky, 1970, p. 83).

In terms of contributing to a fundamental understanding of participation in adult learning, McClusky's theory emphasizes the need for balancing the demands of life and the maintenance of some level of margin.

These theories offer the adult educator insight into understanding students and support in the designing of more meaningful learning experiences. However, to more fully affect the professional practitioner, interventions connecting knowledge to the field of practice is imperative. Lindeman (1926), Dewey (1938) and Houle (1980) all argued that experience and practical relevance were important to learning and practice. Nowlen (1988) and Queeney (1997 & 2000) address this issue in their competence and practice models of curriculum development. Mott (2000), Daley (2000) and Cervero (2001) in addressing the future of CPE advanced the need to include such interventions as reflective practice, critical incidents, and professional learning communities in a constructivist, transformative, and contextual-based practice process. These and more traditional interventions can be used to promote a more holistic rather than segmented approach to practice of continuing professional education.

<div align="center">Continuing Professional Education</div>

What is a Profession?

The process of defining what is meant by a "profession" has a lengthy and controversial history. According to Horn (1978), "the term profession was first applied narrowly to the vow of consecration made by a person entering a religious order and it was later broadened to include virtually any kind of solemn declaration" (p.1). Webster's Ninth New Collegiate Dictionary defines profession as (a) an act of openly declaring or publicly claiming a belief, faith or opinion, or (b) a calling requiring specialize knowledge and often long and intensive academic preparation (Mish, 1991). This wide definitional disparity permits the advancement that any type of vocation may qualify as a

profession if openly declared or publicly claimed. Critics, to avoid such embellishment, contend that the word "profession" be reserved for particular vocations with clearly specified characteristics.

Cervero (1988) identified three approaches (static, process, and socio-economic) in the literature for defining what does and does not constitute a profession. The static definitional approach (previously referred to as traditional) involves developing a set of universal and objective standards against which characteristics of an occupation are measure. These criteria include having a specialized knowledge-base, complex skills, autonomy of practice, and adherence to a code of ethical behavior. Medicine, law and theology – the so-called "learned professions" were adopted as models or benchmarks as the first true professions and thus became the defining characteristics sought after by new, aspiring professions (Horn, 1978). The problem with the static approach is the inability to achieve consensus on what those standards should be. Moreover, its perspective is viewed as elitist and exclusionary thereby eliminating from professional status occupational categories that are not grounded in the historical tradition of the so-called "learned professions" of medicine, law and theology.

The process approach views all occupations as varying points along an open-ended continuum thereby avoiding an absolutist definitional perspective as advanced in the static definition. Under the process approach, there is no specific or absolute point at which an occupation is said to achieve professional status. In other words, occupations may acquire "professional status" if certain criteria are met. This perspective comports with other researchers who rejected the static-traditionalist approach. According to Curry et al., (1993) professions are occupational groups that (a) share specialized skills requiring extensive systematic and scholarly training, (b) restrict access with rigorous

entrance and exit requirements, and (c) claim high social prestige because of their importance to society. Horn (1978), in an effort to delineate the idea of a profession concentrates on the distinguishing characteristics, traits and attributes that occupational groups aspire to in order to achieve professional status. These characteristics, traits and attributes include (a) commitment to high ethical conduct (b) a prevailing attitude of altruism (c) mandatory educational preparation (d) mandatory continuing education (e) a formal association of society (f) independence and (g) public recognition.

Houle (1980), advocates a slightly different perspective by addressing what a profession is by focusing on the process of "professionalization." He identifying 14 characteristics grouped into three sets of identity characters (conceptual, performance and collective) and provide a framework for reflection by members of a vocation in determining if they are achieving their professionalized goals and on what further action can be done to achieve the goals.

The third approach identified by Cervero is the socio-economic approach. This approach takes a completely differently perspective, granting society the power to define a profession. It addresses the power relationships between the professions and society that are ignored by the static and process approaches.

This analysis summarizes the challenge of defining a profession in the continuing professional education venue. It suggests that occupational groups beyond the "learned professions" of medicine, law and theology may achieve professional status. This is evidenced by the mandating of CPE by state agencies or professional accrediting bodies on such occupations as accountants, engineers, nurses, teachers and insurance practitioners.

Overview of Continuing Professional Education

Under the rubric of adult education, continuing professional education emerged as a distinct field of practice in the 1970s. According to Cevero (1998), CPE was developed as a supplement to pre-service education. Prior to its systemic introduction, little thought was given to the organization of CPE systems and how practitioners learned throughout their career. At that time, it was generally believed that three to five years of pre-service education was sufficient for a lifetime of professional work. This premise failed to consider the dramatic impact that innovative technology, rapid social change, and the life extension of career would have on a professional's knowledge base.

The 1970s also saw the beginnings of what is now the wide spread use of continuing education as a basis for re-licensure and re-certification (Cervero & Azzaretto, 1990). By the 1980s, organized and comprehensive programs of continuing education were developed in medicine, law, accounting, pharmacy, architecture, nursing, and teaching (Cervero, 1988) to meet a heighten demand for professional competency.

Yet despite the extensive introduction of continuing education programs, there is no proof that continuing professional education has met that demand (Eraut, 1994; Nowlen, 1998).

To remedy these and other dimensions, continuing professional education was embraced as the accepted method of keeping up-to-date and ensuring competency in the practice setting. Moreover, many states established mandatory continuing education requirements for licensure, certification or practice to ensure these goals (Stern & Queeney, 1992).

The Purpose of Continuing Professional Education

The purpose of continuing professional education is to improve professional practice and to protect the public. Queeney (1996) defined continuing professional education as "the education of professional practitioners, regardless of their practice setting, that follows their preparatory curriculum and extends their learning, or assimilation of information and ideas that can contribute to the quality of their day-to-day performance, throughout their careers" (p.698).

Houle (1980) identified fourteen goals of lifelong professional education upon which continuing professional education can focus. This program development perspective includes: clarifying the professionals' functions, mastery of theoretical knowledge, capacity to solve problems, use of practical knowledge, self-enhancement, formal training, credentialing, creation of a subculture, legal reinforcement, public acceptance, ethical practice, penalties, and relations of users of services. Houle viewed continuing education's primary goal as preparing practitioners to not only "use the best ideas and techniques of the moment but also to expect that they will be modified or replaced" (p.74). According to Houle, continuing professional education "implies some form of learning that advances from a previous established level of accomplishment to extend and amplify knowledge, sensitiveness, or skill" (p.77). Houle also believed that: (a) the primary responsibility for learning should rest with the individuals; (b) the goals of continuing professional education should be concerned with the entire process of professionalization; (c) continuing professional education should be a process which

continues throughout life; (d) the patterns and methods of continuing professional

education should be planned and conducted in terms of one of three modes of education

(inquiry, instruction and performance); (e) the provision of continuing professional

education should be expanded to pervade all aspects of professional life; (f) professions

should collaborate in planning and providing continuing professional education; and (g)

the process of re-credentialing should be thoroughly rethought to determine the

appropriate role of continuing professional education. The goals set forth by Houle

illustrate the wide range of focuses in the CPE program development arena.

Practitioner Development Models for CPE

Nowlen (1988) categorized continuing professional education into three

practitioner development models -- the update model, the competence model, and the

performance model. Each can be viewed as part of a continuum upon which CPE has

traveled over its existence.

The update model promotes intensively-laden information in "heavily didactic

short courses with the central aim of keeping professionals up-to-date in their practices"

(p.24). Its purpose is to remove or close the practitioner's knowledge-gap or skill-set gap.

The update model is grounded in a centuries-old paradigm in which knowledge is thought

to be an external commodity that is bestowed on consumers. Mott (2000) criticizes the

update model as:

failing to account for the subjective, social; and negotiated aspects of knowledge

in professional practices that are complex, indeterminate, and value-laden: and as

a matter of practicality, using the update model alone, practitioners can never

actually keep up with the ever-expanding and quickly obsolete knowledge base

that is necessary in professional practice. (p.23)

Other theorists that have criticized the update model for its limitation include Queeney

(1997 & 2000), Daley (2000) and Dirkx, Gilley, et al (2004).

The update model is easily recognizable as the predominant form of continuing

education representing the first generation of continuing professional education models.

The second model advanced by Nowlen (1988) addresses competence. In this

model, current and relevant knowledge must be combined with other critical thinking

skills, personal traits, a self-image as a professional, and self-direction or a motive that

serves to direct one's actions in practice. The goal of the competence model is to build

curricula based on competencies required in specific practice settings and enhanced

through relevant exercises, role playing, case studies, and problem-solving.

Although it provides a good picture of what good practice is, it fails to address

what it might be. According to Nowlen, the competence model fails to recognize the

much larger and interdependent nature of practice systems that are influenced by

political, social and organizational factors. This is a common theme advanced in the

literature.

Queeney (1997, 2000), building on Nowlen's competence model, argues for a

systems perspective to CPE. Competence, defined as knowledge, skills and performance

abilities are components viewed as technical capabilities in a profession. However, the context (practice setting, other professions, and relevant conditions) is all too often ignored in assessing competence. In particular are behavioral aspects, such as the professional's ability to communicate, problem solve and work in teams. According to Queeney, these issues are being accelerated by the dwindling number of solo practitioners, increased complexity of problems and the increased specialization of disciplines within professions. Although traditional technical training in the update model is critical for knowledge development, practice-oriented education that relies on experiential learning in actual practice settings is a highly valuable component of competency-based CPE.

The third model cited by Nowlen advances a performance perspective in which he addresses the shortcomings of the update and competence models. In this model, the deficiencies of the update and competence models are addressed based upon three basic precepts of professional practice. First, practitioners are influenced by their environments, self-images, roles, and values; second, professionals practice in networks of interrelated systems; and third, complex performance cannot be significantly affected by any single intervention. The performance model recognizes the developmental, social, and interdependent factors and engages professionals in a critical guided self-assessment that brings more than job functions into view.

Each of these models provides a separate but important model for practitioner development.

Novice to Expert Continuum

Dreyfus and Dreyfus (1986) proposed a comprehensive hierarchical model of learning based upon a novice to expert continuum. The model rests upon the assumptions that practitioners acquire skill and competence in their professional career development. The five-stage career development continuum is labeled novice, advanced beginner, competent, proficient and expert. According to Dreyfus, practitioners acquire new skills and behavior as they move from a novice and rule-guided adherence to an expert with the intuitive grasp of ambiguous situations. The model outlines the staged career development continuum gained from experience as follows:

1.   Novice Stage – Practitioner adheres to specified rules or plans with no discretionary judgment

2.   Advanced Beginner Stage – Practitioner depends on guidelines for action, situation perception is still limited

3.   Competent Stage – Practitioner consciously and deliberately plans course of actions

4.   Proficient Stage – Practitioner perceives deviations from normal patterns, uses maxims for guidance, and is able to make decisions according to the situation.

5.   Expert Stage – Practitioner no longer relies on rules, guidelines or maxims and has an intuitive grasp of situations based on deep tacit understanding of issue.

Many of the early studies relating to expertise centered on the novice to expert continuum addressing characteristics that distinguish experts from novices. These first generation

studies focused on understanding expertise as serial problem solving steps (Newell & Simon, 1972, as cited in Daley, 1999). Second generation studies examined specific professional development patterns and demonstrate that professionals grow in their chosen career as they gain experience within the context of their work setting (Daley, 1999). Research conducted in these second generation studies considered the specific and unique learning issues related to that practice area. Examples include studies on nurses (Benner, 1984; Daley 1999), judges (Stein, 1990), trainers (Swanson & Flakman, 1997) and medical technologists (Hudzicki, 2004). An aspect of this study will address the educational development factors of practitioners' as they progress in their career.

Learning in Professional Practice

Learning in professional practice can be categorized into two primary schools of thought. One perspective describes professional development as simply enhancing thought and information processing skills (Daley, 2000). This positivist perspective parallels the traditional update approach to learning in professional practice. Its historical roots are found in the university settings advancing a technical rationality perspective. According to Schön (1983), "technical rationality is the heritage of positivism that grew up in the nineteenth century as an account of the rise of science and technology and as a social movement applying the achievements of science and technology to the well-being of mankind" (p.31). It rests on the objectivist view that facts and the truth of beliefs are strictly testable by reference to them (Schön, 1987). This perspective of knowledge

development is the dominate epistemology of professional practice.

The second perspective views professional development as the enhancement of expertise through an artistic-intuitive approach (Daley, 2000). This perspective posits that individuals construct their learning through experience, discovery and critical reflection. It integrates the individual and social processes of learning in the professional field of practice in developing a personal way of knowing.

Theorists such as Piaget (1932) and Vygotsky (1962) assert that individuals make sense of their world through common experiences that are separate from the analysis that produced them. They believe that learning is an active experience in which individuals create knowledge and change through a reflective process that is affected by cognitive and social factors. Piaget emphasizes individual cognition and the development of personal organizational skills from experiences in the learning process. Vygotsky advances a social constructivist's perspective emphasizing social elements and the collaborative aspects in the learning process. Moreover, learning activities are designed to foster an integration of thinking, feeling and acting while helping participants to learn how to learn (Novak & Gowin, 1984). Some researchers (Dewey, 1938; Schön, 1983, 1987; Mezirow, 1981; Cervero, 1988; Daley, 2000) have argued a reflective approach to facilitating learning in professional practice. The following summarizes the major models of this learning modality.

John Dewey – Experience and Reflective Thought

Dewey (1933, 1938) advanced the theory that experience and reflective thought are critical components of the learning process. He posits that the persons, objects and conditions constitute the environment and the connection for learning is the interaction between that environment and the learner. Dewey (1933) used the term "reflective thought" to mean "an active, persistent and careful consideration of any belief or supposed form of knowledge in light of the grounds that support it and the further conclusions to which it ends" (p.9). According to Dewey reflective thought is a "state of perplexity, hesitation, doubt; and an act of search or investigation directed toward bringing to light further facts which serve to corroborate or to nullify the suggested belief" (p.9). Dewey's model of reflection included five logical steps:

1. A felt difficulty

2. Its location and definition

3. Suggestion of possible solutions

4. Development of reasoning of the bearing of the suggestion

5. Further observation and experiment leading to its acceptance or rejection; that is, the conclusion of belief or disbelief. (p.72)

Dewey saw reflective thinking as thinking with a purpose and focused strongly on testing, challenging and using deductive reasoning. According to Dewey, good educational experiences consist of reflecting and acting in new ways to solve real world problems. This reflective thought process is in contrast to merely relying upon routine reactions. Dewey's philosophy has been a significant influence on the educational thought of Donald Schön and other researchers.

Schön's Reflective Practitioner Model

Schön's (1983, 1987) reflective practitioner model addresses what he perceives to be the deficiencies of the positivism of technical rationality that permeates the traditional update approach to learning in professional practice. According to Schön, technical rationality "holds that practitioners are instrumental problem solvers who select technical means best suited to particular purposes" (p.3). It rests on the objectivist view that facts and the truth of beliefs are strictly testable by reference to them. Under this perspective, the practitioner is unreflective and uses expert knowledge in a scientific way to address the perceived problem. This is in contrast to what Schön terms "professional artistry" or a higher level ability to act in-the-moment. Professional artistry is a constructionist's view where the practitioner actively thinks about the experience and considers the underlying assumptions that frame the experience. This higher level competence permits the practitioner to adjust in-the-moment to uncertain or problematic situations.

Schön's reflective practitioner model introduces several concepts in his understanding of how professionals learn. According to Schön, knowing-in-action is the skillful, competent and observable actions that demonstrate knowing. It can be favorably compared to tacit knowledge that is instinctive and incapable of description. Most practitioners use their tacit-knowledge function on a day-to-day basis being unaware of their knowing-in-action.

Reflection-in-action is the in-the-moment reflection that produces the in-the-moment change in current actions. Schön defines reflection-in-action as happening "where we may reflect in the midst of action without interrupting it. Our thinking serves to reshape what we are doing while we are doing it" (p. 26). This action-present adjustment is the heart of reflection-in-action. This is commonly illustrated by the ability to spontaneously "think on your feet" when confronted with a "surprise" situation. The

process of learning reflection-in-action is developed after practitioners first learn a system of rules and procedures, recognize their appropriate application within particular situations, and then develop new forms of knowing in actual practice situations.

Schön also introduces the term reflection-on-action which is the after experience reflection. Reflection-on-action occurs without a direct connection with the event that is being reflected upon. Schön's approach to learning in practice can be described in the following five-stage process:

1. Knowing-in-action which comprises a practitioner's existing knowledge base and skills sets which are tacit or generally beyond the practitioner's mindful awareness. Most competent practitioners function within this arena.

2. Recognition of a problem that is incongruent with the practitioners existing knowledge base.

3. Reframing of the problem

4. Generation of new solutions

5. Evaluation of the outcome

In this learning process, Schön promotes reflection-in-action as illustrative of expert practice -- an in-the-moment condition in which the practitioner seamlessly processes problematic situations in a skilled, artful and proficient manner. Although Schön's theory of reflective practice has been extensively embraced, critics (Eraut, 1995 & Clinton, 1998) have argued that reflection-in-action ignores the time element constraints that are a fundamental part of most professionals' working realities. Moreover, they question Schön's delineation between reflection-in-action and reflection-on-action. Eruat (1995) also suggests that Schön offers no coherent explanation of reflection, but instead provides a set of overlapping attributes.

Mezirow - Transformative Learning

Mezirow's (1981) transformative learning theory centers on interpreting life's experiences and how they make meaning. He defines learning as a "meaning-making activity". According to Mezirow (1996), "learning is understood as the process of using a prior interpretation to construe a new or a revised interpretation of the meaning of one's experience in order to guide future action" (p.162). It involves critical reflection on one's assumption, discourse to validate the critically reflective insight, and action. According to Mezirow, the transformational process is most often set in motion by a disorienting dilemma (illness, death, loss of job, etc.), which cannot be solved by previous problem solving strategies. To remedy this disorienting dilemma the learner engages in self-examination, critical assessment of assumptions, recognition that others have gone through a similar process, exploring options and formulating of a plan of action. A final step is the reintegration back into one's life based on the new, transformed perspective (1991). Central to learning under Mezirow's transformative learning theory is his understanding of the reflective process. Mezirow defines reflectivity as "being aware of a specific perception, meaning, behavior, or habits of seeing, thinking or acting." He categorizes reflectivity into the following seven levels:

1.   Reflectivity: Awareness of specific perceptions, meaning or behavior

2.   Effective reflectivity: Awareness of how the individual feels about what is being

         perceived thought or acted upon.

3.   Discriminating reflectivity: Assessing the efficacy of perception, thought, action, and habit of action.

4.   Judgmental reflectivity: Becoming aware of value judgments.

5.   Conceptual reflectivity: Questioning adequacy of employment concepts.

6.   Psychic reflectivity: Recognition of making percipient judgments on the basis of limited information.

7.   Theoretical reflectivity: Awareness of taken-for-granted assumptions not adequately explaining personal experience.

Mezirow categorizes these seven levels of reflectivity into two groups, the first four levels as consciousness reflectivity and the last three levels as critical consciousness reflectivity (p.12-13).

Although much of Mezirow's transformative learning epistemology comports with Schön's reflective practitioner model (reflection and change), Mezirow's focus is on a perspective transformation that results from long seated biases or beliefs which result in new learning. This is in contrast to Schön's model which has at its center the development of practitioner expertise.

Cervero – The Critical Viewpoint Model

Cervero (1988) proposed the critical viewpoint model as the center of practitioner learning. Central to this model is that practice itself, and even more importantly, reflection on that practice is the most important element of professional learning.

Like Schön (1983, 1987), Cervero argues for the ability to competently operate in the intermediate zones of professional practice, those ambiguous areas where problematic questions to everyday answers are "not in the books" but constructed in-the-moment.

Cervero (1988) posits two forms of knowing that should be fostered through continuing professional education. First, is practical knowledge or what cognitive psychologists call procedural knowledge or know-how. Practical knowledge is generally understood "as a repertoire of examples, metaphors, images, practical principles, scenarios, or rules of thumb that have been developed primary from prior experience" (p. 55). The knowledge developed in this initial phase is practice-specific. These are the basic and elementary precepts of any specific profession. This phase is comparable with Schön's concept of technical rationality.

The second form of knowing that should be fostered is the process in which the practitioner uses his practical knowledge to build upon and construct an understanding of the current practice situation. This process is the in-the-moment thinking in action that Schön calls reflection-in-action.

Cervero emphasizes a self-directed or exploratory process in which practical knowledge and reflection-in-action are self-learned and where professionals become "researchers of their own practice" (p.56). Cervero recommends experiential based methods such as case studies and coaching as a means of developing this higher level practice expertise.

Daley – Model of Learning in CPE

Daley's (2000) model of learning in CPE is an expansion of Cervero's critical viewpoint model. Daley's model incorporates the concepts of context, professional practice and transformative learning into Cervero's elements of cognition, reflective practice and expertise. Context is the place where professionals provide care or deliver services to clients.

Daley suggests that professionals connect knowledge and context in different ways which generate different learning challenges. These different ways of learning are based upon a structural, human resources, political or symbolic frame (Bowman & Deal, 1997 as cited by Daley). The structural frame uses sociological concepts emphasizing roles and relationships. The human resources frame emphasizes learning growth and change. The political frame analyzes conflict and power and the symbolic frame addresses culture and rituals. The context (practice setting) and their frame (structural, human resources, political or symbolic) not only influence how professionals learn, but also what information will be incorporated into their professional practice.

Daley's model also adds a transformative learning component that is not present in Cervero's model. Daley's introduction of transformative learning stems from her research in which professionals describe a transformative learning process similar to that posited by Mezirow (1984, 1991). In each of these cases, an event occurs in the professional's practice that forces the practitioner to examine his or her own beliefs or previous learning. The result is a perspective transformation that causes a deeper understanding of the problem and generates a richer learning experience.

Synthesis of Practitioner Learning Models

The learning theorists cited in this study advance a number of common themes. Central to all are the affects of experience and reflection on learning and development. Dewey (1933) originated the perspective of experience and reflection which has been carried forward by other researchers.

Schön (1983, 1987), building on Dewey's work argued against the academic prescribed technical rationality of rules and science and introduced the concept of reflection-in-action as his contribution to raise practitioner expertise. Although Schön's theory has been criticized for its lack of a clear delineation between reflection-in-action and reflection-on-action, time constraints on reflection-in-action and a lack of a coherent explanation of reflection (Eraut, 1995 & Clinton, 1998), it remains one of the most researched theories to explain practitioner learning.

Mezirow (1981) advancing his theory of transformative learning has at its center critical reflection as the basis of transformation that originates from a disorienting dilemma. Although much of Mezirow's transformative learning epistemology comports with Schön's reflective practitioner model (reflection and change), Mezirow's focus is on a perspective transformation that results from long seated biases or beliefs which result in new learning. This is in contrast to Schön's model which has at its center the development of practitioner expertise.

Cevero, working from a CPE perspective argued for the convergence of practical knowledge and the in-the-moment thinking of Schön's reflection-in-action to improve

professional practice. His perspective emphasized the self-directed or exploratory

processes to learning. Finally, Daley, building on Cervero's model incorporates context,

frames (structural, human resources, political or symbolic) and transformative learning

perspectives to illustrate how practitioners learn in their practice setting. According to

Daley, these elements have a significant effect on the way practitioners learn and

generate new learning.

The theorists cited in this study advance a mosaic of models, frameworks and

philosophies that offer a prescription of effective practitioner learning. These views can

be summarized as follows:

- Experience and reflection provides the basis for learning (Dewey, 1933)

- Practitioner expertise requires the ability to not only be technically proficient, but able to reflect-in-action to address ambiguous problems (Schön, 1983, 1987)

- Transformational learning can have a generative effect on learning (Mezirow, 1984)

- Learning results from problems that are most deeply misunderstood and solved by self-direction or exploratory processes (Cevero, 1988)

- Context (practice setting), and frame components (structural, human resources, political or symbolic) affect learning (Daley, 2000)

Research of Learning in Professional Practice

The purpose of this study is to understand how selected insurance practitioners learn in their practice setting. Although there is extensive research on learning in the medical, nursing and teaching fields, there is no academic refereed research on the specific subject of insurance practitioner learning. A search in Dissertations Abstracts International using key words "continuing professional education" and "insurance learning" produced a total of seven studies. Related research addressing the process of learning in professional practice produced several studies. Literature addressing insurance practitioner research will be reviewed first and the literature on the process of learning in professional practice will be reviewed second.

Insurance Practitioner Research

A search in Dissertations Abstracts International using key words "continuing professional education" and "insurance learning" produced a total of seven studies. The studies, which are reviewed below, address CPE participation factors, organizational learning, instruction methods, social control of insurance licensing and insurance licensing exam results.

Phillips (1983) investigated the motivational factors involved in the decision to participate in professional continuing education programs in insurance. A survey instrument was used and administered to 1,177 insurance industry personnel attending a CPE program in 16 states. Data was collected using factor analysis. The findings of the study were as follows: (1) practical applications influence participation most; (2) younger

attendees participated for other reasons (work escape/social needs) than mature attendees; (3) mature attendees participated for professionally oriented advancement; (4) higher income attendees participated for professionally oriented advancement; (5) experienced attendees participated for professionally oriented advancement.

Boccolucci (1992) investigated the apparent lack of congruency between insurance company incentives and insurance company personnel's motives for participating in CPE. A survey was administered to 600 insurance company employees enrolled in the 1991 Chartered Property Casualty Underwriter (CPCU) exam series. Descriptive statistics were collected to determine motives for participation. The findings indicated that individuals participated for the following reasons: (1) learning activity; (2) business/personal advancement; (3) self-worth; (4) meeting employer expectations; (5) altruistic; and (6) social involvement.

Chen (2001) compared the motivational factors that inspire life insurance agents in a Taiwanese branch office in choosing CPE. A survey was used and indicated that agents considered relevance, meaning and competence to be important factors.

Watson (2000) investigated how learning affects organizational productivity at an insurance company. The findings of the research assert a relationship between learning and achieving organizational objectives for productivity, quality customer service, and improved organizational efficiency.

Cheatham Cobb (1992) investigated the training methods for customer service representatives at a Health Maintenance Organization (HMO) insurance company. A comparison was made between traditional training methods with an expert system to

expedite the searching of complex HMO benefits information.

Dauscher (1991) researched the sociological, legal, political, and economic perspectives of occupational licensing. The Pennsylvania statutes and regulations were analyzed and statistical data regarding insurance agent licensing, disciplinary actions, and license examinations for 1987 through 1990 were examined for quantitative measures of the achievement of specific social control objectives. The findings confirm that licensing insurance agents serves the social control objectives analyzed.

Gershman (1957) provided a historical overview of insurance licensing in Pennsylvania. It provided statistical data in exams and made recommendations to improve the insurance licensing mechanism in Pennsylvania.

Research Related to Practitioner Learning

Research on practitioner learning in the professions favorably parallels the development of continuing professional education. Although there are no dissertations or academic refereed research on the specific subject of insurance practitioner learning, I have provided a review of the research on related aspects of learning from various professions.

Benner (1982) investigated practitioner learning of nurses by applying the Dreyfus model of skill acquisition to a specific field. She interviewed 67 nurses of varying degrees of expertise. The findings supported the theory that learning and the development of expertise is a staged process in which nurses proceed from novice to expert.

Kremer-Hayon (1991) examined the professional development of teacher supervisors. Three novices and 3 experts were interviewed comparing the professional development of the 2 teaching groups. The greatest difference between the 2 supervising teacher groups was the difference in reflection and self-criticism. Novices were also considered more abstract in their verbalization which Kremer-Hayon interpreted as a lack of experience in relation to the teaching situation.

Ferry (1994) interviewed 18 extension educators to understand how they learned. Themes that emerged from the research included the definition of a problematic incident, generation of solution alternatives, testing-in-action of selected solutions, reactions to incongruence, and reflection-on-action. The findings indicate that there is a significant difference between the way reflecting and non-reflecting practitioners resolve problems. According to Ferry, "reflecting novice and experienced practitioners resolved problems by becoming personally involved in a holistic contextual exploration of the problem's definition and solution process" (p.102).

Weinstein (1998) interviewed successful real estate professionals to determine how they learned. The study indicated that practitioners learn by developing learning strategies (reflection, self-direction, life-long learning) and by utilizing professional resources (mentors, experts, professional associations).

Lederman (1998) surveyed the professional development of licensed psychologists. Lederman found that reading books and journals was the most frequently used learning activity while formal classes was the least frequently used learning activity.

The practitioners also indicated that reading books and journals were most helpful in learning new knowledge and skills to make a change in practice.

Daley (1999) examined how nurses learned in their career development. Daley interviewed 10 nurses on critical incidents in which significant learning had occurred. The results indicated that novice nurses learn differently than expert nurses. The study indicates that novice nurses were tentative, apprehensive and felt overwhelmed and did not fully understand their own learning processes. Strategies employed to promote learning by novice nurses included asking physicians, researching and taking formal courses. Expert nurses tended to be more constructivist and self-directed and viewed formal learning opportunities as a background.

Daley (2001) investigated learning and professional practice across four professions (social workers, lawyers, adult educators and nurses) to see how knowledge becomes meaningful after attending a CPE program. Ten semi-structured interviews were conducted for each professional group. The results indicate that each of the four professions view learning from a slightly different perspective. Social workers saw CPE as a support for their advocacy role. Lawyers saw CPE for its ability to provide a road map helping them to focus on the bottom line issue. Adult educators viewed CPE as the opportunity to get a spark for a creative process and nurses saw CPE as a way to integrate new information with client needs. Common to all four professions were unique learning experiences that provide a richer understanding of their practice.

Summary of Research Related to Practitioner Learning

The literature reviewed for this study addresses the various aspects of the topic to be investigated. Insurance specific research relating to practitioner learning was limited to 7 studies, of which 3, (Phillips, 1982; Boccolucci, 1992; Chen, 2001) relates to an aspect of the proposed research (participation/motivation issues). Research in the professional learning area is more extensive. Seven studies were reviewed addressing various aspects of practitioner learning. The research that was reviewed can be classified into the following categories:

- Novice to Expert Stages of Development – Benner (1984) addressed the novice to expert stage development process in the nursing field.

- Novice and Expert – Kremer-Hayon (1991) with teachers and Daley (1999) with nurses addressed the differences between novices and experts.

- Novice and Experience – Ferry (1994) addressed the differences between novice and experienced adult educators in validating Schön's reflective practice theory.

- Learning Strategies – Weinstein (1998) with real estate agents and Lederman (1998) with psychologists addressed strategies and preferences in learning.

- Knowledge Meaning – Daley (2001) with social workers, lawyers, adult educators and nurses addressed knowledge meaning after attending CPE courses.

Although several of the dissertations cited tangentially bridge various aspects of the proposed dissertation topic, there is no specific and comprehensive research addressing how insurance practitioners learn and develop in their practice setting. For that reason, I believe the investigation of this topic will provide important exploratory research on the factors, criteria, and strategies employed by insurance practitioners.

Comparative (Multiple) Case Study Research

Case study research can by conducted as an individual case study consisting of a single participant (or single group) or as a multiple-case study comparing multiple participants (or multiple groups). The essence of either approach is to describe, understand or explain commonalities and/or differences. In the multiple-case study approach, commonalities and differences are not only compared within a group (within-case analysis) but between groups (cross-case analysis). The result is a richer understanding of the research problem.

To conduct this research, I will follow a multiple-case study approach to compare how occupational categories within the insurance field choose their continuing professional education. Comparative case studies have an extensive and rich history in helping explain similarities and differences between groups. Examples include comparative case studies on curriculum design at educational institutions (Harris, 1995), the influences of public policy and professional associations on nursing education (Hamstra, 1996) and learning across four professions (Daley, 2001). Specific comparative case study research in the field of insurance include, comparing tort costs between the U.S. and European countries (Boggio, 2003), rate regulation between states (Okpara, 2005), marine contracts between countries (Han, 2006) and health insurance between the United States and Canada (Maioni, 1992). Each of these studies used a comparative case study methodology to illustrate commonalities and differences in an effort to develop a better understanding of a problem at issue. This same type of methodology will be applied in research to better understand how insurance practitioners choose their continuing professional education.

Chapter 3

RESEARCH DESIGN AND METHODOLGY

This chapter reviews the research design and methodology used to explore how selected insurance practitioners learn and develop in their practice setting. Its purpose is to investigate the research questions that address factors, criteria, strategies and influences that affect customer service representatives, insurance agents and risk managers in their professional development. Each occupational category is a separate and distinct part of the insurance delivery system. These three occupational categories were chosen as comparison groups over other insurance and risk management occupational groups due to their functional similarities; specifically, the fact that each occupational group is involved in providing insurance and risk management services in the delivery component of the insurance and risk management field. Moreover, each occupational category performs similar risk management tasks -- albeit on different occupational levels. Other insurance and risk management occupational categories such as adjusters, underwriters, or actuaries were not chosen for comparison purposes since they represent the non-delivery component of the insurance and risk management field. Moreover, adjusters, underwriters, actuaries and other categories of insurance and risk management occupational categories perform dissimilar risk management tasks; for example, adjusters settle claims, underwriters classify risks, and actuaries price policies. For these reasons, the use of the customer service representative, insurance agent and risk manager categories best fit the delivery component perspective of this study.

The research questions addressed in this study are:

1.   What factors affect customer service representatives, insurance agents and risk managers in choosing their continuing professional education?

2.   What criteria do customer service representatives, insurance agents and risk managers utilize in choosing their continuing professional education?

3.   What strategies are employed by customer service representatives, insurance agents and risk managers in choosing their continuing professional education?

4.   What factors influence customer service representatives, insurance agents and risk managers' progression from a novice insurance practitioner?

Although traditional qualitative studies commonly focus on understanding the meaning individuals have constructed, specifically, how they make sense of their world through rich and vivid descriptions of their experiences, this research segues into the process of problem solving. The purpose of this divergence is to assist the researcher in understanding the learning process insurance practitioners utilize in managing their practice setting problems and how they differ by occupational category.

To elicit information on the practitioner's assumptions on continuing professional education in the practice setting, a critical incident technique was utilized. Its purpose was to assess the practitioner's reflective processes when confronted with a practice setting dilemma specifically looking at the process. Schön's theory of reflective practice is used to illustrate the decision making process each practitioner uses when faced with a practice setting dilemma.

The rationale for selecting the methodology, data collection methods, data analysis protocols, and trustworthiness in addressing these questions are explained in the following sections.

Methodology

This study involves a qualitative comparative case study of selected insurance practitioners. A qualitative methodology is often used when a topic is exploratory in nature with its primary goal of understanding the complexities of the phenomena under study. It differs from a quantitative methodology in that data is described in the forms of words or pictures rather than numbers, that there is an emphasis on process more than predictions, and that resulting theory is developed from the data itself rather than attempting to prove or disprove a theory (Bogdan & Biklen, 2003). According to Merriam (1998, p.6), qualitative research consists of four primary characteristics:

1. *An interest in understanding the meaning* people have constructed. In other words, how individuals make sense of their experiences.

2. *The researcher is the primary instrument* for data collection and analysis. Rather than relying on a static instrument such as a questionnaire or survey, data are collected through an active instrument, the researcher. In this approach the researcher is responsive to context and can adapt interview techniques to the circumstances. This allows for a richer understanding of the subject.

3. *It usually involves fieldwork* requiring the researcher to physically meet with individuals in their natural settings.

4. *It primarily employs an inductive research strategy* meaning that it builds abstractions, concepts and hypotheses or theories rather than testing existing theories.

A qualitative research methodology was chosen for this study since it helps the researcher explain abstractions, concepts or hypotheses rather than testing existing

theory. This type of inductive research strategy facilitates an understanding of how these selected insurance practitioners learn in their practice setting. Qualitative research findings are reported in the form of themes, categories or tentative hypotheses that are inductively derived from the data. This approach is in contrast to quantitative research that generally attempts to predict or confirm an existing theory. For these reasons it was determined that a qualitative comparative case study strategy would best answer the exploratory type of questions set forth in this study.

Comparative Case Study

Comparative case studies fall under the rubric of the case study methodology. Case study research allows the investigator the ability to study a topic in depth and gain a holistic understanding of the meaning it has on those involved in the research. It allows for the examination of contextual factors, casual links and real life interventions (Yin, 1984). According to Merrian (1988), a case study design is ideal for understanding educational phenomena. It is a "means of investigating complex social units consisting of multiple variables of potential importance in understanding the phenomenon" (Merrian, 1988, p. 32). Bogdan and Biklen (1982) describe case study as a detailed examination of a single subject, document or event. Yin (1984) states that a case study is preferred in examining contemporary issues developed from data and systematic interviewing.

The essence of a comparative case study is to describe, understand or explain commonalities and/or differences in the groups studied. In the comparative case study approach, commonalities and differences are not only compared within a group (within-case analysis) but between groups (cross-case analysis). The result is a richer

understanding of the research problem (Yin, 1994). Comparative case studies follow a "replication logic" using the same design in each case (Yin, 2003).

To conduct this research, I followed a comparative case study approach to compare how selected occupational categories within the insurance field choose their continuing professional education and how they react to a practice setting dilemma. Bogdan and Biklen (1992, p.69) define comparative case studies as "two or more case studies that are done and then compared and contrasted." According to Yin (2003), a major insight of multiple case studies [comparative case studies] is to consider multiple cases as one would consider multiple experiments – that is to follow "replication logic" using the same design in each case. As noted by Yin (1994), the evidence from multiple cases is generally more compelling and the overall study is therefore regarded as more robust. In this comparative case study, each occupational category (customer service representative, insurance agent, and risk manager) is a unit of analysis for comparison.

My decision in choosing this methodology is my desire to develop an understanding on how insurance and risk management practitioners learn and develop. A qualitative case study approach, strengthened with a qualitative comparative case perspective is ideal for developing a holistic understanding on how various insurance practitioner occupational groups learn in their practice setting. As suggested in the research of the literature, there is no specific and comprehensive research addressing how insurance practitioners learn in their practice setting. This study consists of selected insurance practitioners who practice in the Commonwealth of Pennsylvania. This research study was approved by The Office for Research Protections on October 29, 2008. Once approval was obtained, data collection began.

Data Collection Methods

All study participants are selected insurance practitioners. Each was chosen by the researcher through personal contacts based upon their occupational category of customer service representative, insurance agent, and risk manager. The researcher has 30-plus years of experience in the insurance and risk manager field in various capacities, including but not limited to agent, underwriter, adjuster, operations manager, trainer and consultant. The researcher is also involved as a member of trade and professional organizations and has taught insurance and risk management courses at several colleges in an adjunct capacity. This background exposed the researcher to hundreds of individuals who met the occupational criteria of a customer service representative, insurance agent and risk manager.

Based upon this backdrop, the researcher personally approached a total of 37 individuals who met the occupational categories of customer service representative, insurance agent and risk manager. The researcher either knew the individual's occupation and/or confirmed the occupational category during the initial recruitment process. Of the 37 insurance practitioners approached, 7 individuals indicated an unwillingness to be interviewed. Reasons included lack of time or a general reluctance to discuss the issues related to their continuing professional education.

Unlike quantitative research that employs a random sampling approach to choose participants, qualitative research selects participants based upon the needs of the study. For this reason, purposeful sampling was used to meet the objectives of this research. According to Babbie (2004), purposeful sampling is "a type of non-probability sampling in which you select the units to be observed on the basis of your judgment about which

ones will be the most useful or representative" (p.183). The selection of purposeful

sampling is to achieve maximum diversity of practitioner experience. According to

Merriam (1998), "the researcher begins with an initial sample chosen for its obvious

relevance to the research problem" (p.63). This strategy is intended to produce high-

quality, detailed descriptions and important shared patterns that cut across groups (Patton,

1987).

According to Merriam (1998), sample size depends on the questions being asked,

the data being gathered, the analysis in progress and the resources to support the study.

Lincoln and Guba (1985) recommend sampling until a point of saturation or redundancy

is reached. To complete this study, 30 practitioners – 10 from each of the comparison

occupational categories were interviewed.

By choosing insurance practitioners from different occupational categories, the

researcher possesses a powerful means for stimulating the generation of theoretical

properties (Glaser & Strauss 1995). This is accomplished by comparing the data collected

of the three groups in the following two stages:

1.   A *within-case analysis* where data is collected and analyzed to learn as much

        about the contextual variables of each group; and

2.   A *cross-case analysis* where the researcher attempts to identify similarities and

        differences that give rise to theoretical categories.

By using a comparative case study, categories and properties of each group is analyzed

permitting for the development of a conceptual tool with which to guide practice

(Merriam, 1998, Merriam & Simpson, 2000).

Interviewing Protocol

To conduct this research open-ended semi-structured interviews were conducted. To comply with The Office for Research Protections and to promote an open and free discussion of the topic areas, participants were hand-delivered or e-mailed the required implied consent form (Appendix A) and the interview protocol (Appendix B). Interviews were conducted by face-to-face visits and complemented with e-mail correspondence when necessary. Data were recorded for each interview by making hand written notes or e-mail correspondence. This procedure was followed on all 30 participants.

The interview process was viewed as a guided discussion between the researcher and the participant (Yin, 2003). Bogdan and Biklin (2003, p.94) described the interview as having a "purposeful conversation…directed by one to get information from another." The open-ended semi-structured interviews were conducted to elicit demographic, educational and work history information about the learner including the practitioner's criteria and strategies used in choosing their continuing professional education (see Appendix B for interview protocol). Interviews were generally completed within a 30 to 40 minute time frame.

The initial phase of the interview process was dedicated to establishing rapport with the participants, emphasizing the importance of the research, and explaining the research protocol. Each interview began with relatively neutral descriptive type questions. The interview questions were introduced in logical progression and asked in a manner to minimize anxiety and ambiguity. A pilot study of 3 participants (one from each occupational category) was utilized to refine and/or clarify questions and assist the

researcher in interview skills. Care was given to promote open discussion permitting the participant to articulate their answers (Merriam & Sampson, 1990).

Central to this research was a Critical Incident Technique (CIT). A critical incident is defined as a positive or negative experience recognized by the practitioner as significant because of its influence on prompting change (Furr & Carroll, 2003). Originally developed by Flanagan (1954) for use in military flight training, it has been used in various fields to explore how a critical incident fosters learning and reflection. Preskill (1996) used CIT to examine ways critical incidents affect teacher/student-learning experiences. Schmidt, Finch and Moore (1997) used CIT to examine professional development activities to help teachers meet student's school-to-work needs. Alastuey, Justice, Weeks and Hardy (2005) used CIT to identify effective critical incidents related to individuals' decision to complete teacher education programs.

The CIT was used in this study to explore how a critical incident fosters learning and reflection in the insurance and risk management practice setting. Specifically, what strategies were employed by the practitioner to close a perceived knowledge gap and manage their critical incident? Brookfield (1987) provided a set of instructions to facilitate the use of a critical incident question as follows:

> Think back over the last six months and identify an incident at work that you remember as causing you the greatest discomfort, pressure, or difficulty. Write down in no more than a half page, a brief description of the incident. Make sure you give the following details about the incident: (1) when and where did it occur, (2) who was involved, and (3) what it was about the incident that was so significant as to cause a problem. (p.97)

The purpose of the critical incident is to elicit the practitioner's assumptions and reflective processes when confronted with a disorienting practice-setting dilemma.

Using Brookfield as a model, the researcher asked the practitioner to describe a recent and critical practice-setting incident or problem that the practitioner could not answer. The purpose of the question was to elicit data on the process the practitioner went through to manage their practice-setting problem or incident. Specifically, (a) what did the practitioner do to manage their problem or incident? (b) if the practitioner was able to manage their problem or incident, how did the practitioner know his or her the actions were correct?; and, (c) if the practitioner was unable to manage their problem or incident, what was the reasons or causes for not being able to manage the problem or incident? By comparing the actions of each practitioner from both a within-case and cross-case analysis, contextual and theoretical variables will be uncovered.

Schön's five-stage reflective practitioner model was used to analyze the practitioner's reflective processes in confronting their practice setting dilemma. Using this five-stage continuum (1-existing knowledge base, 2-recognition of problem, 3-reframing of problem, 4-generation of solutions, 5-evaluation of outcome), a practitioner's ability to manage a critical incident was evaluated comparing the practitioner's practice-setting actions with Schön's five-stage reflective practitioner model. Practitioners achieving higher stage levels were judged more capable in managing their practice-setting dilemma than individuals achieving lower stage levels. Specific examples of the coding process are illustrated in chapter 4.

Data Collection/Analysis Protocols

Data were collected through face-to-face visits and complemented with e-mail communications when necessary. Responses were recorded for each interview by making hand written notes or collecting e-mail correspondence. After each interview, the researcher reviewed his handwritten notes and e-mail communications for completeness analyzing each interview sequentially. Each interview was then identified by occupation category and placed in a three ring binder.

Data were coded as collected through the coding process. The constant comparative method was used as a means of data collection and analysis. This methodology leads the researcher to constantly compare a particular incident with another incident in the same set of data or in another set of data. These comparisons led to tentative categories that were then compared to each other categories (Merriam, 1998).

The collection and analysis of data adhered to the following three stage process suggested by Strauss and Corbin (1998):

1.   *Open coding*, which is the initial coding process of identifying, naming and categorizing the phenomena discovered. The open coding process is accomplished by analyzing each line of data secured in the interview and performing a line-by-line analysis. Strauss and Corbin use the terms categories, properties and dimensions to explain the initial coding process. *Categories* are major concepts that may be further explained by what Strauss and Corbin call properties. *Properties* are in effect subcategories or characteristics of a category. Properties can then be further defined by dimensions. *Dimensions* suggest a range for

general properties of a category and provide additional description and explanation. This initial coding process included contemporaneous notes that Strauss and Corbin refers to as memos. *Memos* are real-time notes compiled by the researcher to offer insight or reflection on the interview. They are in effect a written journal that helps the researcher chronicle his or her ideas throughout the interviewing process.

2. *Axial coding*, which is the interim coding process of relating codes to each other through a combination of inductive and deductive thinking. It in effect reassembles the data that was categorized in the open coding stage. Its purpose is to develop a more complete explanation by making connections between a category and its subcategories to develop several main categories.

3. *Selective coding*, which is the final coding process of choosing one category to be the central or core category that most accounted for variation in a pattern of behavior. Subordinate categories are then linked to the central category as the conditions that led to the occurrence of the phenomenon under study (Merriam, 2002).

Thirty practitioners (10 from each occupational category) were interviewed. Interviewing continued to the point of theoretical saturation. Theoretical saturation is reached when no new additional data are found that contribute to the developmental properties of the category (Glaser & Strauss, 1995). Theoretical saturation was achieved with 30 practitioners.

Pilot Study

A pilot study was conducted with 3 insurance practitioners -- one from each of the occupational categories being investigated. The purpose of the pilot study was to ensure the effectiveness of the interview process. It served as a walk-through of the study from sampling to analysis to reporting (Babbie, 1973). It helped the researcher to refine the data collection plans prior to conducting the principal study from both a content and procedural perspective (Yin, 2003). If misunderstandings and difficulties arose due to lack of question clarity or participant comprehension, revisions could be made to the questions. The pilot study was successful in exploring the research questions. None of the participants were unsure of the questions being asked nor was there a significant need to restate or amplify questions. For these reasons, the pilot study participants' data were maintained in this study.

Trustworthiness

Unlike quantitative methodologies, which base research-soundness on the concepts of reliability and validity, qualitative methodologies address research-soundness from a trustworthiness perspective (Marshall & Rossman, 1995). Trustworthiness is achieved by attaining four basic constructs – credibility, transferability, dependability and confirmability (Lincoln & Guba, 1985). This study achieved these four constructs as set forth below:

1. *Credibility* addresses how accurately the data reflects the phenomenon being investigated. To promote credibility, I employed the following strategies:

    a) Member checks in which the researcher's interpretations of the participant's interview were presented to the participant to confirm and validate the researcher's analysis.

b)   Engagements with participants of approximately 30-40 minutes

c)   Triangulation of data from multiple sources (interviews, observations, and e-mails) to confirm data

d)   Audit trail maintenance to ensure that the comparative case study methodologies and documentation (data, notes, interview protocols) can be verified.

Finally, my 30-plus years of experience in the field as an insurance practitioner and subject-matter educator supports my credibility in this research project.

2. *Transferability* refers to the theoretical parameters of the research and its applicability to other participants or other fields. Transferability is enhanced by the participant's diverse perspectives and experiences. By developing descriptions of participants' perspectives and adhering to the parameters of the study, other researchers may be able to transfer findings to other analogous settings.

3. *Dependability* confirms that the data represents the conditions of the study by incorporating the properties and dimensions that emerge. Dependability can be promoted by an audit of the research process to ensure that sound qualitative research procedures are followed.

4. *Confirmability* addresses the objectivity or lack of bias in the study. A study includes this construct if another researcher can confirm the study when presented the same data. To promote confirmability, an audit trail consisting of data, researcher notes, and interviews that can be used to confirm the objectivity of the study was maintained.

All of the cited constructs of qualitative research will support the trustworthiness of this research study.

Chapter 4

DATA ANALYSIS

This chapter presents the findings of my research on how selected insurance

practitioners learn and develop in their practice setting. It begins the process of analysis

as developed from reoccurring themes and patterns gleaned from interviews. Adhering to

the "replication logic" of the comparative case study design, each occupational category

(customer service representative, insurance agent and risk manager) was analyzed as a

unit of analysis. Each participant's profile is summarized in table format addressing

demographic data, research questions and critical incident reflection with participant

narrative profiles in Appendix C. A summary of emerging themes concludes this chapter.

Schön's five-stage reflective practitioner model was used to analyze each

practitioner's reflective processes when confronted with a practice setting dilemma.

Using this five-stage continuum (1-existing knowledge base, 2-recognition of problem,

3-reframing of problem, 4-generation of solutions, 5-evaluation of outcome), a

practitioner's ability to manage a critical incident was evaluated comparing the

practitioner's practice-setting actions with Schön's five-stage reflective practitioner

model. Practitioners achieving higher stage levels were judged more capable in managing

their practice-setting dilemma than individuals achieving lower stage levels.

To illustrate the coding process, the critical incident of Risk Manager #3 is used.

RM#3 is illustrative of a practitioner whose actions comport with all 5 stages of Schön's

reflective practitioner model. His critical incident involved the need to develop a risk

management program to protect valuable horses that were donated to the institution by an alumnus. Unfamiliar with the issue of protecting valuable horses, he contacted the institution's agricultural extension department to explore housing and maintenance of the horses. He then contacted his current insurance broker, several risk management peers, and specific trade associations to secure information on horse medical and horse mortality insurance.

After corroborating information from multiple sources, he was able to place into effect a risk management program utilizing existing facilities on its campus and securing horse medical and horse mortality insurance. The program has been in effect for several years and to date it has met the institution's goals. His ability to manage the critical incident stemmed from his self-directed efforts. His actions comport with all five-stages of Schön's reflective practitioner model. First, he has an existing knowledge of insurance and risk management (stage 1-existing knowledge base). Second, he recognized the problem of providing care for the valuable horses and the negative repercussions his failure would have on the institution (stage 2-recognition of problem). Third, he reframed the problem by exploring alternatives to manage his critical incident (stage 3-reframing of problem). Fourth, he generated new solutions by securing housing, maintenance and insurance (stage 4-generation of new solution). And fifth, he evaluated the program on a continual basis to ensure it met the institution's goals (stage 5-evaluation of outcome). Achieving stage 5 is indicative of a comprehensive reflective approach to managing a practice-setting critical incident.

Conversely, Customer Service Representative #1 is illustrative of a practitioner who was unable to comprehensively manage her critical incident. CSR#1 did not understand a third-party-over claim under the employers liability part of a workers compensation policy. Not understanding the issue, she reviewed the insurance policy and then conferred with a supervisor. She relied on her supervisor's explanation as being correct. Her actions comport with the first two stages of Schön's five-stage reflective practitioner model. She has an existing knowledge base of insurance (stage 1-existing knowledge base) and recognized a problem that was incongruent with her existing knowledge base (stage 2-recognition of problem), however, she failed to move beyond stage 2. Using Schön's five-stage reflective practitioner model she achieved stage 2. She indicated that time constraints and a lack of knowledge of research resources were the primary factors affecting her inability to move beyond stage 2 in managing the critical incident.

In analyzing the actions of each practitioner's critical incident, achievement of stage 5 level is illustrative of a practitioner with a comprehensive perspective in managing a practice-setting incident. Conversely, a practitioner achieving a lower stage level is illustrative of a practitioner with less than a comprehensive perspective in managing a practice-setting incident. Each of the practitioner's critical incidents was evaluated using this coding process.

As with all non probability qualitative research studies, data and inferences derived from this study are only representative of the research participants and may not be generalized to larger population groups.

Participant Profiles

As indicated in the Research Design and Methodology Chapter, participants were

chosen by the researcher through personal contacts with insurance practitioners based

upon their occupational category. This type of purposeful sampling is designed to achieve

maximum diversity of practitioner experience. To secure the 30 interviews (10 from each

occupational category) needed for this study the researcher approached 12 Customer

Service Representatives (CSR), 13 Insurance Agents (IA) and 12 Risk Managers (RM).

Several practitioners chose not to be interviewed due to time constraints and/or due to

their reluctance to discuss their continuing professional education. To protect the identity

of the participants, individuals are presented as an occupational alphanumeric identity

(i.e., CSR 1, CSR 2…). Participant narrative profiles by occupational category are

included in Appendix C and summarized in table format on the following pages. Tables

4.1, 4.2 and 4.3 summarize CSRs, Tables 4.4, 4.5 and 4.6 summarize Insurance Agents

and Tables 4.7, 4.8 and 4.9 summarize Risk Managers.

Table 4.1
Customer Service Representative – Demographic Profiles

CSR #	G	Education/ Certifications	Current/Prior position-yrs	Entry to Industry	Keeping Current
1	F	High School	CSR – 25 yrs Clerical – 2 yrs	High School	OTJ training, e-mails, trade publications, random CPE
2	F	BS Business, JD	CSR – 1 yr Lawyer - 7 yrs	Flex-time to raise son	OTJ training, e-mails, trade publications, random CPE
3	F	Associate Business	CSR – 2 yrs Clerical – 4 yrs	College	OTJ training, e-mails, trade publications, random CPE
4	F	BS Organizational Studies	CSR - 10 yrs Clerical - 2 yrs	Co-op HS program	OTJ training, e-mails, trade publications, random CPE
5	F	High School, CPCU, AAI	CSR - 24 yrs Clerical – 3 yrs	Part-time HS	OTJ training, e-mails, trade publications, focused CPE professional associations
6	F	High School	CSR – 5 yrs Clerical – 3 yrs	High School	OTJ training, e-mails, trade publications, random CPE
7	M	BS Business	CSR – 4 yrs	College	OTJ training, e-mails, trade publications, random CPE
8	F	High School	CSR – 3 yrs Clerical – 2 yrs	High School	OTJ training, e-mails, trade publications, random CPE
9	F	BS Business, CPCU	CSR-10 yrs	College	OTJ training, e-mails, trade publications, focused CPE, professional associations
10	F	High School	CSR - 5 yrs Clerical – 3 yrs	High School	OTJ training, e-mails, trade publications, random CPE

Table 4.2
Customer Service Representative – Research Questions

CSR #	#1 – CPE Factors	#2 - CPE Criteria	#3 – CPE Strategies	#4 – CPE Influences
1	Cost, time, convenience	Relevance	Comply with licensure	Co-workers, spouse, time, cost
2	Cost, time, convenience, quality	Relevance	Proficient in job	Co-workers, time, family
3	Quality	Career growth	Career planning	Mentor
4	Time, convenience	Career growth	Career planning	Co-workers, time, family, employer support
5	Cost, convenience, quality	Career growth	Career planning, proficient in job	Motivation to learn, employer support
6	Cost, time, convenience	Relevance	Comply with licensure	Co-workers, time
7	Time, quality	Relevance	Comply with licensure	Mentor, time
8	Cost, time, convenience, quality	Relevance	Comply with licensure	Co-workers, time, cost
9	Cost, convenience, quality	Career growth	Career planning, proficient in job	Motivation to learn, employer support, time, family
10	Time, convenience	Relevance	Comply with licensure	Time, co-workers, family

Table 4.3
Customer Service Representative – Critical Incident

CSR #	Critical Incident	Strategies employed/ Inhibiting factor in managing critical incident	Schön's five-stage Theory of Reflective Practice 1) Existing knowledge base 2) Recognition of problem 3) Reframing of problem 4) Generation of new solutions 5) Evaluation of outcome
1	Third party-over claim	Read policy, asked supervisor/ Time, lack of knowledge of resources	Practitioner achieved stages 1,2
2	Life insur-ance loan	Read policy, confirmed analysis with home office, made recommendations	Practitioner achieved stages 1,2,3,4
3	Vacancy	Read policy, confirmed findings in reference material	Practitioner achieved stages 1,2,3
4	Design/build	Read policy, confirmed findings in reference material	Practitioner achieved stages 1,2,3
5	New product introduction	Reviewed new product, read policy, reviewed reference material, contact-ed underwriting and claims depar-tment, made recommendations	Practitioner achieved stages 1,2,3,4
6	Host liquor	Read policy, asked supervisor/ Time, lack of knowledge of resources	Practitioner achieved stages 1,2
7	Waiver of subrogation	Read policy, reviewed reference material, confirmed findings with supervisor	Practitioner achieved stages 1,2,3
8	Rental car	Read policy, asked supervisor/ Time, lack of knowledge of resources	Practitioner achieved stages 1,2
9	Additional insured	Contacted insurer, researched issue, contacted surplus lines market, made recommendations	Practitioner achieved stages 1,2,3,4
10	Residency	Read policy, asked supervisor/ Time, lack of knowledge of resource	Practitioner achieved stages 1,2

Table 4.4
Insurance Agent – Demographic Profiles

IA#	G	Education/ Certifications	Current/Prior position-yrs	Entry to Industry	Keeping Current
1	M	BS Math, MS Finance Ser CPCU, CLU, ChFC, ARM	IA – 38 yrs	College	OTJ training, e-mails, trade publications, focused CPE, professional associations
2	M	BS Education MS Education	IA – 28 yrs Teacher - 5 yrs	Career change	OTJ training, e-mails, trade publications, random CPE
3	M	BS Insurance CPCU, CRM, CIC	IA – 22 yrs	College, join family business	OTJ training, e-mails, trade publications, focused CPE professional associations
4	M	BS Finance	IA – 10 yrs Stockbkr - 10 yrs	Career change	OTJ training, e-mails, trade publications, random CPE
5	F	BS Finance	IA - 20 yrs CSR - 8 yrs	College	OTJ training, e-mails, trade publications, random CPE
6	M	BS Economics	IA – 4 yrs	College	OTJ training, e-mails, trade publications, random CPE
7	F	BS Accounting MS Insurance CPCU	IA – 10 yrs CSR – 13 yrs	College	OTJ training, e-mails, trade publications, focused CPE, professional associations
8	M	BS Business	IA – 5 yrs	College	OTJ training, e-mails, trade publications, random CPE
9	M	BS Business MBA CPCU, ARM	IA – 26 yrs Risk mgr -10 yrs	College	OTJ training, e-mails, trade publications, focused CPE professional associations
10	M	BS Business CLU	IA- 20 yrs Retail – 7 yrs	Career change	OTJ training, e-mails, trade publications, focused CPE professional associations

Table 4.5
Insurance Agent – Research Questions

IA#	#1 – CPE Factors	#2 - CPE Criteria	#3 – CPE Strategies	#4 – CPE Influences
1	Quality	Relevance, career growth	Proficient in job, career planning	Motivation to learn, employer support, peer relationships
2	Time, convenience, quality	Relevance, career growth	Proficient in job	Family, time, costs
3	Quality	Relevance, career growth	Proficient in job, career planning	Motivation to learn, mentor, time, peer relationships
4	Time, quality	Relevance, career growth	Proficient in job	Motivation to learn family, time
5	Time, convenience, quality	Relevance, career growth	Proficient in job	Motivation to learn family, time
6	Convenience, quality, cost	Relevance	Proficient in job	Family, time, costs
7	Quality	Relevance, career growth	Proficient in job, career planning	Motivation to learn, mentor, peer relationships
8	Convenience, quality, cost	Relevance	Proficient in job	Time
9	Convenience, quality, cost	Relevance	Proficient in job, career planning	Time, peer relationships
10	Convenience, quality	Relevance	Proficient in job, career planning	Motivation to learn, mentor, time

Table 4.6
Insurance Agent – Critical Incident

IA #	Critical Incident	Strategies employed/ Inhibiting factor in managing critical incident	Schön's five-stage Theory of Reflective Practice 1) Existing knowledge base 2) Recognition of problem 3) Reframing of problem 4) Generation of new solutions 5) Evaluation of outcome
1	Workers Compensation (incurred loss retro vs. paid loss retro)	Contacted underwriter, reviewed WC manual, calculation and loss development exhibits, discussed details with senior management. Data were presented resulting in a $1M retro adjustment.	Practitioner achieved stages 1,2,3,4,5
2	Contractual liability	Researched policy, asked co-worker, utilized reference materials	Practitioner achieved stages 1,2,3
3	Workers Compensation (frequency & severity)	Reviewed operations, researched loss causes, reviewed loss history with claims manager, implemented behavior-based loss control program	Practitioner achieved stages 1,2,3,4,5
4	Business Income	Read policy, contacted under-writing and claims managers	Practitioner achieved stages 1,2,3
5	Liquor liability	Contacted insurer, marketed exposure to other insurers, set strategy for next year	Practitioner achieved stages 1,2,3,4
6	Hold-harmless agreement	Reviewed policy, asked co-worker/ Time	Practitioner achieved stages 1,2
7	Decennial liability	Researched reference services, con-tacted domestic/international insur-ers, monitors market and insured	Practitioner achieved stages 1,2,3,4,5
8	Flood loss	Reviewed policy, asked co-worker/ Time	Practitioner achieved stages 1,2
9	Independent contractor	Reviewed criteria, contacted insurer	Practitioner achieved stages 1,2,3
10	Reliance on Medicaid	Reviewed reference sources, contacted insurers	Practitioner achieved stages 1,2 3

Table 4.7
Risk Manager – Demographic Profiles

RM #	G	Education/ Certifications	Current/Prior position-yrs	Entry to Industry	Keeping Current
1	F	BS Nursing, JD	RM – 7 yrs Lawyer – 5 yrs	Career change	OTJ training, e-mails, trade publications, focused CPE, professional associations
2	F	BS Engineering PE, ARM	RM – 30 yrs	College	OTJ training, e-mails, trade publications, focused CPE, professional associations
3	M	BS Business CPCU, ARM, AAI	RM – 11 yrs IA – 10 yrs	Recruited	OTJ training, e-mails, trade publications, focused CPE professional associations
4	M	BS Engineering CPCU, ARM	RM - 21 yrs	College	OTJ training, e-mails, trade publications, focused CPE professional associations
5	M	BS Accounting	RM – 3 yrs Finance– 25 yrs	Career change	OTJ training, e-mails, trade publications, focused CPE, current insurance agent
6	M	BS Business ARM	RM – 20 yrs	College	OTJ training, e-mails, trade publications, focused CPE, professional associations
7	F	BS Business, JD	RM – 2 yrs Lawyer – 7 yr	Career change	OTJ training, e-mails, trade publications, focused CPE, professional associations
8	M	BS Business, MBA	RM – 3 yrs Finance – 6 yrs	Career change	OTJ training, e-mails, trade publications, focused CPE, current insurance agent
9	F	BS Business, MBA, CPCU, ARM	RM – 25 yrs	Recruited	OTJ training, e-mails, trade publications, focused CPE, professional associations
10	F	BS Business	RM – 3 yrs HR – 7 yrs	Career change	OTJ training, e-mails, trade publications, focused CPE, current insurance agent

Table 4.8
Risk Manager – Research Questions

RM#	#1 – CPE Factors	#2 - CPE Criteria	#3 – CPE Strategies	#4 – CPE Influences
1	Quality	Relevance, career growth	Proficient in job, career planning	Employer support, mentor, family, time
2	Time, conveniences, quality	Relevance, career growth	Proficient in job, career planning	Motivation to learn, peer relationships, time
3	Cost, convenience, quality	Relevance, career growth	Proficient in job, career planning	Motivation to learn, peer relationships
4	Quality, convenience	Relevance, career growth	Proficient in job, career planning	Motivation to learn, peer relationships
5	Quality	Relevance	Proficient in job	Motivation to learn
6	Cost, convenience, quality	Relevance, career growth	Proficient in job, career planning	Motivation to learn, peer relationships
7	Quality	Relevance, career growth	Proficient in job, career planning	Motivation to learn, peer relationships, time
8	Quality	Relevance	Proficient in job	Motivation to learn
9	Quality, convenience	Relevance, career growth	Proficient in job, career planning	Motivation to learn, mentor
10	Quality, convenience	Relevance	Proficient in job	Motivation to learn, employer support

Table 4.9
Risk Manager – Critical Incident

RM #	Critical Incident	Strategies employed/ Inhibiting factor in managing critical incident	Schön's five-stage Theory of Reflective Practice 1) Existing knowledge base 2) Recognition of problem 3) Reframing of problem 4) Generation of new solutions 5) Evaluation of outcome
1	Personal lines excess	Reviewed reference material, contacted broker, underwriter, incumbent agent, consultant, implement program, monitor program	Practitioner achieved stages 1,2,3,4,5
2	Cyber risk "best practices"	Researched peer institutions, Industry groups, broker, insurer, institution's legal counsel, implemented program, monitored program	Practitioner achieved stages 1,2,3,4,5
3	Animal mortality	Contacted extension department, current broker, peers, trade associations, implemented program, monitored program	Practitioner achieved stages 1,2,3,4,5
4	Truck accidents	Contacted insurer, researched truck safety, analyzed loss runs, implemented changes, monitored program	Practitioner achieved stages 1,2,3,4,5
5	Agent selection	Contacted consultant, analyzed proposals, implemented change/ Lack of time to monitor results	Practitioner achieved stages 1,2,3,4
6	Foreign campus study	Contacted insurance broker, evaluated information from peer institutions, survey legal counsel/ Lack of time to monitor results	Practitioner achieved stages 1,2,3,4
7	Risk management presentation	Reviewed assets, liabilities, potential exposures, contacted current insurance broker and peers, reviewed risk management references/ Lack of time to monitor results	Practitioner achieved stages 1,2,3,4
8	Workplace safety program	Reviewed workers comp manual, set up safety committee, implemented program, monitored program	Practitioner achieved stages 1,2,3,4,5
9	Captive insurance program	Contacted consultant, actuary, lawyers, captive manager, implemented program, monitored program	Practitioner achieved stages 1,2,3,4,5
10	Workplace wellness program	Contacted insurance broker, insurer, workplace consultant, management, implemented program, monitored program	Practitioner achieved stages 1,2,3,4,5

Theme Development

Data collected in this study was analyzed using the process suggested by Strauss and Corbin (1998). It consists of "making sense of the data" by consolidating, reducing and interpreting what the researcher has seen (Merriam, 1998, p.178). Theme development consists of properties that are characteristics of a theme. In analyzing the data, the researcher used the constant comparison technique to constantly compare data as it was collected. This technique leads to tentative categories that are constantly compared to each other.

Although themes are generally developed after all the data is reviewed, three consistent patterns emerged early in the collection process. First, CSRs, who are primarily entry-level administrative employees at insurance agencies, commonly felt marginalized in comparison to insurance agents who are also employed at insurance agencies, but who function primarily in sales and/or consulting capacities. Second, insurance agents and risk managers have similar demographic characteristics and similar continuing professional educational preferences in comparison to CSRs. And third, practitioners with higher education levels and/or industry certifications were better able to explain and manage their critical incidents than practitioners with lower education levels and/or without industry certifications. That being said, the following is an analysis of the common properties developed from this study. These properties are, in effect, characteristics of categories that provide the foundation of theme development. A total of 20 properties were developed from the data. Properties are first listed by demographic and general background information, then by research question, and finally by critical incident. Emerging themes that developed from this study are then summarized at the end of this section.

General Demographic and Background Properties

Education level and industry certification basically follows a two-tiered level in comparing the CSR, insurance agent and risk manager occupational categories. In the sample chosen, CSR's were high school graduates (5 of the 10) with 1 completing an associate degree and 4 having a college degree. Unique to this occupational group was one CSR who had a law degree. I specifically sought out this individual for maximum diversity of practitioner experience. Two of the 10 CSRs had insurance industry certifications. The insurance agent and risk manager categories were very similar. All 10 insurance agents and all 10 risk managers had at least undergraduate college degrees with 4 insurance agents and 4 risk managers having graduate degrees. Both categories had 5 practitioners with insurance industry certifications.

Keeping current modalities were fairly consistent across occupational categories with two primary variations. First, all practitioners indicated that they learn via on-the-job training, e-mail communications, trade publications and continuing professional education programs. The primary differences among practitioners rested on how each approached continuing professional education. Two CSRs, 5 insurance agents and all 10 risk managers had a focused approached to continuing professional education. This was evidenced by their consistent efforts focusing on structured industry certification courses rather than random short-term unstructured continuing professional education. Although practitioners across all occupational categories look at industry certification programs as a way of making continuing professional education meaningful while building professional recognition, less than half of the practitioners focused their continuing

professional education on these structured industry continuing professional education programs. Most choose random short-term programs to meet their continuing professional education needs. Equally important was the impact professional associations had on practitioners. A common theme that developed from practitioners was that professional associations offered them the opportunity to be recognized as a professional while having the ability to network and learn from peers.

Research Question Properties

Costs were cited by 6 of the 10 CSRs as a factor affecting their continuing professional education. CSRs, who function in a support capacity to insurance agents, commonly felt their continuing professional education was marginalized by their entry-level position. Consequently, they believed that the continuing professional education offered to them by their employer was commonly skewed to lower-cost, lower-quality programs. Insurance agents cited costs three times, and risk managers twice, as a factor affecting their continuing professional education. In the sample chosen, insurance agents viewed continuing professional education as a necessary requirement to generate more commission income, whereas, risk managers specifically viewed continuing professional education as a necessary commitment to protect their organization. Practitioners felt that cost and quality were related, with risk managers least sensitive to cost.

Convenience was cited by 8 CSRs, 6 insurance agents, and 6 risk managers as a factor affecting their continuing professional education. A few practitioners indicated they use web-based or self-study paper programs due to their convenience and lower costs. Most common preference was for in-house or conveniently located residential

classes. Most liked the interaction and ability to interact with other practitioners. Short-term programs were preferred to longer structured courses. A common theme was that short-term, seminar-type programs enabled the practitioner to better manage his or her work and personal schedule. As one practitioner stated "I prefer short term programs and be done vs. spreading the program over several weeks."

Quality was cited by 6 CSRs, all 10 insurance agents, and all 10 risk managers as a factor affecting their continuing professional education. A common theme was that practitioners attempted to seek out quality programs that make them more proficient in their job. An interesting aspect of this topic was the fact that most practitioners were not subject to formal orientation or counseling on courses that effectively could diagnose or cure a knowledge gap, or provide a grounded foundation upon which to build. This is especially problematic with the CSR practitioners, who generally have the lowest academic educational level and the least resources, such as time and flexibility, to achieve competence. In essence, it begs the question: How do CSRs really know the continuing professional education program being offered or chosen is in effect, a quality program that will help them in their practice setting? Although this issue affects CSRs in particular, it equally affects less educated practitioners in all occupational categories throughout the insurance industry.

Time was cited by 7 CSRs, 3 insurance agents and 1 risk manager as a factor affecting their continuing professional education. A common theme was that there was not enough time to complete their normal job tasks and their continuing professional education. This response skewed heavily toward the CSR category. As one CSR stated "we keep getting more things to do – there just is not enough time in the day."

Relevance was cited by 6 CSRs and all 10 insurance agents and all 10 risk managers as criteria affecting their continuing professional education. A common theme was continuing professional education should be relevant to their position. As one CSR indicated, "I work in personal lines so I take personal lines courses."

Career growth was cited by 4 CSRs, 6 insurance agents, and 7 risk managers as criteria affecting their continuing professional education. Some practitioners used continuing professional education to expand their knowledge base outside their normal practice area. A number of practitioners indicated that they take courses outside their practice area as a means to develop expertise and to make them more valuable to their employer, or more marketable.

Compliance with licensure was cited by 5 CSRs, and no insurance agents or risk managers as a strategy affecting their continuing professional education. The CSRs who indicated compliance with licensure, indicated that they felt overwhelmed in their position, and compliance as an accomplishment. Moreover, most CSRs felt a lack of direction from their employers in choosing continuing professional education.

Proficiency in job was cited by 3 CSRs, all 10 insurance agents, and all 10 risk managers as a strategy affecting their continuing professional education. These practitioners acknowledged that the dynamics of an insurance practice required a consistent effort to close a perceived or real knowledge gap.

Career planning was cited by 4 CSRs, 5 insurance agents, and 7 risk managers as a strategy affecting their continuing professional education. These practitioners chose industry certification courses as part of their continuing professional education as a way to gain expertise and to differentiate themselves from their non-credentialed peers. As

more than one practitioner noted "if I am going to spend time and money to comply with mandatory continuing education, I might as well get a credential that has national recognition for rigor."

Co-workers/peer relationships was cited by 5 CSRs, 4 insurance agents, and 5 risk managers as a factor that influenced their progression from a novice insurance practitioner. CSRs consistently indicated that co-workers offered support in their continuing professional education by discussing courses and by attending programs together. Insurance agents and risk managers were more independent and varied in their continuing professional education selections. This was especially true of practitioners who had industry designations and used their professional associations for networking and expertise development.

Family/spouse was cited by 5 CSRs, 4 insurance agents, and 1 risk manager as a factor that influenced their progression from a novice insurance practitioner. All indicated that family was a motivating force in their development, but also indicated that family commitments slowed their professional development.

Time constraints was cited by 8 CSRs, 8 insurance agents, and 3 risk managers as a factor that influenced their progression from a novice insurance practitioner. This theme correlates very closely with the family/spouse response.

Costs was cited by 2 CSRs, 2 insurance agents, and no risk manager as a factor that influenced their progression from a novice insurance practitioner. Practitioners indicate that employers pay for, or reimburse for, continuing professional education as long as the cost was reasonable. Cost was least sensitive to risk managers.

Mentor/employer support was cited by 5 CSRs, 4 insurance agents, and 4 risk managers as a factor that influenced their progression from a novice insurance practitioner. One risk manager indicated that "without a doubt the most influential factor in my career development was the mentoring I received from my predecessor." An insurance agent stated how a senior partner in his firm provided support and instilled in him the need for continuous improvement early in his career. A female CSR indicated how a female insurance agent instilled in her the confidence to acquire her insurance license.

Motivation to learn was cited by 2 CSRs, 5 insurance agents, and 9 risk managers as a factor that influenced their progression from a novice insurance practitioner. These practitioners voiced a consistent theme of self improvement coupled with altruism. One insurance agent indicates that he "looks to continually close gaps in his knowledge base while developing expertise that will benefit his clients." A risk manager indicated that she "consistently steps out of the box to learn and make a difference."

Critical Incident Technique Properties

Self-directed efforts was cited by 6 CSRs, 8 insurance agents, and 10 risk managers as the reason the insurance practitioner was able to manage their critical incidents. Each of these practitioners was, at a minimum, able to achieve stage three-reframing of the problem in Schön's five-stage model on how practitioners learn. In other words, they had an existing knowledge base (stage one), recognized the problem (stage two) and were able to reframe the problem on their own (stage three). The consensus of

practitioners was when confronted with a practice-based problem; it was their responsibility to find the answer. Two properties cited by practitioners who were not able to manage their critical incident, were time constraints and lack of research resources.

Time constraints was cited by 4 CSRs, 2 insurance agents, and no risk manager as the reason the insurance practitioner was unable to manage their critical incident. In other words, they simply did not have the time. This raises the question: Was it really a lack of time, or an inefficient use of time? When asked, each practitioner believed that they efficiently managed their time.

Lack of research resources was cited by 4 CSRs, and no insurance agent or risk manager as the reason the insurance practitioner was unable to manage their critical incident. In other words, CSRs commonly did not know where to go to get the answers to solve their critical incident. When asked of agency resources, such as on-premises reference material and online electronic references, each indicated that they did not know how to confidently conduct the research to find the answer.

Emerging Themes

This research study addressed how factors, criteria, strategies and influences affected insurance practitioners in choosing their continuing professional education. To understand their reflective processes a critical incident technique was utilized. The result was 20 properties that emerge in the following five themes. Each theme was derived from data gained from the selection sample and is not generalizable to larger populations.

Theme One

Continuing professional education is self-selected with little assurance of quality

Of the 30 practitioners interviewed, only 5 received structured training or formal orientation. Each of the 5 indicated that the structured training they did receive was earlier in their career, and as they transitioned in their careers it was their responsibility to choose their continuing professional education. This pattern was voiced by the other practitioners. All 30 indicated that their employers provided little or limited formal guidance to assist in career development. In essence, each practitioner chose continuing professional education courses that met their own perspective of what they believed they needed. This is especially troublesome in that their continuing professional education choices were primarily guided by their perceptions of what was best for themselves. Some gravitated to minimum level continuing professional education courses simply to comply with licensure. This was especially true of the CSR category. Although 12 practitioners completed insurance industry certification programs, and several others indicated that they had completed insurance industry certification courses, approximately one half of the practitioners chose short-term random-type continuing professional education courses.

Although employers paid for or reimbursed practitioners for continuing professional education courses, lower cost courses were commonly promoted by employers. One practitioner indicated how her employer offered web-based courses only to find the content dated and lacking rigor. More comprehensive courses were available, but only after requests were made by the practitioner.

Theme Two

Continuing professional education is not aligned with organizational goals

Since practitioners were permitted to choose their own continuing professional education, there was little coordination with practitioner development and organizational goals. This was especially true of the CSR and insurance agent category, both or which are employed by insurance agencies. A few exceptions existed with several practitioners who indicated that their introduction into the insurance industry began in the risk management departments of their respective employers. As such, they did complete specific training in an area (risk management) that corresponded with their job, and their employers' organizational goals (to provide quality risk management services). However, this was not the norm of the practitioners interviewed. This was especially evident in insurance agency organizations that employ CSRs to service clients, and insurance agents who are to solicit and maintain clients as revenue sources. In most situations, CSRs and insurance agents were in generic departments (personal lines or commercial lines) or in more sophisticated agencies in practice groups (professional liability, construction, employee benefits), yet employers generally permitted employees to randomly select continuing professional education courses rather than coordinate the educational efforts with their organizational departments or the strategic goals of their company. Although 7 of the 20 CSRs and insurance agents completed insurance industry certification programs, the balance were permitted to choose courses that they deem appropriate with little or no supervision of quality or organizational strategy.

In contrast, risk managers had a specific focus to meet organizational goals or

specific strategic directives. In interviewing risk managers, each was consistently

scanning the environment and/or being directed to proactively manage a current or future

organizational exposure. This required risk managers to logically develop a process to

search out and anticipate problems, and develop solutions to ever-occurring issues. This

was evident not only in the interviews but in the way the risk managers were able to

manage their critical incidents. All 10 were able to achieve at least stage four (generation

of new solutions) in Schön's five-stage model on how practitioners learn, with 7 risk

managers achieving stage five (evaluation of outcomes). In comparison to the CSR and

insurance agent occupational categories, risk managers illustrated a more focused and

holistic assessment of their critical incidents.

Theme Three

Insurance practitioners have broad disparities in educational level

Unlike other professions that require extensive pre-practice formal education,

licensure and mandatory continuing professional education, eligibility to gain entry to the

field of insurance is minimal. States generally require that practitioners be at least 18

years of age, be able to read and write in English, complete a pre-licensing education

course, and pass the state licensing exam. In interviewing the 30 practitioners, academic

levels ranged from high school to doctorate level. CSRs had the lowest educational

achievement, with 5 being high school graduates as their highest level, 1 completing an

associate degree, and 4 having a college degree. Unique to this occupational group was

one CSR who had a law degree. Two of the 10 CSRs had insurance industry

certifications. CSRs frequently have the lowest educational level since many are initially hired as non licensed clerical support personnel, and then transitioned to a practitioner level licensed CSR position after several years of experience. This is in contrast to the insurance agent and risk manager category that are commonly recruited from college or are college graduates that transition to the insurance field due to a career change. The insurance agent and risk manager categories were very similar from an educational perspective. All 20 had at least undergraduate college degrees, with 4 insurance agents and 4 risk managers having graduate degrees. Both categories had 5 practitioners with insurance industry certifications.

Theme Four

Factors affecting CPE differ by practitioner category

Although all practitioners indicated that they looked for quality and relevance in their continuing professional education, there were clear delineations between the CSR category and the insurance agent and risk manager categories. CSR's focus was skewed to more low cost, convenient courses, with the primary goal of licensure compliance. The insurance agent and risk manager categories were skewed more to career growth and career planning. This was evidenced by the number of practitioners with formal academic degrees and insurance industry certifications. Unifying factors that applied across practitioner categories was the influence of employers (primarily for CPE reimbursement), co-workers/peers (for support), and mentors (for guidance) on practitioner development.

Theme Five

Education level and industry certifications promote reflection in practice

Each of the practitioners explained how they dealt with a critical incident in their practice setting. Using Schön's five-stage model on how practitioners learn in practice, it was evident that individuals with higher educational levels (including industry certifications) consistently were better able to manage their critical incidents than individuals with lower educational levels and those without industry certifications.

Using the CSR category, 6 of the 10 practitioners were, at a minimum, able to achieve stage three-reframing the problem in their critical incident. Each of the practitioners had, at a minimum, a college degree or an industry certification. The 4 CSRs who had only high school degrees and no certification could only achieve stage two-recognition of their problem. These 4 CSR practitioners cited time constraints and a lack of research resources as reasons they were unable to manage their critical incident. These responses beg the question: Is it really time constraints and lacking of research resources inhibiting learning in their practice setting, or is it poor time management and lack of training? This clearly could be a question for further research.

Using the insurance agents' category, 8 of the 10 insurance agents were able to achieve, at a minimum, stage three-reframing the problem, with one achieving stage four-generation of new solutions, and three achieving stage five-evaluation of outcome in their critical incident. Each of the practitioners had, at a minimum a college degree, with 5 also having insurance industry certifications. The 2 insurance agents who only achieved stage two-recognition of problem simply stated that they could have managed the critical

incident but relied on a co-worker due to time constraints.

Using the risk manager category, all 10 risk managers not only achieved stage three-reframing the problem in their critical incident, they all attainted, at a minimum, stage four-generation of new solutions, with 7 achieving stage five-evaluation of outcome. The comprehensive reflective ability of these risk managers to manage their critical incidents was fully expected in light of their specific job description. Each of the practitioners had at a minimum a college degree, with 5 also having insurance industry certifications.

Reflection on Theme Development

The themes that developed from this research were not entirely unanticipated in light of the researcher's 30-plus years of experience in the insurance and risk management field. In addition to uncovering new themes that are unknown and unanticipated, research commonly confirms what is known and anticipated. That being said, the five themes that developed can be summarized into three categories.

First, themes that were fully anticipated, such as theme three (addressing educational level or lack thereof for entrance into the field) and theme four (addressing CPE difference by occupational category). Both of these themes were fully expected to develop by the researcher.

A second category that was somewhat surprising and somewhat unanticipated was theme one (addressing the self-selection of CPE) and theme two (addressing the lack of alignment of practitioner CPE with organizational goals). Although both themes were

expected by the researcher in smaller practitioner groups, it was surprising that larger practitioner groups that had on staff HR departments provided little direction to employees and failed to embrace the strategic synergism between practitioner continuing professional education and organizational goals. This clearly is an opportunity that is being underutilized.

The third category that the researcher had strong beliefs in was theme five that addressed the relationship between higher education (including insurance industry certifications) and the ability to manage critical incidents. Although common sense would dictate that educational level and the ability to manage critical incidents were congruent, the lack of organizational direction by employers to provide individualized learning strategies and to close practitioner knowledge gaps was especially surprising.

This being said, this research, nevertheless, offers fertile ground to better understand the learning and development process of these insurance practitioners.

Chapter 5

SUMMARY, DISCUSSION, RECOMMENDATIONS AND CONCLUSION

The purpose of this study was to investigate how selected insurance practitioners learn and develop in their practice setting. This chapter addresses the key findings in relation to the background information, research questions and critical incidents which guided this research. Although the findings are limited to this study group and not generalizable to larger populations, they suggest implications for further research within the insurance field and other professional practice areas. This chapter will provide a summary of the findings, discussion of the results, and offer recommendations and suggestions for future research for the insurance and risk management industry.

Summary of Findings

The previous chapter presented the findings of this study in terms of individual participants as well as occupational profiles. Its purpose was to identify emerging themes and commonalities from both within and across participant and occupational categories.

This chapter discusses those findings in relation to the theoretical framework upon which this study is based. Knowles' theory of androgogy, McClusky's theory of margin, and Schön's theory of reflective practice informed this research. The study was guided by information related to background data on practitioners, research questions and critical incidents with five themes emerging from the data.

First, *continuing professional education in the sample group was self-selected with little assurance of quality.* Only 5 practitioners received structured training or formal orientation in their place of employment. Each of the 5 indicated that the structured training they did receive was earlier in their career and as they transitioned in their

careers it was their responsibility to choose their continuing professional education. This pattern was voiced by the other practitioners. All 30 indicated that their employers provided little or limited formal guidance to assist in career development. In essence, each practitioner chose continuing professional education courses that met their own perspective of what they believed they needed.

Second, *continuing professional education in the sample group was not aligned with organizational goals*. Since practitioners were permitted to choose their own continuing professional education, there was little coordination with practitioner development and organizational goals. This was especially true of the CSR and insurance agent category, both of which are employed by insurance agencies. In contrast, risk managers had a specific focus to meet organizational goals or specific strategic directives.

Third, *insurance practitioners in the sample group have broad disparities in educational level*. CSRs had the lowest educational achievement level, while insurance agents and risk managers collectively had the highest educational achievement levels. This is most commonly due to the fact that CSRs are frequently hired initially as high school educated, non licensed clerical support personnel and then transitioned to a practitioner level licensed CSR position after several years of experience.

Fourth, *factors affecting continuing professional education in the sample group differ by practitioner category*. Although all practitioners indicated that they looked for quality and relevance in their continuing professional education, there were clear delineations between the CSR category and the insurance agent and risk manager categories. CSR's focus was skewed to more low cost, convenient courses with the primary goal of licensure compliance. The insurance agent and risk manager categories

were skewed more to career growth and career planning. This was evidenced by the number of practitioners with academic degrees and industry certifications. One unifying factor across practitioner categories was the influence of employers, co-workers and mentors on practitioner development.

Fifth, *education level and certifications of practitioners in the sample group promote reflection in practice*. Using Schön's five-stage model on how practitioners learn in practice, it was evident that individuals with higher educational levels (including industry certifications) consistently were better able to manage their critical incidents than individuals with lower educational levels and those without industry certifications. This was especially evident in the risk manager category.

The emerging themes and associated properties that developed were grounded in the theoretical frameworks of Knowles, McClusky and Schön that formed the underpinnings of this study. Each theory offers a conceptual lens that contributes to an understanding of the insurance and risk management practitioner. Its purpose was to understand the factors, criteria, strategies and influences that affect customer service representatives, insurance agents and risk managers in their practice setting.

These selected practitioners consistently cited relevance, proficiency, career development, motivation to learn, and self-direction as factors contributing to their development. Each of these properties conveys the humanist perspective of Knowles' theory of andragogy; one in which learning is viewed as the potential for human growth and improvement. It recognizes the developmental nature of individuals, the growing reservoir of experience as one ages and their desire to be self-directed and autonomous. These all comport with Knowles' theory of andragogy in which adults are self-directed, problem-centered, and motivated by an intrinsic desire to learn.

Similarly, factors such as time constraints and family commitments were consistently cited as reasons that inhibited practitioners in their development. This comports with McClusky's theory of margin in which load factors such as time commitments and family matters dissipate energy, thereby lessening the practitioner's ability to develop. In essence, McClusky's theory of margin focuses on how learning intersects with an adult's life situations. Practitioners that have the ability to manage these factors have some margin of power to meet unforeseen emergencies, thereby better positioning themselves to take risks and explore educational activities. McClusky's theory emphasizes the need for balancing the demands of life and the maintenance of some level of margin for educational opportunity.

Finally, Schön's theory of reflective practice squarely illustrates the importance of reflection in the learning and development process. It is the ability to seamlessly manage a problem through a structured staged reflective process when confronted with a practice-setting dilemma. Its employment in this study was inserted to assist the researcher in better understanding the process factors that selected insurance and risk management practitioners utilize in their practice-setting. As illustrated by this research, practitioners with higher levels of education were in better positions to manage their practice-setting dilemma than individuals with lower education levels.

Each theoretical framework provided the conceptual lens to assist the researcher in understanding how selected insurance practitioners learn and develop in their practice setting.

Discussion of the Results

As set out in the introduction to this study, insurance practitioners have a profound effect upon the well being of individuals, families and business entities. However, unlike other professional fields that require extensive pre-practice formal education, licensure and mandatory continuing education, eligibility to act as an insurance practitioner requires minimal education to gain entry. Many of today's practitioners entered their practice setting by completing a 24-hour pre-licensing education course and passing a 150-question multiple choice exam. Relicensure to maintain one's practice generally requires the accumulation of 24 continuing education credit hours over a two-year period. This low entry threshold, minimal continuing education requirement, and lack of a holistic assessment for practitioner development, posits the central research problem of this study. That is: How do insurance practitioners learn and develop given these factors? This research illuminates a number of far reaching concerns that have a profound effect on practitioners, employers, regulatory agencies and society at large.

To begin with, practitioners must recognize their importance in the well being of their clients. This is especially true in the personal lines area where individuals and families heavily rely on practitioners for insurance and risk management advice. Unfortunately, since the vast majority of practitioners enter their practice setting by happenstance, and with no formal insurance and risk management education, the need for comprehensive, structured CPE is imperative (Troxel, 2002). Yet, practitioner involvement in formally structured industry certification programs has continued to decline. According to Pillsbury (2008), citing research by Deloitte Consulting LLP, fewer than 23,000 professionals sat for CPCU exams in 2006, an over 55% decrease from 1992. Similar decreases have occurred in other structured industry certification programs. This

lack of practitioner engagement in comprehensive CPE is the result of several interrelated factors.

First, practitioners are generally unaware of structured comprehensive CPE programs. Only 5 of the 30 practitioners indicated that they received formal structured comprehensive CPE upon entry to the insurance industry with the balance receiving limited guidance. Data gained from this sample suggests that practitioners commonly arrive in the insurance and risk management field by accident, with limited knowledge of what the field is about or the availability of structured comprehensive educational offerings. The exception to this statement is the relatively small number of insurance, risk management and actuarial students who attend academic degree granting institutions. According to Pillsbury (2008, citing Pistell), approximately 3,500 students are currently enrolled in insurance and risk management programs at academic educational institutions in the United States. Consequently, new entrants into the insurance and risk management field generally have limited knowledge of structured comprehensive CPE programs commonly gravitating to the lower cost and less challenging CPE offerings.

Second, employers generally have a short-term focus and a short-term goal mentality (Baglini, 1988). This myopic approach fails to consider a long-term comprehensive systems-approach to learning and talent development that complements long-term strategic planning (Rothwell & Kazanas, 2003). This means ensuring that practitioners have the appropriate skill sets to meet personal, departmental and strategic goals. As evidenced by this research, this is not the case as practitioners randomly chose CPE predicated on their own notions of what is best for themselves, without any real diagnostic prescription of their knowledge gaps or the strategic objectives of their employer; all of which lends to a fragmented, disjointed and dysfunctional approach to

CPE (Jones & Robinson, 1997). This haphazard approach results in an inefficient use of both capital and human resources (Rothwell & Sredl, 2000).

Each of these factors has a direct affect on practitioner learning and society at large. Historical events such as the terrorist attacks on September 11, 2001 natural disasters such as hurricanes Katrina and Rita, and the impending national health care and retirement dilemmas have heightened the need to have qualified, competent and professional insurance practitioners to counsel the public. However, practitioners are continuing to gravitate to short and low cost "update" type classes at the expense of more comprehensive quality-based educational courses that emphasize the substantial accumulation of knowledge and the development of analytical thinking skills. This issue is further amplified by demographics, specifically an aging practitioner workforce and a decline in new entrants into the labor pool. These demographic factors coupled with increased product complexities and the ever-increasing consumer demands for competence have accelerated the need to have qualified insurance practitioners.

Practitioner learning and development is faced with a number of additional challenges that will continue to shape the insurance and risk management field. As we enter this new millennium, practitioners will be required to interact on a global basis, embrace enterprise risk management, and function as professionals across interdisciplinary fields. To meet these challenges, a concerted effort by practitioners, employers and regulatory agencies is required to expand pre-practice education and embrace a comprehensive, structured approach to CPE. This vision will require a dedication to the continuation of quality risk management education, both at the academic and practitioner level.

Recommendations

Although customer service representatives, insurance agents and risk managers comprise a critical component of the insurance and risk management delivery system, data gained from this research suggests that the continuing professional educational endeavors of these practitioners is commonly fragmented and lacking focus. This is evident by the unstructured way practitioners choose their continuing professional education. Much of the problem lies with employers who relegate the decision of continuing professional education to practitioners, many of whom have limited knowledge of what constitutes a quality continuing professional education course. Data gained from this research suggests that employers of insurance practitioners commonly fail to align continuing professional education with personal, departmental or organizational goals. To remedy this haphazard approach to continuing professional education the following recommendations for practice are offered.

1. Implement Structured Orientation – Few of the practitioners were provided a structured orientation addressing personal development or strategic organizational goals. Moreover, practitioners were generally not made aware of, or were unable to utilize resources (e.g., learning center, electronic reference, trade associations, etc.) available to help manage everyday problems. This was especially evident in the CSR category where most of the practitioners lack the knowledge of research resources and learning-to-learn skills necessary to manage everyday problems. Learning-to-learn skill development should be introduced during the initial orientation with on-going training to promote self-directed learning. Although insurance agents and risk managers were generally more self directed, knowledgeable of resources, and aware of their personal and organization goals

than CSRs, the importance of a structured orientation across all occupational categories cannot be under emphasized.

2. Develop Positive Professional Environment – Many in the CSR category felt marginalized at their insurance agency by insurance agents. Insurance agencies should promote a positive professional environment eliminating the "second class" atmosphere encountered by many CSRs. Employers should also consider rebranding the dated CSR (customer service representative) moniker with an updated "account representative" or "account manager" title that promotes a higher level perception of accountability, expertise and competence. This rebranding would improve practitioner image, promote confidence and assist in the recruitment of more qualified entry level practitioners.

3. Develop Career Paths Aligned with Strategic Goals – Many practitioners lack knowledge on how to effectively choose continuing professional education to meet their personal career development needs. This is compounded by the fact that practitioner continuing professional education is not coordinated with personal, departmental, organizational or strategic goals. From a micro perspective, targeted learning should be implemented to fill specific knowledge gaps and/or to enhance organizational learning. From a macro perspective, a systems learning effort should be made to coordinate human resources with C-level management to ensure that individual practitioners are effectively developing in a personal career path while meeting departmental, organizational and strategic goals. This would require a comprehensive organization development strategy.

4. Promote Practitioner Education - Practitioners with college degrees and/or industry certifications consistently managed their critical incidents better than practitioners without college degrees and/or without industry certifications. Emphasis should be placed in recruiting individuals with college degrees across all practitioner categories. Although this is generally the case with the insurance agent and risk manager category, it is generally not the case in the CSR category. As indicated earlier, CSRs are frequently hired initially as high school educated non licensed clerical support personnel and then transitioned to a practitioner level CSR after several years of clerical experience. In these instances, it is critical to develop a structured and focused career path using national industry certification programs to close knowledge gaps resulting from the lack of a formal academic education.

5. Promote Internships and Mentoring Programs – Practitioners across occupational categories indicated the value of internships, mentors and employer support in their personal development. Over half of the practitioners interviewed had positive experiences with support systems that directly assisted in their personal development. Employers should actively engage in developing internship programs with colleges as a means of recruiting new talent into the workforce. Additionally, employers should match experienced practitioners with novice practitioners to complement on-the-job training and promote strategic succession planning. Finally, employers should support structured, focused continuing professional education as a means of promoting career development and at the same time reducing agency costs.

6. Promote Quality in Continuing Professional Education – Employers and practitioners should seek high quality continuing professional education. Unfortunately, a large portion of the insurance and risk management CPE is overwhelmingly marginal. In addition to the low-cost web-based providers, a cadre of part-time practitioners permeates the CPE landscape, offering low-cost residential seminars with no assurance of quality. This is evidenced by practitioner avoidance of industry certification programs that require extensive study culminating with secured, proctored comprehensive exams. Employers should monitor, and practitioners should seek quality CPE providers that offer rigorous programs to meet practitioner and organizational goals. Although the periodic stand-alone short-term seminar may provide topical "update information" for the experienced practitioner, it generally lacks the comprehensive rigor of a structured educational program. For this reason, national industry certification programs with real curriculums, real text books, and real instructors, offer a distinct advantage.

7. Encourage Involvement in Professional Associations – Practitioners with industry certifications across occupational categories indicated the importance of professional associations as a means of acquiring knowledge on emerging trends and issues, while developing peer relationships with practitioners from varied backgrounds. Equally, if not more important, is the ethical components that bind members of these professional associations. Practitioners interviewed commonly cited organizations such as RIMS (Risk and Insurance Management Society),

CPCU Society (Chartered Property Casualty Underwriter Society), and SFSP (Society of Financial Service Professionals) as professional associations and educational sources that met those needs.

8. Promote Continuing Professional Development – Presently, approved continuing professional education is generally limited to subject-driven insurance and risk management courses. Consequently, employers and practitioners generally limit their continuing professional education experience to these approved CPE offerings. This myopic perspective fails to consider the importance of non-subject matter soft-skill education. Specifically, continuing professional education addressing developmental skills such as time management, total quality management, leadership, learning-to-learn skills and critical thinking. These important skills are commonly overlooked in the traditional insurance and risk management continuing professional education rubric. Insurance and risk management employers and practitioners should view continuing professional education from a more holistic paradigm, embracing the concept of *continuing professional development* as the new education frontier.

9. Strengthen State Licensing Standards - State insurance departments should strengthen their licensing and continuing education standards to ensure legitimate educational offerings from both a content and pedagogical perspective. Presently, many courses are nothing more than a marginal rehash of basic entry-level licensing courses or poorly designed web-based distance learning courses. If the objective of state regulation is to protect the public, and the objective of CPE is to

develop practitioner expertise, courses should reflect the content rigor and instructional design components to promote both goals. Equally important are the low standards required by insurance departments for approval as a continuing education instructor. A common requirement is 2 years of experience as an insurance agent and 6 months experience in the subject matter being taught. Exposure to pedagogical principles and adult learning theory is not required. Consequently, today's residential courses are commonly taught by instructors with limited content expertise with no guarantee of educational theory to promote learning. Moreover, the residential CPE classes are generally provided in a didactic teacher-centered environment no different than the picture offered by Nowlen (1988) over 20 years ago.

> It is dominated by the informational update. In what is typically an intensive two or three-day short course, a single instructor lectures and lectures and lectures fairly large groups of business and professional people, who sit for long hours in an audiovisual twilight, making never-to-be-read notes at rows of narrow tables covered with green baize and appointed with fat binders and sweating pitchers of ice water. (p.23)

Today, roughly 50 years after the introduction of continuing professional education little has changed.

Suggestions for Future Research

This study's purpose was to investigate how selected insurance practitioners learn and develop in their practice setting. Using a qualitative comparative case study paradigm it discovered factors, choices, criteria, strategies, and influences affecting practitioners in their continuing professional education. Future research could investigate implications using either qualitative and/or quantitative paradigms in an effort to better understand the relationship between:

- Practitioner CPE and its affect on practitioner career goals;

- Practitioner CPE and its affect on organizational goals;

- Orientation and its affect on practitioner development;

- Orientation and its affect on organizational goals;

- Mentoring and its affect on practitioner development;

- Internships and its affect on attracting employees;

- Insurance industry certification programs and practitioner development

- Insurance industry certification programs and organizational development

Each of these suggested research topics cited above provides fertile ground for future research applicable to the insurance and risk management field, other allied professions, and the broader field of adult education.

Conclusion

The purpose of this study was to understand the continuing professional education and development process as it applies to customer service representatives, insurance agents and risk managers in the insurance and risk management field. It has expanded the knowledge base by exploring and delineating the boundaries upon which these selected insurance practitioners function in their practice setting. Although its findings are not generalizable to larger population groups, its recommendations for practice provide a wide range of suggestions, with the ultimate hope of improving the quality and competency of insurance and risk manager practitioners. It is with this hope, that this research will promote the professional development of insurance and risk management practitioners, thereby contributing to the well being of individuals, families and business entities.

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Appendix A – Informed Consent

Implied Informed Consent Form for Social Science Research

The Pennsylvania State University

Title of Project:	Continuing Professional Education of Insurance and Risk Management Practitioners: A Comparative Case Study of Customer Service Representatives, Insurance Agents and Risk Managers
Principal Investigator:	George E. Krauss 53 Pius Street Pittsburgh, PA 15203 412-431-4916 *gekrauss@aol.com*
Advisor:	Gary W. Kuhne 314 Keller Building University Park, PA 16802 814-725-5259 *gwk1@psu.edu*

1. **Purpose of the Study:** The purpose of this research is to understand the continuing professional education learning and development process as it applies to insurance and risk management practitioners.

2. **Procedures to be followed:** You will be asked to answer approximately 20 questions.

3. **Duration/Time:** It will take approximately 30 minutes to complete the interview.

4. **Statement of Confidentiality:** Your participation in this research is confidential. The interview questions do not ask for any information that would identify who the responses belong to. In the event of any publication or presentation resulting from the research, no personally identifiable information will be shared because your name is in no way linked to your responses.

5. **Right to Ask Questions:** Please contact Gary W. Kuhne at 814-725-5259 with questions or concerns about this study.

6. **Voluntary Participation:** Your decision to be in this research is voluntary. You can stop at any time. You do not have to answer any questions you do not want to answer.

You must be 18 years of age or older to take part in this research study.

Acceptance of this form implies that you have read the information in this form and consent to take part in the research. Please keep this form for your records or future reference.

Appendix B – Interview Protocol

General Demographic/Background Questions

    a)   What is your educational background?
    b)   What are your current/past positions within the insurance field?
    c)   Why did you choose the insurance/risk management field as a career?
    c)   How many years have you been in the insurance/risk management field?
    d)   What training did you experience in your current/past positions?
    e)   How would your explain your training/education at work?
    f)   How do you keep current in your present position?

1.   What factors affect your choice of CPE?

    a)   Cost, convenience, quality, alignment with career goals, etc

2.   What criteria do you utilize in choosing your CPE activities?

    a)   Cost, convenience, quality, alignment with career goals, etc.
    b)   Methods of learning (class, internet, self-study, journal reading)
    c)   Resources (employment, associations, associates, mentors)

3.   What strategies do you employ in choosing you CPE?

    a)   Career development, expertise development, etc

4.   What factors influenced your professional development from a novice insurance practitioner?

    a)   In your career, what factors (time, money, lack of support) have inhibited your professional development?
    b)   In your career, what factors (intrinsic motivation, altruism, mentors) have promoted your career development?

5.   Critical Incident

    a)   Can you describe a practice setting incident in which you were confronted with an issue/problem and you did not know the answer?
    b)   Can you explain the thought processes you went through to answer that issue/problem?
    c)   If you were able to answer the issue/problem asked above, how do you know if your actions were correct?
    d)   If you were unable to answer an issue/problem, what were the causes/reasons?
    e)   Has the inability to answer an issue/problem caused you to engage in a CPE course?

Appendix C – Participant Narrative Profiles

CSR#1

CSR#1 is a female high school graduate who entered the insurance field after high school. She is employed by an independent insurance agency (an insurance agency that represents more than one insurer) with approximately 15 employees. Her first 2 years in the insurance field was in a clerical capacity. For the past 25 years she has been a CSR. Most of her training has been on-the-job and the continuing education she has participated in has been random. Her employer provided no structured orientation, nor do they recommend a structured continuing education focus. She basically chooses CPE to meet mandatory continuing education requirements. She has taken some structured classroom courses, but focuses primarily on short term seminars. She keeps current through co-workers, e-mails and trade publications.

Factors that affect her CPE decisions include time, cost and convenience. She has a preference for face-to-face classroom CPE. Her criteria for CPE have primarily focused on courses that improve her knowledge base in relevant areas in which she practices. She has no specific strategy to maximize her CPE experience other than maintaining her license. Factors influencing her career development include time constraints and costs. She receives support from her co-workers and spouse.

Her critical incident involved her inability to understand a third-party-over claim[2] under the employers liability part of a workers compensation policy. Not understanding the issue, she reviewed the policy. Unsure of her analysis, she sought the advice of her

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[2] Workers compensation claim in which injured employee initiates cause of action against a third-party who then seeks indemnification from the employer

supervisor. She relied on her supervisor's explanation as being correct. She indicated that time constraints and a lack of knowledge of research resources were the primary factors affecting her inability to manage the critical incident. Her actions comport with the first two stages (existing knowledge base and recognition of problem) of Schön's five-stage reflective practitioner model.

CSR#2

CSR#2 is a female with a bachelor's degree in business and a juris doctorate degree. She entered the insurance field for convenience and flexibility in raising her son. Previously she was a practicing attorney for 7 years. She is employed by an exclusive insurance agency (an insurance agency that represents only one insurer) with 5 employees. Her training has been on-the-job and the continuing education has been random. Her employer provided no structured orientation, nor do they recommend a structured continuing education focus. She places quality as the most important factor in choosing CPE. She has taken some structured classroom courses and webinars. She keeps current through co-workers, e-mails, trade publications and CPE programs.

Factors that affect her CPE decisions include cost, time and convenience, but quality is most important. Her criteria for CPE have primarily focused on courses that improve her knowledge base in areas in which she practices. Her strategy is to take any course that will close a knowledge gap. Factors influencing her career development were support from her co-workers, family, and a lack of time for structured training.

Her critical incident involved the inability to explain a loan provision on a life insurance policy. Not knowing the answer, she read a specimen life insurance policy and

analyzed the provision addressing policy loans. She then contacted the life department's home office to confirm what she believed was correct. This process enabled her to answer the issue at hand and offer the insured additional options related to her interest in securing a policy loan. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with the first four stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions) of Schön's reflective practitioner model.

CSR#3

CSR#3 is a female with an associate's degree in business. She took the CSR position after college. She is employed by an insurance broker with approximately 75 local employees. Her first 4 years in the insurance field was in a clerical capacity. For the past 2 years she has been a CSR. Her training has been on-the-job and the continuing education has been random. Her employer provided no structured orientation, nor do they recommend a structured continuing education focus. She has taken some structured classroom courses and self-study courses. She keeps current through co-workers, e-mails, trade publications and CPE programs.

Factors that affect her CPE decisions include quality and alignment with career goals. Her criteria for CPE have primarily focused on courses that improve her knowledge base in the commercial lines area. Her strategy is to take CPE courses that help her in career development. The primary factor influencing her career development was the support from a mentor who has recommended a career development path. Cost was not a factor since her employer pays for CPE. Up to this point in her career nothing has inhibited her career development.

Her critical incident involved the inability to explain the vacancy loss provision[3] of a commercial property policy. Not knowing the answer, she read the commercial property form but was still uncertain of specific elements of the provision. She then researched reference material that provided detail explanations of the subject. Confident of her analysis, she explained the provision to the insured. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with the first three stages (existing knowledge base, recognition of problem, reframing of problem) of Schön's five-stage reflective practitioner model.

CSR#4

CSR#4 is a female with a bachelor's degree in Organizational Studies. She entered the insurance field as part of a high school co-operative program. She is employed by an insurance broker with approximately 75 local employees. Her first 2 years in the insurance field were in a clerical capacity. For the past 10 years she has been a CSR. Her training has been on-the-job and the continuing education has been random. Her employer provided no structured orientation, nor do they recommend a structured continuing education focus. She has taken some classroom courses and self-study courses. She keeps current through co-workers, e-mails, trade publications and CPE programs.

Factors that affect her CPE decisions include time and convenience. Her criteria for CPE have primarily focused on courses that improve her knowledge base in the commercial lines area. Her strategy was to take CPE courses that helped her in career development. The primary factors influencing her career development were time constraints and family commitments. She receives support from her employer and from

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[3] Provision that either excludes or reduces claim payment if property is vacant at time of loss

co-workers. Cost was not a factor since her employer pays for CPE.

Her critical incident involved the inability to explain the dual need for both professional liability insurance and commercial liability insurance in a design/build firm (firm that offers both professional design services and non-professional construction services). Not knowing the answer, she read the policy forms but was unable to definitively analyze the problem. She then researched reference material that provided detailed analysis of the subject. Confident of her findings, she explained the provision to the insured. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with the first three stages (existing knowledge base, recognition of problem, reframing of problem) of Schön's five-stage reflective practitioner model.

CSR#5

CSR#5 is a female with a high school degree. She entered the field while in high school as a part-time clerical employee. She is employed by an independent insurance agency with approximately 60 employees. Her first 3 years in the insurance field was in a clerical capacity. For the past 24 years she has been a CSR. Her training has been on-the-job and her continuing education was initially random. Although her employer provided no structured orientation, nor do they recommend a structured continuing education focus, she completed several national industry certification programs (CPCU[4], AAI[5]) on her own. She has taken both classroom courses and self-study courses. She keeps current through co-workers, e-mails, trade publications, CPE programs, and professional

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[4] Chartered Property Casualty Underwriter (CPCU) designation is administered by the American Institute for Chartered Property Casualty Underwriters requiring the passing of 8 college level courses
[5] Accredited Advisor in Insurance (AAI) designation is administered by the Insurance Institute of America requiring the passing of 3 college level courses

association meetings and conferences.

Factors that affect her CPE decisions include cost, convenience and quality. Her criteria for CPE have primarily focused on courses that improve her knowledge base in the commercial lines area. Her strategy was to take CPE courses that helped her in career development. Factors influencing her career development were her motivation to learn and the support of her employer. Cost was not a factor since her employer pays for CPE.

Her critical incident involved determining how an insured's introduction of a new product could be covered under their existing commercial liability insurance policy. Not knowing the answer, she reviewed the features and functions of the new product, read the existing policy forms, searched several online references and contacted the insurer's underwriting department. She then secured the opinion of the insurer's claims department to corroborate the underwriting department's opinion. This process enabled her to answer the issue at hand and offer her insured additional options to manage the risk on the new product's introduction. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with the first four stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions) of Schön's reflective practitioner model.

CSR#6

CSR#6 is a female high school graduate who entered the insurance field after high school. She is employed by an independent insurance agency with approximately 10 employees. Her first 3 years in the insurance field was in a clerical capacity. For the past 5 years she has been a CSR. Most of her training has been on-the-job and the continuing education she has participated in has been random. Her employer provided no structured

orientation, nor do they recommend a structured continuing education focus. She

basically chooses CPE to meet mandatory continuing education requirements. She has

taken some structured classroom courses, but focuses primarily on insurance company

seminars. She keeps current through co-workers, e-mails and trade publications.

Factors that affect her CPE decisions include cost, time and convenience. Her

criteria for CPE have primarily focused on relevant courses to maintain her insurance

license. She has no specific strategy to maximize her CPE experience other than

maintaining her license. Factors influencing her career development include time

constraints. She receives support from her co-workers.

Her critical incident involved her inability to explain to an insured if commercial

liability coverage applied to a host liquor exposure (an office party where alcohol was

served). Not knowing the answer, she reviewed the policy form and sought the advice of

her supervisor. She relied on her supervisor's explanation as being correct. She indicated

that time constraints and a lack of knowledge of research resources were the primary

factors affecting her inability to manage the critical incident. Her actions comport with

the first two stages (existing knowledge base and recognition of problem) of Schön's

five-stage reflective practitioner model.

CSR#7

CSR#7 is a male with a bachelor's degree in business. He was recruited into the

insurance field after college. He is employed by an independent insurance agency with

approximately 75 employees. For the past 4 years he has been a CSR. Most of his

training has been on-the-job and the continuing education he has participated in has been

random. His employer provided no structured orientation, nor do they recommend a structured continuing education focus. Although he chooses to meet minimum mandatory continuing education requirements, he looks for courses that help him in his job. He has taken some structured classroom courses and webinars. He keeps current through co-workers, e-mails, trade publications and CPE programs.

Factors that affect his CPE decisions include time and quality. His criteria for CPE have primarily focused on maintaining his insurance license; however, he does look for quality courses. He has no specific strategy to maximum his CPE experience other than maintaining his license. Factors influencing his career development include time constraints. He receives support from his co-workers and a mentor.

His critical incident involved his inability to explain the waiver of subrogation[6] provision requested by a property owner under the property owner's commercial liability policy. Not knowing the answer, he read the policy, reviewed reference material and sought confirmation from his supervisor. By corroborating his findings, he was confident in explaining his answer to the insured. His ability to manage the critical incident stemmed from his self-directed efforts. His actions comport with the first three stages (existing knowledge base, recognition of problem, reframing of the problem) of Schön's five-stage reflective practitioner model.

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[6] Provision that waives an insurer's right to subrogate against a negligent third-party

CSR#8

CSR#8 is a female high school graduate who entered the insurance field after high school. She is employed by an exclusive insurance agency with 5 employees. Her first 2 years in the insurance field were in a clerical capacity. For the past 3 years she has been a CSR. Most of her training has been on-the-job and the continuing education she has participated in has been random. Her employer provided no structured orientation, nor do they recommend a structured continuing education focus. She chose relevant CPE to meet mandatory continuing education requirements. She has taken some structured classroom courses, but focuses primarily on insurance company CPE programs. She keeps current through co-workers, e-mails and trade publications.

Factors that affect her CPE decisions include, cost, time, quality and convenience. Her criteria for CPE have primarily focused on taking relevant courses related to her practice area. She has no specific strategy to maximize her CPE experience other than complying with her licensing requirements. Factors influencing her career development include time constraints and costs. She receives support from her co-workers.

Her critical incident involved her inability to explain the applicability of rental car coverage under a personal auto policy when an insured rents an auto. Not knowing the answer, she reviewed the policy form and sought the advice of her supervisor. She relied on her supervisor's explanation as being correct. She indicated that time constraints and lack of knowledge of research resources were the primary factors affecting her inability to manage the critical incident. Her actions comport with the first two stages (existing knowledge base and recognition of problem) of Schön's five-stage reflective practitioner model.

CSR#9

CSR#9 is a female with a bachelor's degree in business. She entered the insurance field after college. She is employed by an insurance broker with approximately 75 employees. For the past 10 years she has been a CSR. Her training has been on-the-job and her continuing education was initially random. Although her employer provided no structured orientation, nor do they recommend a structured continuing education focus, she completed the CPCU program on her own. She has taken both classroom courses and self-study courses. She keeps current through co-workers, e-mails, publications magazines, CPE programs, and professional meetings and conferences.

Factors that affect her CPE decisions include cost, convenience and quality. Her criteria for CPE have primarily focused on courses that improve her knowledge base in the commercial lines area. Her strategy was to take CPE courses that helped her in career development. Factors influencing her career development were her motivation to learn, support of her employer, time constraints and family.

Her critical incident involved a request for additional insured (not named in policy but added by endorsement) status under a commercial liability policy that specified a policy form that had been withdrawn from the market due to its broad coverage language. She contacted the insurer who advised her of its unavailability. She then researched the endorsement to gain an understanding of its history. She then contacted a surplus lines agent (non-standard market agent) to check the availability in the excess market. The surplus lines agent also advised her of its unavailability. The only solution was to secure the more limiting endorsement and recommend to the insured to monitor the operations

closely to minimize the risk of loss. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with the first four stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions) of Schön's reflective practitioner model.

CSR#10

CSR#10 is a female high school graduate who entered the insurance field after high school. She is employed by an exclusive insurance agency with 6 employees. Her first 3 years in the insurance field was in a clerical capacity. For the past 5 years she has been a CSR. Most of her training has been on-the-job and the continuing education she has participated in has been random. Her employer provided no structured orientation, nor do they recommend a structured continuing education focus. She basically chooses relevant courses to meet mandatory continuing education requirements. She has taken some structured classroom courses but focuses primarily on insurance company CPE programs. She keeps current through co-workers, e-mails and trade publications.

Factors that affect her CPE decisions include time and convenience. Her criteria for CPE have primarily focused on relevant courses to maintain her insurance license. She has no specific strategy to maximize her CPE experience other than complying with the licensing requirements. Factors influencing her career development include time constraints and family. She receives support from her co-workers.

Her critical incident involved her inability to explain coverages applicable to a college student residing at college under his parents' homeowners policy. Not knowing the answer, she reviewed the policy form and sought the advice of her supervisor. She relied on her supervisor's explanation as being correct. She indicated that time constraints

and lack of knowledge of research resources were the primary factors affecting her inability to manage the critical incident. Her actions comport with the first two stages (existing knowledge base and recognition of problem) of Schön's five-stage reflective practitioner model

IA#1

      IA#1 is a male with a bachelor's degree in mathematics and a master's degree in financial services. He was recruited into the insurance field after college. He is employed by an independent insurance agency with approximately 15 employees. His entire 38 year career has been as an insurance agent. His training has been on-the-job and his continuing education was initially random. Although his employer provided no structured orientation, nor do they recommend a structured continuing education focus, he completed several national industry certification programs (CPCU, CLU[7], ChFC[8], ARM[9]) on his own. He has taken both classroom courses and self-study courses. He keeps current through co-workers, e-mails, trade publications, CPE programs, and professional association meetings and conferences.

      Factors that affect his CPE decisions include quality and alignment with career goals. His criteria for CPE have primarily focused on courses that improve his knowledge base in relevant areas in which he practices. His strategy was to take CPE courses to make him more proficient in his practice area. Factors influencing his career development were his motivation to learn, the support of his employer, and peer relationships.

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[7] Chartered Life Underwriter (CLU) designation is administered by The American College requiring the passing of 8 college level courses
[8] Chartered Financial Consultant (ChFC) designation is administered by The American College requiring the passing of 8 college level courses
[9] Associate Risk Manager (ARM) designation is administered by the Insurance Institute of America requiring the passing of 3 college level courses

His critical incident involved comparing the calculation of additional premiums under an incurred loss retrospectively rated workers compensation policy versus the total costs with a paid loss retro using a letter of credit[10]. Not knowing the answer, he reviewed the plan with the insurance company's underwriter, read the workers compensation rating manuals on retro plans, reviewed the calculation and loss development exhibits with the insurance company's claims manager, and discussed the details with senior management. The data and related questions were presented to the satisfaction of the CEO, CFO and legal counsel resulting in a $1,000,000 retro adjustment. His ability to manage the critical incident stemmed from his self-directed efforts. His actions comport with all five-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions, evaluation) of Schön's reflective practitioner model.

IA#2

IA#2 is a male with a bachelor's degree in secondary education and a master's degree in educational communications. He taught school for 5 years prior to making a career change. He has been an insurance agent for the past 28 years. He is employed by an independent insurance agency with approximately 60 employees. Although he took some structured insurance courses upon his entry to the field, his training has been primarily on-the-job and random. He has completed some formal designation classes. He keeps current through co-workers, e-mails, trade publications and CPE programs.

Factors that affect his CPE decisions include time, convenience and quality. His criteria for CPE have focused to improve his knowledge base in relevant areas in which

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[10] Alternative workers compensation rating plans used by large business entities

he practices. His strategy was to take CPE courses to make him more proficient in his practice area. Factors influencing his career development were his family, time constraints and costs.

His critical incident involved his inability to explain the application of contractual liability (liability assumed under an "insured contract" as defined in policy) under a commercial liability policy. Not knowing the answer, he reviewed the policy forms but was unsure of his analysis. He then discussed the issue with a co-worker and reviewed reference material. Based upon his analysis, he was confident of the answer. His ability to manage the critical incident stemmed from his self-directed efforts. His actions comport with the first three stages (existing knowledge base, recognition of problem, reframing of problem) of Schön's five-stage reflective practitioner model.

IA#3

IA#3 is a male with a bachelor's degree in insurance. He joined his family-owned independent insurance agency after graduation from college and has been an insurance agent for 22 years. Although the agency provided no structured orientation, nor do they recommend a structured continuing education focus, he completed several national industry certification programs (CPCU, CRM[11], CIC[12]) on his own. He has taken both classroom courses and self-study courses. He keeps current through co-workers, e-mails, trade publications, CPE programs, and professional association meetings and conferences.

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[11] Certified Risk Manager (CRM) designation is administered by the National Alliance for Insurance Education & Research requiring the passing of 5 courses
[12] Certified Insurance Counselor (CIC) designation is administered by the National Alliance for Insurance Education & Research requiring the passing of 5 courses

The primary factor that affects his CPE decision is quality and alignment with career goals. His criteria for CPE have primarily focused on courses that improve his knowledge base in relevant areas in which he practices. His strategy was to take CPE courses to make him more proficient in his practice area, and specifically sees insurance designation programs as providing the added bonus of a recognized accomplishment. The factors influencing his development were his motivation to learn, support from mentors, and time constraints.

His critical incident involved the significant increase in dollars paid for workplace injuries under a workers' compensation policy. He contacted the insurer to see what loss control efforts were in place to reduce loss severity or frequency. At the same time he researched reference material on workplace safety. In analyzing the insurer's loss control efforts in comparison to his research, he noticed the insurer was placing a high reliance on loss control from a physical engineering perspective, and little reliance on loss control from a human behavior perspective. After consulting the workers compensation insurer, he recommended a restructuring of the loss control efforts with a greater emphasis on behavior-based safety. The result was a significant reduction in workplace accidents. His ability to manage the critical incident stemmed from his self-directed efforts. His actions comport with all five-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions, evaluation) of Schön's reflective practitioner model.

IA#4

IA#4 is a male with a bachelor's degree in finance. He was a stockbroker for 10 years prior to making a career change. He has been an insurance agent for the past 10 years. He is employed by an independent insurance agency with approximately 70 employees. Although he took some structured insurance courses upon his entry to the field, his training has been primarily on-the-job and random. He has completed some formal designation classes. He keeps current through co-workers, e-mails, trade publications and CPE programs.

Factors that affect his CPE decisions include, time, quality and alignment with career goals. His criteria for CPE have focused to improve his knowledge base in relevant areas in which he practices. His strategy was to take CPE courses to make him more proficient in his practice area. Factors influencing his development were his motivation to learn, family and time constraints.

His critical incident involved his inability to explain a coverage issue related to an off-premises business interruption exposure. Not knowing the answer, he reviewed the policy forms and was unsure of his analysis. He then posed the question to both the underwriting and claims managers. Satisfied with the answer, he explained the exposure issue to the insured. His ability to manage the critical incident stemmed from his self-directed efforts. His actions comport with the first three stages (existing knowledge base, recognition of problem, reframing of problem) of Schön's five-stage reflective practitioner model.

IA#5

IA#5 is a female with a bachelor's degree in finance. She entered the insurance field after graduating college. She is employed by an independent insurance agency with approximately 60 employees. Her first 8 years in the insurance field was in a CSR capacity. For the past 20 years she has been an insurance agent. Most of her training has been on-the-job and the continuing education she has participated in has been random. Although her employer provided no structured orientation, nor do they recommend a structured continuing education focus, she has taken some formal designation courses. She keeps current through co-workers, e-mails, trade publications and CPE programs.

Factors that affect her CPE decisions include time, convenience and quality. Her criteria for CPE have focused to improve her knowledge base in relevant areas in which she practices. Her strategy was to take CPE courses to make her more proficient in her practice area. Factors influencing her career development were her motivation to learn, family and time constraints. Cost was not a factor since her employer pays for CPE.

Her critical incident involved her need to provide liquor liability insurance for a non-profit organization that was conducting a pub tour (visiting multiple pubs to sample alcoholic beverages). Compounding the problem was that coverage was needed the following week. She contacted the insurer who wrote the non-profit's package insurance policy, but it refused to provide coverage due to the exposure. A surplus lines insurer (an insurer that offers coverage for hard to place risks) offered coverage if all participating pubs had coverage with specified limits of insurance. Unfortunately, many did not and coverage could not be offered. The pub tour program was run without insurance coverage

and fortunately no claims were made. Future planning will require greater notice of the event, and attempts will be made to have the beer sponsor add the non-profit as an additional insured or seek another beer sponsor. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with the first four stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions) of Schön's reflective practitioner model.

IA#6

IA#6 is a male with a bachelor's degree in economics. He was recruited into the insurance field after college. He has been an insurance agent for the past 4 years. He is employed by an independent insurance agency with approximately 50 employees. Most of his training has been on the job and his continuing education has been random. Although his employer provides no structured orientation, nor recommends a structured continuing education focus, he has taken courses relevant to his position. He keeps current through co-workers, e-mails, trade publications and CPE programs.

Factors that affect his CPE decisions include cost, convenience, quality and alignment with career goals. His criteria for CPE have focused to improve his knowledge base in relevant areas in which he practices. His strategy was to take CPE courses to make him more proficient in his practice. Factors influencing his development were time constraints, family and costs. He also mentioned that his employer could have been more supportive in his career development.

His critical incident involved his inability to explain if a commercial liability

policy covered claims arising out of a hold-harmless and indemnity agreement[13] in a construction contract. Not knowing the answer, he reviewed the policy forms and the related hold-harmless and indemnity agreement. He then posed the question to a co-worker. Satisfied with the answer from his co-worker, he explained the coverage issue with the insured. He indicated that time constraints inhibited his ability to research the incident. His actions comport with the first two stages (existing knowledge base, recognition of problem) of Schön's five-stage reflective practitioner model.

IA#7

IA#7 is a female with a bachelor's degree in accounting and a master's degree in insurance. She is employed by an insurance broker with approximately 75 local employees. Her first 13 years in the insurance field she was a CSR. For the past 10 years she has been an insurance agent. Her training has been on-the-job and the continuing education has been focused.

Although the agency provided no structured orientation, nor do they recommend a structured continuing education focus, she has completed an academic masters program in insurance and a national industry certification program (CPCU). She has taken both classroom courses and self-study courses. She keeps current through co-workers, e-mails, trade publications, CPE programs, and professional association meetings and conferences.

The primary factors that affect her CPE decision are quality courses that align

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[13] Agreement that requires one party to response to and indemnify another party for certain legal liabilities

with her career goals. Her criteria for CPE have primarily focused on courses that improve her knowledge base in relevant areas in which she practices. Her strategy was to take CPE courses to make her more proficient in her practice area with a focus on insurance designation courses. Influences affecting her development were her motivation to learn, support of a mentor, and peer relationships.

Her critical incident involved her review of a U.S.-based owner's proposed construction project in the United Arab Emirates that required decennial liability insurance. Unfamiliar with decennial liability (type of strict construction liability unique to some foreign countries), she researched several reference services for specimen contracts to compare with similar domestic contracts. Her research indicated that this coverage was similar to U.S. strict liability with the added onerous feature of a ten-year guarantee on construction defects. Moreover, parties could not utilize standard contract provisions to circumvent its application. She also contacted her primary domestic and international markets to determine its availability and pricing. No insurer was willing to write the coverage. She advised her insured of the current unavailability of the coverage. The project owner chose to move forward on the project without decennial liability insurance. The agent has continued to monitor her insured and the availability of this coverage. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with all five-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions, evaluation) of Schön's reflective practitioner model.

IA#8

IA#8 is a male with a bachelor's degree in business. He was recruited into the insurance field after college. He has been an insurance agent for the past 5 years. He is employed by an independent insurance agency with approximately 40 employees. Although he has taken some structured insurance courses, his training has been primarily on-the-job and random. He keeps current through co-workers, e-mails, trade publications and CPE programs.

Factors that affect his CPE decisions include cost, convenience and quality. His criteria for CPE have been focused to improve his knowledge base in relevant areas in which he practices. His strategy was to take CPE courses to make him more proficient in his practice. Other than time, nothing has inhibited his professional development.

His critical incident involved his inability to explain the applicability of a flood loss in a basement area of a home under a flood policy. Not knowing the answer, he asked a co-worker. Satisfied with his co-worker's explanation, he explained the coverage issue with the insured. He indicated that time constraints inhibited his ability to research the incident. His actions comport with the first two stages (existing knowledge base, recognition of problem) of Schön's five-stage reflective practitioner model.

IA#9

IA#9 is a male with a bachelor's and master's degree in business. He is employed by an insurance broker with approximately 60 local employees. His first 10 years in the business was in a risk management capacity. For the past 26 years, he has been an insurance agent. His training has been on-the-job and the continuing education has been focused.

Although the agency provided no structured orientation, nor do they recommend a structured continuing education focus, he completed several national insurance certification programs (CPCU, ARM) on his own. He has taken both classroom courses and self-study courses. He keeps current through co-workers, e-mails, trade publications, CPE programs, and professional association meetings and conferences.

The primary factors that affect his CPE decision are cost, convenience, quality and alignment with his career goals. His criteria for CPE have primarily focused on courses that improve his knowledge base in relevant areas in which he practices. His strategy was to take CPE courses to make him more proficient in his practice area. Influences affecting his career were time constraints and peer relationships.

His critical incident involved a question from his insured regarding the use of independent contractors and the applicability of coverage under his commercial insurance policies. He researched several reference sources to determine the current criteria used to determine independent contractor status. He then contacted the insurer to see how the rating of the additional individuals (independent contractors) may affect the insured's premium costs and coverages. He then advised the insured of the risks from both a premium cost and coverage perspective, permitting the insured to make their own decision. His ability to manage the critical incident stemmed from his self-directed efforts. His actions comport with the first three stages (existing knowledge base, recognition of problem, reframing of problem) of Schön's five-stage reflective practitioner model.

IA#10

IA#10 is a male with a bachelor's degree in business. He is employed by an insurance broker with 9 employees. For the past 20 years he has been an insurance agent. Prior to his employment in the insurance field he was in retail for 7 years. His training has been on-the-job and the continuing education has been focused.

Although the agency provided no structured orientation, nor do they recommend a structured continuing education focus, he completed a national industry certification program (CLU) on his own. He has taken both classroom courses and self-study courses. He keeps current through co-workers, e-mails, trade publications, CPE programs, and professional association meetings and conferences.

The primary factors that affect his CPE decision are convenience and quality. His criteria for CPE have primarily focused on courses that improve his knowledge base in relevant areas in which he practices. His strategy was to take CPE courses to make him more proficient in his practice area. Influences on his career development were his motivation to learn, support of a mentor, and time constraints.

His critical incident involved explaining Medicaid eligibility requirements versus the purchase of a long term care partnership policy. He researched several reference sources to determine Medicaid eligibility and contacted several long term care insurers to compare products and premium costs. He then advised the insured of the savings and risks of relying on Medicaid versus the costs and advantages of purchasing the long term care partnership policy. He then presented the information recommending the purchase of the policy over the reliance on Medicaid. His ability to manage the critical incident

stemmed from his self-directed efforts. His actions comport with the first three stages

(existing knowledge base, recognition of problem, reframing of problem) of Schön's

five-stage reflective practitioner model.

RM#1

RM#1 is a female with a bachelor's degree in nursing and a juris doctorate

degree. She practiced law for 5 years before being recruited into the risk management

field. She has been employed as a risk manager for 7 years by a financial investment

firm. There are 7 employees in the risk management area. Her training has been on-the-

job and her continuing education has been focused. Although her employer provided no

structured orientation, nor do they recommend a structured continuing education focus,

she has completed several CPCU courses. She has taken both classroom and self-study

courses. She keeps current through co-workers, e-mails, trade publications, CPE

programs, and professional association meetings and conferences.

The primary factor that affects her CPE decisions is the quality of the program.

Her criteria for CPE have primarily focused on courses that improve her knowledge base

in areas relevant to the exposures of her organization. Her strategy was to take CPE

courses to make her proficient. Factors influencing her career development were support

from her employer including a mentor, time and family.

Her critical incident involved the request by a majority shareholder to construct an

excess personal lines transfer program for multi-generational members of the same

extended family. Unfamiliar with the request, she reviewed reference materials, contacted

her commercial lines broker, contacted the incumbent's personal lines underwriter, and

contacted an outside consultant. After corroborating information from multiple sources, she was able to place into effect the program to the satisfaction of the majority shareholder and his personal counsel. The program has been in effect for the past 3 years, resulting in the goals requested by the majority shareholder. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with all five-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions, evaluation) of Schön's reflective practitioner model.

RM#2

RM#2 is a female with a bachelor's degree in civil engineering and Professional Engineer (PE) certification. She is employed by an educational institution with 8 employees in the risk management area. Her 30-year career has been in various aspects of risk consulting. Although she completed structured training education upon entry to the field, since then her training has been primarily on-the-job. Her continuing education has been focused on risk management courses (CPCU, ARM). She has taken both classroom and self-study courses. She keeps current through co-workers, e-mails, trade publications, CPE programs, and professional association meetings and conferences.

The factors that affect her CPE decisions include time, convenience and quality of the program. Her criteria for CPE have primarily focused on courses that improve her knowledge base in areas relevant to the exposures of her organization. Her strategy was to take CPE courses to make her proficient. Factors that influenced her development were her motivation to learn, peer relationships and time constraints.

Her critical incident involved the need to develop a cyber risk best practices policy to manage the cyber risk/identity theft exposure of faculty and students. To

manage this incident she evaluated information from peer institutions and industry groups, contacted her insurance broker, contacted the institution's current insurer, and surveyed legal counsel. After corroborating information from multiple sources, she was able to place into effect a best practices program on cyber risks that has been implemented throughout the institution. The program is monitored and periodic revisions are made to ensure it meets program goals. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with all five-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions, evaluation) of Schön's reflective practitioner model.

RM#3

RM#3 is a male with a bachelor's degree in business administration. He is employed by an educational institution with 6 employees in the risk management area. He has been a risk manager for the past 11 years. Prior to being a risk manager, he was an insurance broker for 10 years. Although his employer provided no structured orientation, nor do they recommend a structured continuing education focus, he has completed the CPCU, ARM, and AAI programs. He has taken both classroom and self-study courses. He keeps current through co-workers, e-mails, trade publications, CPE programs, and professional association meetings and conferences.

The factors that affect his CPE decisions include cost, convenience and quality of the program. His criteria for CPE have primarily focused on courses that improve his knowledge base in areas relevant to the exposures of his organization. His strategy was to take CPE courses to make him proficient. Factors that influenced his development were his motivation to learn and peer relationships.

His critical incident involved the need to develop a risk management program to protect valuable horses that were donated to the institution by an alumnus. Unfamiliar with the issue, he contacted the institution's agricultural extension department to explore housing and maintenance of the horses. He then contacted his current insurance broker, several risk management peers, and specific trade associations. After corroborating information from multiple sources, he was able to place into effect a risk management program utilizing existing facilities on its campus and securing horse mortality and horse medical insurance. The program has been in effect for several years and to date it has met the institution's goals. His ability to manage the critical incident stemmed from his self-directed efforts. His actions comport with all five-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions, evaluation) of Schön's reflective practitioner model.

RM#4

RM#4 is a male with a bachelor's degree in industrial engineering. He is employed by a risk management consulting firm with over 100 employees. He has been a risk manager for the past 21 years. Although he completed structured training education upon entry to the field, his training since then has been primarily on-the-job. His continuing education has been focused on risk management courses (CPCU, ARM). He has taken both classroom and self-study courses. He keeps current through co-workers, e-mails, trade publications, CPE programs, and professional association meetings and conferences.

Factors that affect his CPE decisions are program quality and convenience. His criteria for CPE have primarily focused on courses that improve his knowledge base in

areas relevant to the exposures of his client. His strategy was to take CPE courses to make him proficient. The primary factors that influenced his development were his motivation to learn and relationships with his peers.

His critical incident involved the need to develop a loss control program for a trucking company that was experiencing a high frequency of accidents. He contacted the insurer to see what loss control efforts were in place, researched reference material on truck safety and analyzed loss runs by driver. In his research he noticed that many of the accidents were by recently hired drivers. He recommended reviewing the hiring and training practices including remedial training for recently hired drivers. After one year of implementation, there was a reduction in both loss frequency and loss severity. His ability to manage the critical incident stemmed from his self-directed efforts. His actions comport with all five-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions, evaluation) of Schön's reflective practitioner model.

RM#5

RM#5 is a male with a bachelor's degree in accounting. He is employed by an educational institution with 2 employees in the risk management area. He has been a risk manager for 3 years. Prior to being a risk manager, he was in the finance department for 25 years with the same institution. His training has been primarily on-the-job although he has attended some seminars. He keeps current through e-mails, trade publications, and CPE programs. He also relies heavily on his current insurance agent.

The factor that affects his CPE decision is program quality. His criteria for CPE have primarily focused on courses that improve his knowledge base in areas relevant to

the exposures of his organization. His strategy was to take CPE courses to make him proficient. The primary factor that influenced his developed was his motivation to learn.

His critical incident involved the request from the institution to open up the insurance program to bid by insurance agents through a request for proposal process. Knowing that the process would be fraught with political overtones from alumni insurance agents, an outside consultant was hired to avoid/minimize the appearance of bias in the selection process. The request for proposal was publicized and several alumni insurance agents submitted proposals including some who were substantial contributors to the institution. After analyzing each proposal, an insurance agent was selected. Although premium costs and coverages were not significantly different from the incumbent insurance program, a bigger concern was the possible effect on alumni donations from the insurance agents who were not chosen by the institution to write the institution's insurance. Although this is being monitored, no data is available to confirm either a positive or negative effect on contributions. His ability to manage the critical incident stemmed from his self-directed efforts. His actions comport with the first four-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions) of Schön's reflective practitioner model.

RM#6

RM#6 is a male with a bachelor's degree in business administration. He is employed by an educational institution with 5 employees in the risk management area. He has been a risk manager for the past 10 years. Prior to being a risk manager, he was involved in risk consultant with an insurer for 10 years.

Although he completed structured training education upon entry to the field,

since then his training has been primarily on-the-job. His continuing education has been focused on risk management courses (CPCU, ARM). He has taken both classroom and self-study courses. He keeps current through co-workers, e-mails, trade publications, CPE programs, and professional association meetings and conferences.

The factors that affect his CPE decisions include cost, convenience and quality of the program. His criteria for CPE have primarily focused on courses that improve his knowledge base in areas relevant to the exposures of his organization. His strategy was to take CPE courses to make him proficient. Factors that influenced his development were his motivation to learn and peer relationships.

His critical incident involved the need to develop a risk management study on the exposures of setting up a branch campus outside the U.S. To manage this incident, he contacted his insurance broker, evaluated information from peer institutions, and surveyed legal counsel to gauge their expertise on this subject. After corroborating information from multiple sources, he was able to finalize a study pinpointing the advantages and disadvantages from a risk management perspective. The program study was presented to the university. His ability to manage the critical incident stemmed from his self-directed efforts. His actions comport with the first four-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions) of Schön's reflective practitioner model.

RM#7

RM#7 is a female with a bachelor's degree in business and a juris doctorate. She practiced law for 7 years before being recruited into the risk management field. She has been employed as a risk manager for 1 year by a real estate investment firm with 5

employees in the risk management area. Her training has been on-the-job and her continuing education has been focused courses relevant to her job. Although her employer provided no structured orientation, nor do they recommend a structured continuing education focus, she has completed two CPCU courses. She has taken both classroom and self-study courses. She keeps current through co-workers, e-mails, trade publications, CPE programs and professional association meetings and conferences.

The factor that affects her CPE decision is program quality. Her criteria for CPE have primarily focused on courses that improve her knowledge base in areas relevant to the exposures of her organization. Her strategy was to take CPE courses to make her proficient. The primary factors that influenced her development were her motivation to learn, peer relationships and time.

Her critical incident involved the request to make a presentation to senior management on the organization's risk management program. Relatively new in her position, she reviewed the organization's assets, liabilities, and potential exposures, contacted her current insurance broker, reviewed several risk management references and with the aid of several peers, formulated the presentation. She also researched plausible questions that may be asked. The presentation proceeded without any disruption and was favorably received by senior management. Although the results are being monitored, no data is available to confirm either a positive or negative effect on the presentation. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with the first four-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions) of Schön's reflective practitioner model.

RM#8

RM#8 is a male with a bachelor's and master's degree in business administration. He is employed by a small manufacturer company and is the sole employee in the risk management area. He has been a risk manager for the past 3 years. Prior to being a risk manager he was an accountant in the finance department for 6 years with the same manufacturer. His training has been primarily on-the-job although he has attended some insurance and risk management seminars. He keeps current through e-mails, trade publications, and CPE programs. He also relies heavily on his current insurance agent.

The factor that affects his CPE decision is program quality. His criteria for CPE have primarily focused on courses that improve his knowledge base in areas relevant to the exposures of his organization. His strategy was to take CPE courses to make him proficient. The primary factor that influenced his development was his motivation to learn a new job.

His critical incident involved the need to reduce workers compensation costs. Discussions with his insurance agent did not result in any meaningful premium savings. Searching the workers compensation manual, he discovered his firm was eligible for a 5% premium savings if his firm instituted a certified safety committee. Implementation required that committee members complete safety training and maintain records, including meeting agendas and minutes. Successful compliance resulted in an annual savings of 5% in workers compensation premiums, and possible future additional savings due to a reduction in workplace accidents. The risk manager also changed insurance agents due to this substantial oversight. His ability to manage the critical incident

stemmed from his self-directed efforts. His actions comport with all five-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions, evaluation) of Schön's reflective practitioner model.

RM#9

RM#9 is a female with a bachelor's and master's degree in business. She is employed by a large manufacturing company with over 50 employees in the risk management area. She has held various risk management positions in her 25-year career. Her training has been on-the-job and her continuing education has been focused courses relevant to her job. Although her employer provided no structured orientation, nor do they recommend a structured continuing education focus, she has completed the CPCU and ARM programs. She has taken both classroom and self-study courses. She keeps current through co-workers, e-mails, trade publications, CPE programs, and professional association meetings and conferences.

Factors that affect her CPE decisions are program quality and convenience. Her criteria for CPE have primarily focused on courses that improve her knowledge base in areas relevant to the exposures of her organization. Her strategy was to take CPE courses to make her proficient and to complete professional certification programs. The primary factors that influenced her development were her motivation to learn and support from mentors.

Her critical incident involved the need to find a way to manage a 300% increase in the organization's self-insured retention on its general liability insurance. Her goal was to implement an off-shore captive in Bermuda that met the IRS regulation for premium

deductibility and at the same time pay the self-insured retention losses. To initiate the process she contacted a captive consultant, an actuary, a U.S. and Bermudan law firm, and a captive manager to perform a feasibility study. The end result was the implementation of a single–parent captive (insurance company formed to finance the risks of its owners) that met the IRS regulation for premium deductibility and at the same time enabled the corporation to pay its self-insured retention losses. Although there were initial and ongoing management costs, the overall effect of the captive insurance company has resulted in significant savings to the parent organization. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with all five-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions, evaluation) of Schön's reflective practitioner model.

RM#10

RM#10 is a female with a bachelor's degree in business. She is employed by a financial services firm with 2 employees in the risk management area. She has been a risk manager for 3 years and worked in the human resources department of the same organization for 7 years. Her training has been on-the-job and her continuing education has been focused courses relevant to her job. Her employer provided no structured orientation, nor do they recommend a structured continuing education focus. She has taken both classroom and self-study courses. She keeps current through co-workers, e-mails, trade publications and CPE programs.

Factors that affect her CPE decisions are program quality and convenience. Her

criteria for CPE have primarily focused on courses that improve her knowledge base in areas relevant to the exposures of her organization. Her strategy was to take CPE courses to make her proficient. The primary factors that influenced her development were her motivation to learn and support from her employer.

Her critical incident involved the need to find a way to reduce the increase costs of her organization's medical insurance. Although the organization currently has in effect a high deductible medical plan, her goal was to implement a formal workplace wellness program to reduce costs related to chronic illnesses. Specific attempts would be made to improve healthy eating, fitness, smoking cessation, workplace safety, and provide coaching and counseling. To initiate the process she contacted her current insurance broker, current health insurer, a workplace consultant, and senior management to perform a feasibility study. The end result was the implementation of a formalized workplace wellness program that has resulted in substantial improvements in employee health as measured by health improvements (weight reduction, smoke cession, etc) and reduced sick days. Health care utilization was also reduced. Although there were initial and ongoing management costs, the overall effect of the wellness program was a healthier workforce and significant savings in medical expenses. Her ability to manage the critical incident stemmed from her self-directed efforts. Her actions comport with all five-stages (existing knowledge base, recognition of problem, reframing of problem, generation of new solutions, evaluation) of Schön's reflective practitioner model.

VITA

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EDUCATION:

2000 - 2009	The Pennsylvania State University - D.Ed.
1998 - 2000	The Pennsylvania State University - M.Ed.
1970 - 1975	Robert Morris University - B.S.B.A.

PROFESSIONAL CERTIFICATIONS:

1987 - 1990	The American College - Chartered Life Underwriter (CLU)
1983 - 1987	The American Institute for CPCU - Chartered Property Casualty Underwriter (CPCU)

PROFESSIONAL EXPERIENCE:

1991 – Present	THE MAGELLAN GROUP, INC. - President
1978 - 1991	Republic Insurance Group - District Manager
1975 - 1978	Transamerica Insurance Company - Marketing Representative

PUBLICATIONS:

Kuhne, G. W. & Krauss, G.E. (2007). *Continuing professional education*. In M.G. Moore (Ed.), Handbook of Distance Education (pp. 531-542). Mahwah, New Jersey: Lawrence Erlbaum Associates.

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