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MODEL FOR MEETING CONTINUING EDUCATION

NEEDS OF OHIO INSURANCE AGENTS

DISSERTATION

Presented in Partial Fulfillment of the Requirements for
the Degree Doctor of Philosophy in the Graduate
School of The Ohio State University

By

Alan Cranston Williams, B.Sc., M.A.

* * * * *

The Ohio State University
1973

Approved by

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Adviser
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FIELDS OF STUDY

Adult Education
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<table>
<thead>
<tr>
<th>TABLE OF CONTENTS</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACKNOWLEDGMENTS</td>
<td>ii</td>
</tr>
<tr>
<td>VITA</td>
<td>iii</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>vi</td>
</tr>
<tr>
<td>Chapter</td>
<td></td>
</tr>
<tr>
<td>I. INTRODUCTION</td>
<td>1</td>
</tr>
<tr>
<td>II. RATIONALE FOR STUDY</td>
<td>20</td>
</tr>
<tr>
<td>III. METHODOLOGY</td>
<td>28</td>
</tr>
<tr>
<td>IV. ANALYSIS OF DATA</td>
<td>38</td>
</tr>
<tr>
<td>V. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS</td>
<td>103</td>
</tr>
</tbody>
</table>

APPENDIX

A ............................................. 135
B ............................................. 137
**LIST OF TABLES**

<table>
<thead>
<tr>
<th>Table</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Percentage Return of Questionnaire by Association</td>
<td>36</td>
</tr>
<tr>
<td>2. Proportion of Female Agents within Total Respondent Group</td>
<td>40</td>
</tr>
<tr>
<td>3. Age Groupings of Agents by Agent Association</td>
<td>41</td>
</tr>
<tr>
<td>4. Proportion of Married Agents within Total Respondent Group</td>
<td>42</td>
</tr>
<tr>
<td>5. Agents in Standard Metropolitan Statistical Areas of Over 225,000 Population with Expanding Growth Patterns</td>
<td>44</td>
</tr>
<tr>
<td>6. Study of Values Mean Scores for Insurance Agents and the Collegiate General Norms</td>
<td>46</td>
</tr>
<tr>
<td>7. Study of Values Mean Scores for Insurance Agents with College Degrees and the Collegiate General Norms</td>
<td>48</td>
</tr>
<tr>
<td>8. Very Distinctive (Outside Expanded Normal Range) Study of Values Scores</td>
<td>49</td>
</tr>
<tr>
<td>9. Respondents Not Returning Study of Values (by Age Group)</td>
<td>51</td>
</tr>
<tr>
<td>10. Degree or Designation Holders Not Returning Study of Values (by Association)</td>
<td>53</td>
</tr>
<tr>
<td>11. Respondents Participating in Community Continuing Education: Numerical Values on Study of Values Economic Factor</td>
<td>54</td>
</tr>
<tr>
<td>12. Respondents Participating in University Continuing Education: Numerical Values on Study of Values Economic Factor</td>
<td>56</td>
</tr>
<tr>
<td>13. Persons Used for Comparison by Insurance Agents with CPCU/CLU Designations when Evaluating Their Own Professionalism</td>
<td>58</td>
</tr>
<tr>
<td>14. Persons Used for Comparison by Insurance Agents with University Degrees when Evaluating Their Own Professionalism</td>
<td>60</td>
</tr>
<tr>
<td>15. Summary Reference Showing Persons Used for Comparison by Insurance Agents when Evaluating Their Own Professionalism</td>
<td>62</td>
</tr>
</tbody>
</table>
# LIST OF TABLES (Continued)

<table>
<thead>
<tr>
<th>Table</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>16. Persons Used for Comparison by Insurance Agents Living in Rural Communities when Evaluating Their Own Professionalism</td>
<td>65</td>
</tr>
<tr>
<td>17. &quot;Quality of Service&quot; as a Characteristic of an Agent's Self-Perception of Professional Status</td>
<td>66</td>
</tr>
<tr>
<td>18. &quot;Productivity&quot; as a Characteristic of an Agent's Self-Perception of Professional Status</td>
<td>68</td>
</tr>
<tr>
<td>19. &quot;Effort&quot; as a Characteristic of an Agent's Self-Perception of Professional Status</td>
<td>69</td>
</tr>
<tr>
<td>20. Question 10 Responses of Respondents Indicating 4 or Lower on Question 19a</td>
<td>70</td>
</tr>
<tr>
<td>21. Participation in Church Events During 12-Month Period Prior to Study (by Designation or Degree Holders)</td>
<td>72</td>
</tr>
<tr>
<td>22. Number of Days Per Week Respondent Involved with Family-Oriented Activities (by Designation or Degree Holders)</td>
<td>73</td>
</tr>
<tr>
<td>23. Agents' Perception of the Importance of Keeping Abreast of Change in Insurance</td>
<td>74</td>
</tr>
<tr>
<td>24. Agents' Perception of the Importance of Keeping Abreast of Change in Areas Closely Related to Insurance, Remote to Insurance, and Non-Insurance</td>
<td>76</td>
</tr>
<tr>
<td>25. Insurance Agents' Perceived Topical Priorities for Continuing Education Programs</td>
<td>78</td>
</tr>
<tr>
<td>26. Preferences for Continuing Education Topics by Degree or Designation: Topic--New Insurance Coverage, Contracts, or Policies</td>
<td>79</td>
</tr>
<tr>
<td>27. Preferences for Continuing Education Topics by Degree or Designation: Topic--New Approach or Better Understanding of Existing Policy or Coverage</td>
<td>80</td>
</tr>
<tr>
<td>28. Preferences for Continuing Education Topics by Degree or Designation: Topic--Agency Management Concepts</td>
<td>81</td>
</tr>
<tr>
<td>29. Preferences for Continuing Education Topics by Degree or Designation: Topic--New Insurance Legislation or Regulations</td>
<td>82</td>
</tr>
<tr>
<td>Table</td>
<td>Description</td>
</tr>
<tr>
<td>-------</td>
<td>-------------</td>
</tr>
<tr>
<td>30.</td>
<td>Preferences for Continuing Education Topics by Degree or Designation: Topic—How to Sell Better (or More)</td>
</tr>
<tr>
<td>31.</td>
<td>Preferences for Continuing Education Topics by Degree or Designation: Topic—Panel of Agents Discussing &quot;How We Do It&quot;</td>
</tr>
<tr>
<td>32.</td>
<td>Preferences for Continuing Education Topics by Degree or Designation: Topic—Expert Presentation of Economic Theories</td>
</tr>
<tr>
<td>33.</td>
<td>Summary of Insurance Agent Preference Rankings for Continuing Education Topics by Degree or Designation (4.0 Scale)</td>
</tr>
<tr>
<td>34.</td>
<td>Comparison of Life and Non-Life Agents on Perceived Educational Need for a Continuing Education Program on &quot;How to Sell Better (or More)&quot;</td>
</tr>
<tr>
<td>35.</td>
<td>Comparison of Life and Non-Life Agents on Perceived Educational Need for a Continuing Education Program Involving Other Agents Telling &quot;How We Do It&quot;</td>
</tr>
<tr>
<td>36.</td>
<td>Questionnaire—Suggested Areas of Concern about which Agents Desire Greater Understanding</td>
</tr>
<tr>
<td>37.</td>
<td>Agents' Self-Perceived Educational Needs in Insurance</td>
</tr>
<tr>
<td>38.</td>
<td>Comparison of Life and Non-Life Agents on Perceived Educational Need for Continuing Education Programs on Risk Management</td>
</tr>
<tr>
<td>39.</td>
<td>Agents' Self-Perceived Educational Needs Outside Insurance</td>
</tr>
<tr>
<td>40.</td>
<td>Influence of &quot;Out-of-Pocket&quot; Costs on Agent Attendance at Continuing Education Programs (Designation or Degree Holder)</td>
</tr>
<tr>
<td>41.</td>
<td>Influence of &quot;Out-of-Pocket&quot; Costs on Agent Attendance at Continuing Education Programs (Rural Type Community)</td>
</tr>
<tr>
<td>42.</td>
<td>Model Showing the Utilization of Continuing Education as the Integral Link in the Realization of Professional Status for Insurance Agents</td>
</tr>
<tr>
<td>42.</td>
<td>Population Sample Data</td>
</tr>
</tbody>
</table>
CHAPTER I
INTRODUCTION

In the book *Future Shock*, Alvin Toffler observes:

The disturbing fact is that the vast majority of people, including educated and otherwise sophisticated people, find the idea of change so threatening that they attempt to deny its existence. Even many people who understand intellectually that change is accelerating, having not internalized that knowledge, do not take this critical social fact into account in planning their own personal lives.¹

One of the characteristics of American society is its rapid rate of change. Meetings of all sizes, and descriptions are held to discuss (and supposedly to gain insight into how to cope with) the "challenge" of change. Yet, as Toffler postulates, the majority of adults do not internalize these insights to which they are intellectually exposed. Perhaps of even greater significance is the Toffler statement that educated people typically do not consciously plan for change in their personal lives.

Technological innovation, research, specialization, and improved communication have all contributed to a nearly overwhelming pace of change. Educational institutions centuries ago accepted the responsibility for the preservation of knowledge. More recently they accepted the challenge to develop applied knowledge, and new knowledge. Preservation was a relatively constant task before the knowledge explosion. Application was a relatively easy task before the explosion of technology. And, the development of new knowledge was a relatively stable task—when

social change was slow. Now, the pace of change is overwhelming to older adults unable to assimilate the multi-dimensional concept escalation; overwhelming to younger adults not yet fully cognizant of inabilities to define or understand conceptual parameters.

So swiftly (has) our old agrarian civilization passed away that Lincoln, Grant, and even Cleveland would feel bewildered in the America of today. Indeed many members of the older generation now living experience a sense of bewilderment. And for the most part those of younger years who feel at home in this world really do not realize what kind of a world it is. They have experienced no other.²

Change, and the accelerating rate of change, tend to emphasize the need for the continuing education of adults. The typical adult, having completed or terminated his formal education, must rely on some other means of learning to adapt to and accept change.

What a man succeeds in perceiving in society and what he fails to see, what immediate tasks he sets as his goal, and the ends for which he organizes himself and society, depend on natural selection. He rationalizes and suppresses not in terms of his own whims, but rather according to adaptations and necessities, individual and collective, which in their turn are not created by the people involved. Social processes, controlled by the understanding on the one hand and intellectual achievements, regulated by social processes on the other, exist side by side. At one moment man has the upper hand, and at another human understanding bows to the actual social situation.³

Toffler's admonition concerning society's failure to plan for accelerating change provides a major challenge for Adult Educationists.  


Implicit is the recognition that although Continuing Education courses can provide the potential means for accomplishment, adults typically do not purposely project themselves into learning environments for the enhancement of their ability to cope with accelerating societal changes. The method for meeting this challenge is not yet clear, although it is a critical problem demanding priority treatment. In examining the question, "What strategy is more effective in bringing about change?", it is illuminating to look at what is perhaps our country's most difficult, sustained attitude-behavior problem, racial attitudes. In examining this issue, Harvard's Thomas Pettigrew asserts that the existing evidence and research indicate that enforced behavior change is generally more effective in changing attitudes than persuasion. He concludes, "Persuade people to be less prejudiced. . . and then their intergroup behavior will improve. To be sure, this sequence is sometimes effective, but the preponderance of social psychological evidence attests to the greater efficacy of the opposite approach. Behaving differently is more often the precursor to thinking differently."  

Another aspect of coping with change is the tolerance of human beings to the dissonance of uncertainty. As Frank has stated:

As members of a changing social order we have been compelled to encompass in our own individual lives a range of incongruities, discrepancies and conflicts that are testing our human capacity to survive as personalities. How much ambiguity, contingency, ambivalence, confusion and conflict can we endure without being individually destroyed or without destroying our social order is a very pressing question today. What can we do, if self-consciously

---

aware and courageously prepared, we undertake to re-
new our disintegrating culture and to reorient our
confused social order guided by our enduring goal
values, accepting this immense task as our share in
the never-ending search to make living more orderly,
more significant and fulfilling of human dignity?
... Thus an identifiable individual person will al-
ternately, if not simultaneously, utilize economic,
political, legal, social and other patterns, includ-
ing deviant modes, according to the time, place the
strategy and tactics of his life career, the ever
shifting coalition and conflicts in his varied rela-
tions, etc.5

Lewin, in his pioneer work in change, identified three phases of
the change process—unfreezing, changing, and refreezing.6

**Unfreezing.** The aim of unfreezing is to motivate and make the in-
dividual or group ready to change. It is a "thawing out" process where
the forces acting on an individual are rearranged so now he sees the
need for change. According to Schein, some elements that unfreezing
situations seem to have in common are: (1) the physical removal of the
(individual being changed) from his accustomed routines, sources of in-
formation and social relationships; (2) the undermining and destruction
of all social supports; (3) demeaning and humiliating experience to help
the (individual being changed) to see his old self as unworthy and thus
to be motivated to change; (4) the consistent linking of reward with
willingness to change and of punishment with unwillingness to change.7

---

5 Lawrence K. Frank, "Fragmentation in the Helping Profession," in
Warren G. Bennis, Kenneth D. Benne, and Robert Chin (eds.), *The Planning

6 Kurt Lewin, "Frontiers in Group Dynamics: Concept, Method and
Reality in Social Science; Social Equilibria and Social Change," *Human

7 Edgar H. Schein, "Management Development as a Process of Influ-
ence," in David R. Hampton (ed.), *Behavioral Concepts in Management* (Bel-
In brief, unfreezing is the breaking down of the mores, customs, and traditions of an individual—the old ways of doing things—so he is ready to accept new alternatives.

**Changing.** Once the individual has become motivated to change, he is now ready to be provided with new patterns of behavior. This process is most likely to occur by one of two mechanisms: identification and internalization. Identification occurs when one or more models are provided in the environment from whom an individual can learn new behavior patterns by identifying with them and trying to become like them. Internalization occurs when an individual is placed in a situation where new behaviors are demanded of him if he is to operate successfully in that situation.

**Refreezing.** The process by which the newly acquired behavior comes to be integrated as patterned behavior into the individual's personality and/or ongoing significant emotional relationship is referred to as refreezing. As Schein contends, if the new behavior has been internalized while being learned, "this has automatically facilitated refreezing because it has been fitted naturally into the individual's personality. If it has been learned through identification, it will persist only so long as the (individual being changed's) relationship with the original influence model persists unless new surrogate models are found or social support and reinforcement is obtained for expressions of the new attitudes."  

---


9 Schein, *op. cit.*, p. 112.
It is apparent that change is of major concern to our present-day society. Continuing Education is an integral part of the solution to this concern. Emphasis of the importance of Continuing Education can be made by reference to the temporal situation whereby the typical adult devotes 12 to 16 years to formal education (and change), but after age 22 he has a life expectancy of 45 years for Continuing Education (and change). Continuing Education, however, must not be expected to be the panacea in society's attempt to cope with change.

Amitai Etzioni, Professor of Sociology at Columbia University recently cautioned:

What is becoming increasingly apparent is that to solve social problems by changing people is more expensive and usually less productive than approaches that accept people as they are and seek to mend not them but the circumstances around them...of the few effective and efficient ways in which people can be basically remade lies in a total and voluntary reconstruction of their social environment... Education will become more effective when it works together with other societal changes—which, of course, means that, by itself, (education) is not half so powerful as we often assume.10

Situation Relevant to the Problem

Adult education is a process through which persons no longer attending school on a regular, full-time basis undertake activities with the conscious intention of bringing about changes in information, knowledge, understanding, skills, appreciation, and attitudes...11

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11 A.A. Liveright, A Study of Adult Education in the United States (Boston, Mass.: Center for the Study of Liberal Education for Adults, 1968).
Business organizations long have been involved in adult education although usually the term "training" is applied to the involvement. Citing the above statement by Liveright, Nadler comments in the 1970 Handbook of Adult Education:

A trainer would want to add: to make the person more effective on the job. (However, employers are recognizing that to make a person effective on his job may require more than job-related training.)

Kenneth Haygood writing in the 1970 Handbook of Adult Education states:

Because continuing professional education receives unquestioned acceptance as an appropriate university function, few of the issues raised about non-credit activities are applied to this area. In most cases, the professional associations are involved in the planning of programs, which helps to assure that the offerings are of high quality and appropriate to the needs of the profession. On the other hand, because continuing professional education programs are often highly specialized, institutions of higher education need to be concerned about the liberal education aspects of their offerings.

These two references have particular significance for the Adult Educationist working within the insurance community. Should persons with considerable insurance expertise and subscribing to high ethical standards be classified as professionals? Can it follow that continuing education in insurance is continuing professional education?

It would be accurate to report that insurance is more commonly thought of as a business (although one still hears reference to the


insurance "industry"). Nadler's agreement that "to make a person effective on his job may require more than job-related training" is especially important because in addition there is the assertion that employers recognize this to be true.

If insurance is a business, continuing education becomes a factor in organizational efficacy and individual participation in insurance. Continuing education is evaluated in terms of enhancement of the organization. Conversely, if insurance is conceptualized as a profession, continuing insurance education becomes the responsibility of the individual and evaluation is in terms of the individual's relative standard of competence and dedication to the profession.

The concept of insurance as a profession, with continuing education an important aspect of professionalism, has been advanced by others. The American Society of Chartered Life Underwriters requires that its members pledge themselves to a "Guide to Professional Conduct" which includes:

4. I shall continue to study and to improve my technical competency.

5. I shall keep abreast of changing conditions and legislation which may affect the financial plans of the insuring public and keep my clients informed of such changes as relate to them.

Clapp has stated:

Education is truly the key to professionalism. It is also important to look at education as a continuing process.\(^\text{14}\)

Overman has stated:

\(^\text{14}\)Wallace L. Clapp, Jr., Rough Notes Magazine (December, 1965), p. 81.
improved technical capacity coupled with high moral character would seem to be vital characteristics for a professional man in insurance.\textsuperscript{15}

It appears two equally critical educational needs may exist for all persons engaged in an insurance career. There is the need to maintain technical proficiency and the need to maintain social relevancy in a changing society. Viewing insurance as a profession, the first need is not unique to insurance. In the 1971 \textit{Ohio State Law Journal}, Norris Darrell, President of the American Law Institute, wrote:

Despite the greatly increased interest in continuing professional education that has developed during recent times, a vast number of practicing lawyers most in need of continuing legal education still fail to seek it, and I suspect this may be true also of other professions.\textsuperscript{16}

There are men and women in insurance who pursue vigorous programs of self-study. There are many others, however, who simply lack the motivation—the compelling need to become better equipped—especially if it costs money, takes time, and interrupts the regular routine.

Mr. Darrell offers hope for the legal profession:

In the legal profession, motivation of practitioners may well be stimulated by the recent adoption by the American Bar Association and an increasing number of states of a new Code of Professional Responsibility (or rules of ethical conduct), which expressly codifies the rule that "A Lawyer Should Represent a Client Competently" and which emphasizes the importance of continuing legal education. Motivation would be stimulated even more by adoption of a policed requirement that a professional practitioner

\textsuperscript{15}Edwin S. Overman, \textit{The Professional Concept and Business Ethics} (Bryn Mawr, Pa.: The American Institute for Property and Liability Underwriters), p. 94. Mimeographed, undated.

must continue his professional education as a condition to continuing his license to practice.\textsuperscript{17}

There is some interest within the insurance community to adopt continuing education requirements as a condition for continuance of the state insurance agent license.

One writer (who apparently still views insurance as an "industry") commented on this duality of educational needs:

There is now a sizable body of agents who are attempting to upgrade the industry and its representatives in the eyes of the public. Fortunately, through educational efforts, such as the Chartered Life Underwriter program of the American College of Life Underwriters, considerable emphasis is being placed on product knowledge and some stress is now placed on agents' familiarity with human relations—a shift of emphasis to the needs of the public, rather than that of the salesman.\textsuperscript{18}

 Appropriately, the writer concluded by expressing doubts as to whether contemporary training and education efforts are adequate to keep pace with the increasing sophistication and expectations of a more educated and articulate public.

Maintaining social relevancy in a changing society does not necessarily require the person pursuing a career in insurance to forego his beliefs and values of earlier years. What is appropriate to note is that there are advocates of conservatism as well as of change and that what is constancy for one person may mean change to another. As was stated over two decades ago by Barnett:

\begin{flushleft}
\textsuperscript{17}\textit{Ibid.}
\end{flushleft}
Although conservatism is usually thought of as a reaction against new ideas... the situation may be reversed and conservatism may itself take the initiative and become a proselytizing force that demands change by nonconformists.\footnote{19}

Among other well established principles of adult education is one which states that the adult learner should be involved in planning educational experiences of which he is to be a part.\footnote{20} This involvement usually results in higher motivation and thus more active interest on the part of the adult since his experience has been recognized and utilized.

The Ohio State University has offered insurance continuing education opportunities since the late 1940's. While the content and structure for some past educational programs have been formulated with the assistance of business advisory committees, these committees typically saw their role as one of prescribing for the intended participants less up-to-date and knowledgeable than themselves; they did not purposely reflect upon their own needs as potential participants.

Data about the continuing education needs of insurance agents, as seen by them, is beneficial to any educational agency directly involved in presenting continuing education courses or programs for insurance agents. These data, accurately appraising the educational needs of insurance agents, will facilitate the formulation of on-going long-range continuing education efforts of significant and meaningful content and character.


While seeking to cope with change, the agent is expected to perform an "underwriting" function generally accepted as mandatory to the concept of insurance. Bickelhaupt states that underwriting is "the selection and rating of risks which are offered to an insurer. . . . selection implies that there are some acceptances and some rejections." In the performance of this underwriting function, which is shared with a home office or branch office underwriter, the agent is required to exercise JUDGMENT regarding the most desirable clientele to seek out, to accept, and to retain. The agent's personal value system significantly impinges upon this JUDGMENT.

Concomitant is the Arsenberg and Niehoff assertion that "...most instincts are now recognized as being the results of specific cultural training. . . . when the term 'instinctively' or 'naturally' is used to describe a human characteristic, it is a product of cultural training and. . . . definitely subject to change." 22

General Questions

This study was conceived to answer the question of whether there is a relationship between an individual's value system and his identifiable educational needs. The ability to couple established educational needs with recognized individually held social values is of singular significance to persons involved in planning and conducting continuing education efforts. To be able to predict, and enhance, the individual agent's


propensity toward involvement in continuing education permits fulfillment by the agent of a commitment to professionalism.

Are insurance agents different from people in general? The Johnstone and Rivera Volunteers for Learning: A Study of the Educational Pursuits of American Adults provides substantial data on the general population. For example, according to the Volunteers for Learning study, the "typical" adult education participant might be described as follows:

The participant is just as often a woman as a man, is typically under forty, has completed high school or better, enjoys an above-average income, works full-time and most often in a white-collar occupation, is typically white and Protestant, is married and a parent, lives in an urbanized area (more likely in the suburbs than in a large city), and is found in all parts of the country, but more frequently on the West Coast than would be expected by chance.

The instrument designed to secure data for this study included questions of a demographic character to permit comparison between the Johnstone and Rivera study and this study's survey respondents. Personal data included sex, age, and marital status. Community data included size and type, growth pattern, and economic and social characteristics.

The survey instrument sought to discern the respondent's professional commitment to insurance through establishment of years of earning a living as an insurance agent; membership in Ohio Association of Insurance Agents, Ohio Association of Life Underwriters, or Ohio Association of Mutual Insurance Agents; Chartered Property Casualty Underwriter


24 Ibid., p. 78.
(CPCU) or Chartered Life Underwriter (CLU) designations; university degrees; university continuing education involvement; and other adult education activities. Recognizing that the agent's own perception of professionalism would be influenced by associates' perception—or achievement—of professional status, identity of the persons used for comparison was established. A key inquiry demanded of the respondents required selection from a list of nine areas of concern those which would improve ability to function as a professional agent. None of the areas of concern specifically dealt with insurance concepts or techniques.

Significant motivational differences may exist between the salaried agent and the commissioned agent. The salaried agent's involvement in continuing education represents essentially an employer sanctioned trade-off of time. The commissioned agent often perceives an apparent directly competitive relationship between time allocation and potential income. The agents in this study are predominantly in the latter category.

What are insurance agents' self-perceived educational needs? Whether the question is viewed from the perspective of continuing insurance education; or, continuing education for insurance agents' the validity of seeking self-perceived educational needs is well established. It was considered pertinent to the study to encourage the agents to indicate priorities between self-perceived insurance educational needs and self-perceived non-insurance educational needs. The respondents were forced to apply self-selected criteria in determining a non-insurance educational need as contrasted with an insurance educational need.

In gathering data, the Allport-Vernon-Lindzey Study of Values self-administered test was utilized to measure the dominant values held by
the respondents. The resulting profiles of values produced included the theoretical, economic, aesthetic, social, political, and religious. That a relationship exists between held values and educational needs was a significant hypothesis which lead to the undertaking of this study.

To generate data of practical application, the respondents were provided the opportunity to determine the relevancy of various categories of educational experiences—as they perceived their own educational needs. The responses of individuals when indicating self-needs are not necessarily similar to their responses when asked to prescribe for the valid educational needs of other agents. A basic question for this study was determining the ability of agents to articulate their own educational needs. It was hypothesized that participation in continuing education increases an individual's ability to perceive actual educational needs and when coupled with the opportunity to become involved in planning to meet those needs, results in increased continuing education participation.

Objectives of the Study

Acquiring data accurately appraising the educational needs of insurance agents, from the perspective of the agents, facilitates the formulation of profluent long-range continuing education efforts of significant and meaningful content for agents. It was an objective of this study to generate such data for analysis in order to develop a model plan for the continuing education of insurance agents. It was also an objective of this study to hypothesize priority educational needs of insurance agents based on the uniformity (or lack of uniformity) of the survey responses from the agents.
In the broadest sense, insurance continuing education should be expected to perform seven specific functions. Briefly stated these are:

(1) It should train newcomers to the business in the basic concepts of insurance. Just as Adult Basic Education (ABE) is needed for those adults at a disadvantage in attempting to function in today's society, the novice to insurance needs help in obtaining basic understandings and skills.

(2) It should afford the insurance agent opportunities to keep current. With the explosion of new knowledge, it is difficult just "keeping-up."

(3) It should afford the professional insurance agent the opportunity to upgrade his competencies. Football players often practice the rudiments of blocking and tackling to gain fresh insights into everyday procedures. The practicing agent also needs the opportunity for such experience.

(4) It should afford the professional insurance agent the opportunity for education to acquire new skills. Professional advancement usually requires the ability to perform in some area of expertise previously not developed.

(5) It should offer the insurance agent opportunities for retraining in lost skills. Knowledge of certain forms of insurance, if not utilized, is soon forgotten or becomes obsolete.
(6) It should offer insurance agents opportunities for a broadening of the professional base—to learn about societal developments, other disciplines, and professional and public responsibilities.

(7) It should offer the insurance agent opportunities to develop high competence in an area of specialization.

Continuing education under the aegis of a trade association can efficaciously accomplish functions (2) and (6) where the base of insurance interest is fairly broad. Companies often consider function (1) to be within their province; although recently, trade associations have demonstrated an ability to perform this function also.

Periodical literature, books, and cassette packaged audio-tapes are superb media for a self-study approach to performing function (2). Practitioners, especially those involved in bringing about new developments in insurance, are logical candidates for presenting these developments to their fellow practitioners.

Educational units with personnel skilled in the adult learning process are indicated for the satisfactory performance of functions (3), (4), (5), and (7). These functions are more demanding in terms of time required, analysis involved, program structuring, preparation of written materials, and teaching.

Another objective of the study involved the development of affirmation for professional continuing insurance education. Studies have been conducted relative to the involvement of medical and law schools in providing viable continuing medical education and continuing legal education. Absence of professional school status for university-level
insurance study presents a formidable obstacle. Further progress in the
development of ethical and performance standards for holders of the CLU
and CPCU designations--including expulsions for malpractice--eventually
may bring about the evolution of insurance as a profession. It was an
objective of this study to determine differences between agents with
CPCU/CLU designations and business and non-business degrees regarding
educational needs and professional perceptions.

It was an objective of this study to develop a visual model to
assist the reader in a conceptualization of the important role of con­tinuing education in the realization of professional status for insur­ance agents.

It was an objective of this study to secure a measure of the domi­nant personality interests of insurance agents.

A desired objective in relation to practice and development of the­ory was ultimate usage of the responses to the questions being investi­gated as tools in helping educators, insurance professionals, and others
become more aware of educational needs of insurance agents. The find­ings should also expand and strengthen the present findings of research
studies and theory development relative to adult needs and learning.

Definition of Terms

Throughout the study, four terms are used frequently. In the
interest of clarity, definitions for these four terms are presented.
A. Agent denotes an individual holding membership in the Ohio Associa­tion of Mutual Insurance Agents, the Ohio Association of Life Under­writers, or Ohio Association of Insurance Agents.
B. **Educational needs** embody those deficiencies in knowledge, skill, or attitude that prevent the agent-client relationship from reaching its full potential.

C. **Professional commitment** describes the agent who holds a self-perception of high peer acceptance (or considers himself satisfactorily progressing towards that status), and demonstrates increasing competence in both technical and non-technical insurance judgments. **Professionalism** includes in addition to the mentioned characteristics: consumer and societal acceptance, quality service, integrity and high moral values, and unselfishness.

D. **Value system** encompasses the individually held attitudinal beliefs which govern how the individual reacts to a given factor in a given situation.
CHAPTER II
RATIONALE FOR STUDY

A major premise of this study was that although a variety of continuing education efforts by agents' associations, professional societies, and universities existed, there was minimal direct data from individual agents available. Specifically, little was known as to "why" an agent attended a particular continuing education experience. There was an absence of data substantiating the appropriateness and efficacy of specific cognitive content, and methodology, for definable categories of insurance agents. Virtually nothing was known concerning the continuing education needs—insurance and so-called non-insurance—of insurance agents as perceived by the agents themselves. Furthermore, the basis for predicting agent attendance in continuing education courses, based on educational needs, was lacking.

The established principle of adult education, which states that the adult learner should be involved in planning educational experiences of which he is to be a part, was previously cited (see page 11). This involvement is significant because the recognition and utilization of the experience of the adult usually results in more active interest on the part of the adult.

As an agency of continuing education attempts to formulate a program of insurance education for insurance agents, one of the more basic concerns is the substantiation of educational need for specific kinds of
educational programs. Programs may be developed on the basis of the educational needs of insurance agents from the perspective of society, the suggestions of educational programs by insurance agents more knowledgeable than the intended participants, the educational needs hypothesized by the continuing education agency, or on the basis of actual educational need determined through insurance agent involvement in program development. These bases for educational need determination relative to program development are not mutually exclusive.

Change is a characteristic of present society and insurance agents need a means to accommodate change in their lives. Failure to cope successfully with change can severely impair the ability of the agent to survive economically. Active involvement in continuing education can be an expeditious procedure for the agent in contending with change.

There is a trend in society toward providing high status to persons actively involved in church, civic, and community organizations. The writer feels insurance agents traditionally have espoused religious convictions. They have accepted positions of leadership in church, civic, and community organizations. As these organizations become increasingly involved in continuing education activities, insurance agents become involved in planning for educational programs.

The writer feels insurance agents are supportive of "law and order," believe in the Puritan work ethic, and generally consider the search for economic security to be a noble trait and valid objective in life. The writer feels agents normally seek to acquire clientele with similar values. Because values are seemingly the product of cultural training
and subject to change, educational programs for agents designed to meet needs for changes in values, is of importance.

It is common for insurance agents to become agents after pursuing another occupation. Not all are unsuccessful in their work, but many become agents because they envision a more desirable life style (financial rewards, job satisfaction, discretionary time) than currently exists for them. Continuing education is the vehicle which enables the new agent to function and to increase in proficiency.

The writer feels insurance agents in general recognize the value of seizing the opportunity to become more competent in insurance even if only to have more policyholders and a larger income. The writer feels now more agents also want the opportunity for educational experiences beyond those necessary for technical competence. The writer feels they want educational experiences that will qualify them for activities of public interest, and educational experiences that will permit them to participate in those activities that accompany a fuller, happier, and more satisfying life. Educational agencies offering insurance continuing education programs need to be cognizant of this desire for expanded horizons when designing educational programs for insurance agents.

The writer feels insurance agents generally sense an urgency about educational programs offered for the purpose of presenting information about a new insurance contract or state regulation. Because most insurance agents are compensated on the basis of sales production, time is a precious commodity. The writer feels many agents consider an expenditure of time to be of more consequence than an expenditure of money.
Participation in educational programs is a non-compensative alternate use of the time available to an agent.

Educational courses in risk management are relevant for persons engaged in the business of insurance. Although many people maintain that risk management is a discipline distinct from insurance, the writer feels non-life agents generally consider understanding and knowledge about risk management to be of vital concern to them as insurance agents. Agents with CPCU designations earn diplomas in Risk Management as a desirable adjunct to their status as insurance professionals. Educational agencies offering continuing insurance education programs should discover programs on risk management becoming a perceived need of increasing numbers of insurance agents.

Hypotheses

The hypotheses for this study are divided into five categories: participation of insurance agents in continuing education need determination surveys, the study of values held by insurance agents, professionalism of insurance agents, perceived educational needs of insurance agents, and the influence of cost on continuing education involvement.

Participation of Insurance Agents in Continuing Education Need Determination Surveys

$H_1$ The propensity of non-life agents to respond to a need determination survey is greater than the propensity of life agents to respond.

$H_{01}$ There is no difference in the propensity of life and non-life insurance agents to respond to a need determination survey.
$H_2$ Older agents are less likely to respond to a psychological test than younger agents.

$H_{02}$ There is no difference in the likelihood that insurance agents will respond to a psychological test when age is a variable.

The Study of Values Held by Insurance Agents

$H_3$ Dominant interests in personality as measured by the Study of Values test will show insurance agents to register high scores on the Economic trait.

$H_{03}$ There is no difference between the mean scores of insurance agents and the general collegiate norms on the Study of Values test.

$H_4$ Dominant interests in personality as measured by the Study of Values test will show insurance agents to register high scores on the Political trait.

$H_{04}$ There is no difference between the mean scores of insurance agents and the general collegiate norms on the Study of Values test.

$H_5$ Dominant interests in personality as measured by the Study of Values test will show insurance agents to register high scores on the Religious trait.

$H_{05}$ There is no difference between the mean scores of insurance agents and the general collegiate norms on the Study of Values test.
Professionalism of Agents

$H_6$ Insurance agents with university degrees in business judge their professional status by comparison with persons in other occupations.

$H_{06}$ There is no difference between agents with business degrees and agents with CPCU/CLU designations or non-business degrees in regard to choice of comparison occupational groups for making self-judgments concerning professional status.

$H_7$ Insurance agents with university degrees in other than business judge their professional status by comparison with other local agents.

$H_{07}$ There is no difference between agents with university degrees in other than business and agents with CPCU/CLU designations or business degrees in regard to choice of comparison occupational groups for making self-judgments concerning professional status.

Perceived Educational Needs of Insurance Agents

$H_8$ Insurance agents perceive a greater educational need for keeping abreast of "change" within the field of insurance with which they are most closely identified than with related, remote, or non-insurance "change."

$H_{08}$ There is no difference of perceived need by insurance agents between keeping abreast of "change" within the field of insurance with which they are most closely identified, and with related, remote, or non-insurance "change."
$H_9$ Insurance agents perceive their primary educational need to be that of being current on new insurance contracts and new insurance legislation.

$H_{09}$ There is no one educational need perceived by insurance agents as being their primary educational need.

$H_{10}$ Insurance agents with CPCU/CLU designations but without a college degree have a lesser propensity to perceive an educational need for a continuing education program on "How to sell better (or more)" than agents with college degrees.

$H_{010}$ There is no difference between insurance agents with CPCU/CLU designations but without a college degree, and agents with college degrees, in regard to perceived educational need for a continuing education program on "How to sell better (or more)."

$H_{11}$ Life insurance agents have a greater propensity to perceive an educational need for a continuing education program on "How to sell better (or more)" than non-life agents.

$H_{011}$ There is no difference between life insurance agents and non-life insurance agents in regard to perceived educational need for a continuing education program on "How to sell better (or more)."

$H_{12}$ Life insurance agents have a greater propensity to perceive an educational need for continuing education
programs involving other agents telling "how we do it" than non-life insurance agents.

H_{012} There is no difference between life insurance agents and non-life insurance agents in regard to perceived educational need for continuing education programs involving other agents telling "how we do it."

H_{13} Non-life insurance agents have a greater propensity to perceive a need for continuing education programs on risk management than life insurance agents.

H_{013} There is no difference between non-life insurance agents and life insurance agents in regard to perceived educational need for continuing education programs on risk management.

Influence of Cost of Continuing Education Involvement by Insurance Agents

H_{14} Funding of costs by other than out-of-pocket will increase the propensity of the agent to participate in continuing education.

H_{014} There is no difference in the propensity of the agent to participate in continuing education when out-of-pocket costs are a variable.
CHAPTER III

METHODOLOGY

The decision was made to gather data for this study using a normative-survey technique. As stressed by Sax, this type of study will "show conditions as they exist without being influenced by the investigator."\(^1\) VanDalen states:

> Educational phenomena involve far too many variables for researchers to spell out detailed laws. One cannot predict human behavior precisely, but neither can one be certain that life consists of random or accidental events. Descriptions of recurring patterns or regularities of human behavior enable investigators to make some reasonably reliable, limited predictions.\(^2\)

Brunner has justified descriptive research by agreeing that "Description, as accurate and precise as possible, is truly the first step in analysis."\(^3\)

After the consideration of several possible agent populations to study, decision was reached to include both life and property-liability insurance agents throughout the State of Ohio. The memberships of the Ohio Association of Mutual Insurance Agents, Ohio Association of Life Underwriters, and Ohio Association of Insurance Agents were deemed

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representative of insurance agents in Ohio. The three associations agreed to cooperate in the data collection process.

Data were desired in four basic areas:

(1) The agent's self-perceived continuing education needs in various areas of insurance and in non-insurance general education areas.

(2) The agent's personal, socio-economic, and ecological characteristics.

(3) Some measure of the agent's personal values.

(4) The agent's attendance at continuing education events.

A basic question inherent in the study was whether there is a relationship between an agent's value system and his identifiable educational needs, such that it is possible to predict, and enhance, the agent's propensity toward involvement in continuing education—to the end that a commitment to true professionalism may be fulfilled.

The American Institute for Property and Liability Underwriters in Bryn Mawr, Pennsylvania, has offered a comprehensive course of study which, upon completion of five national examinations (plus certain experience and ethical qualifications), earns the agent the recognized professional designation of CPCU (Chartered Property Casualty Underwriter). The designee is thereafter expected to regularly engage in continuing education activities. The Society of Chartered Property and Casualty Underwriters is the professional association whose membership consists of the men and women who have attained the designation CPCU. Three of the eight purposes of the Society refer to the commitment to continuing education:
• To foster the higher education of those engaged in property and casualty insurance.
• To conduct seminars and other educational projects which will assist members of the Society in their professional development.
• To cooperate with national, regional, state or local associations of men and women engaged in property and casualty insurance, especially with respect to the education and training of their membership in sound insurance practices.

The American College of Life Underwriters in Bryn Mawr, Pennsylvania, has offered a comprehensive course of study which, upon completion of ten national examinations (plus certain experience and ethical qualifications), earns the agent the recognized professional designation of CLU (Chartered Life Underwriter). The designee is thereafter expected to regularly engage in continuing education activities. The Code of Ethics subscribed to by all members of the American Society of Chartered Life Underwriters requires the pledge to "continue to study and to improve (my) technical competency."

It became obvious that a survey instrument would be required to secure the desired data. Insurance agents are not noted for being particularly responsive to requests for excessive detailed paper work. It seemed advisable to utilize the minimum number of questions necessary to secure the desired data and to structure the form so as to permit the agents to record responses easily. Demographic information can be responded to quickly and is relatively non-threatening to the individual.
It was decided to make the questions requesting information on sex, age, and marital status the initial portion of the survey instrument. Information was also requested concerning the size and type of business community in which the agent conducted his or her business including the growth pattern, and economic and social climate of the community. After determining the final content and format of the instrument, a preliminary sampling of a small number of agents was conducted to verify the clarity of the instrument's phraseology and design. With minor corrections the instrument proved capable of yielding the needed data—with the exception of providing a measure of the agent's personal values.

A measure of the agent's value system was considered vital to the study because it governs the performance of his duty as an agent. As an agent one must choose which members of the community to seek out, accept, and retain as clients. Establishing identifiable continuing education needs for the agent is linked to the agent's personal values.

Although several excellent standard commercial "personality" tests are available, the Allport-Vernon-Lindzey Study of Values was selected to measure the agent's personal values. Several characteristics of the Study of Values made it particularly adaptable as a data device for this study. The Study of Values is self-administering and there is no time limit for completion. Also, because there are obviously no "correct" answers, the test appeared to be basically non-threatening to the respondent.

The Study of Values measures the relative prominence of six traits of personality— theoretical, economic, aesthetic, social, political, and religious.
The "theoretical" trait denotes an urge to discover truth by adopting a cognitive attitude—seeking to observe and to reason.

The "economic" trait implies interest in what is useful.

The "aesthetic" trait causes one to judge experiences in terms of grace, symmetry, or fitness.

The "social" trait can be equated with a love of people.

The "political" trait denotes a desire for personal power.

The "religious" trait indicates directing one's mental structure to the creation of the highest and absolutely satisfying value experience.

The specially designed study instrument, the Study of Values, and a cover letter explaining the purpose of the study were mailed to a predetermined random sampling of the membership of the three agents' associations. A postage paid return envelope was provided.

Although within the range typical of recent insurance agent research studies, the percentage of returned envelopes was less than 50 percent. To increase the validity of conclusions drawn from the study, a second sampling was taken. The second sample results paralleled the original.

The comparative propensity of the three insurance agent associations to respond to the need determination survey was of this study. To determine the significance of the difference between the percentages of return, the null hypothesis being tested is:

\[ H_0: \ p_1 = p_2 = p \]

The maximum likelihood estimate of \( p \) is:

\[ p_0 = \frac{t_1 + t_2}{n_1 + n_2} \]
where \( t_1 \) is the number of respondents in one of the non-life agent associations and \( t_2 \) is the number of respondents in the life association.

\[
x = \frac{\frac{t_1}{n_1} - \frac{t_2}{n_2}}{\sqrt{P_0q_0 \left( \frac{1}{n_1} + \frac{1}{n_2} \right)}}
\]

\[
q_0 = 1 - \frac{t_1 + t_2}{n_1 + n_2}
\]

The null hypothesis can be rejected if \( P < .01 \).

The returned study instruments and Study of Values were scored and recorded on data recording forms. Data cards were punched and information was available for retrieval as needed.

For the purposes of this study it was decided to analyze the data in several ways. Information pertaining to the responses of the insurance agents to specific questions concerning their perceived needs would be presented in descriptive, statistical, and summary form. One assumption of the study was that it would be possible to establish priority educational needs of insurance agents based on the uniformity (and lack of uniformity) of responses from the agents. Another intention of the study was to recognize differences, in terms of continuing insurance needs, among insurance agents as related to their responses and individual characteristics.

The Allport-Vernon-Lindzey Study of Values data were analyzed to determine if there are profile factors which serve as predictors for the agent with a professional commitment or expressed needs for continuing learning.

The statistical test selected for analysis of the Study of Values data was the \( t \) test. The \( t \) test is a statistical procedure employed to
determine the significance of difference between means. The formula being used to compute t values is as follows:

\[ t = \frac{\bar{X} - \mu}{s \sqrt{N}} \]

where: \( \bar{X} \) = trait mean
\( \mu \) = population mean (collegiate general norms)
\( s \) = standard deviation for each trait
\( N \) = sample size

The hypothesis being tested is \( H: \bar{X} = \mu \). If \( t > 1.65 \) the hypothesis can be rejected at the .05 level of significance. If \( t > 2.33 \) the hypothesis can be rejected at the .01 level of significance.

The data resulting from this study are presented graphically and in written form as follows:

(1) Selected personal and professional characteristics of the insurance agents are presented in profile form.

(2) The expressed continuing education needs of insurance agents are tabulated along with certain factors relating to their needs.

(3) The significance of employer funding on participative commitment to continuing education is depicted.

Suggested application of data from this study is through presentation of a model plan for continuing education of insurance agents.

The design of a conceptual model was construed to be of assistance to a person in the determination of the educational needs of an insurance agent, and in planning continuing education activities to meet those needs.
Description of Population and Sample

The population selected for this study was the membership of the Ohio Association of Insurance Agents, Ohio Association of Life Underwriters, and Ohio Association of Mutual Insurance Agents. These three associations are the recognized independent agents' organizations in the State of Ohio and may be considered representative of all Ohio insurance agents.

To enhance the value of the study it was determined initially to maintain the capability to isolate data for any of the associations. Because the total population of approximately 10,000 insurance agents was not evenly divided among the three associations the sample was obtained in the following manner. For the two larger associations a 10 percent random sample was selected. This was accomplished with the Ohio Association of Life Underwriters by culling every tenth mailing address plate of the membership. Every fourth mailing address plate was culled from the Ohio Association of Insurance Agents mailing list because this association maintains a plate only for each agency.

For the smaller 1,000-member Ohio Association of Mutual Insurance Agents, a sample of 200 (the first 200 agents remitting their annual dues) was selected. The variation in method was an attempt to discover whether agents who promptly remit dues might be more likely to complete a study questionnaire.

A total of 1,052 insurance agents was included in the sample. The division between associations was: Ohio Association of Mutual Insurance

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4 The writer acknowledges that as the term is used within the insurance community, members of the Ohio Association of Life Underwriters are not referred to as "independent" agents.
Agents--200; Ohio Association of Life Underwriters--404; Ohio Association of Insurance Agents--448.

The 1,052 insurance agents in the sample were mailed an invitation to participate in the study. One month later a general request was made to the entire membership of each association to complete and return any research materials still in their possession. Individual follow-up was not feasible since the identity of the agents in the sample was not recorded. The recipients of the study materials were assured of anonymity as an inducement to respond candidly.

A total of 445 agents, or 42 percent, of the sample of 1,052 responded. The breakdown by organization was: Ohio Association of Insurance Agents--188, or 42 percent; Ohio Association of Life Underwriters--159, or 40 percent; Ohio Association of Mutual Insurance Agents--98, or 49 percent.

<table>
<thead>
<tr>
<th>Association</th>
<th>No. Sent</th>
<th>No. Returned</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>OAMIA (Ohio Association of Mutual Insurance Agents)</td>
<td>200</td>
<td>98</td>
<td>49%</td>
</tr>
<tr>
<td>OALU (Ohio Association of Life Underwriters)</td>
<td>404</td>
<td>159</td>
<td>40%</td>
</tr>
<tr>
<td>OAIA (Ohio Association of Insurance Agents)</td>
<td>448</td>
<td>188</td>
<td>42%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,052</strong></td>
<td><strong>445</strong></td>
<td><strong>42%</strong></td>
</tr>
</tbody>
</table>
It was felt that with less than half of the sample of 1,052 contributing to the study, credibility of the data might be questioned. To strengthen this possible weakness of the study, a second sample was selected and invited to respond to the survey instrument and Study of Values. The same cover letter accompanied the materials, with the added instruction that if the recipient had participated previously, to indicate this fact on the reply. The second sample size was 105, chosen on the same basis as the first sample. The division between associations was: Ohio Association of Mutual Insurance Agents—20; Ohio Association of Life Underwriters—40; Ohio Association of Insurance Agents—45.

A total of 44 agents, or 42 percent, of the sample of 105 responded. This return replicated the percentage of respondents from the first sample. No duplications occurred between the first and second sample.
CHAPTER IV

ANALYSIS OF DATA

The survey instrument produced valuable data. A substantial portion of these data are of primary relevance to the objectives of the study. The other data will be of use for further research.

Two non-life insurance agent associations and one life insurance agent association were involved in this study and a research hypothesis was that non-life insurance agents would have a greater propensity to respond to the need determination survey than would life insurance agents. The sample returns of 49 percent and 42 percent for the non-life insurance agents' associations and 40 percent for the life insurance association are shown in Table 1. The hypothesis was tested by taking the percentages of return for the three associations and testing the significance of difference between each of the non-life insurance agent associations and the life insurance agent association. The value of X when testing the significance of difference in the percentages of return between the Ohio Association of Mutual Insurance Agents (OAMIA) and the Ohio Association of Life Underwriters (OALU) was 2.354. The value of X when testing the significance of difference in the percentages of return between the Ohio Association of Insurance Agents (OAIA) and OALU was .818. At the .01 level of significance, the null hypothesis stating there is no difference between the propensity of life
insurance agents and non-life insurance agents to respond to a need determination survey can not be substantiated in the comparison between the OAMIA and the OALU, and $H_{01}$ is rejected. In the comparison between the OAIA and the OALU the null hypothesis can be accepted. The research hypothesis $H_1$ is accepted for OAMIA but rejected for OAIA.

One explanation for the difference between the OAMIA and OAIA is that the OAMIA sample was drawn from the first 200 members paying their annual dues. It may be a characteristic of an agent with a propensity for completion of a survey form also to have a propensity for prompt payment of dues.

**Demographic Characteristics of the Respondents**

Of the 445 respondent insurance agents, 2-1/2 percent are female. Initially, the small percentage of female respondents was expected to skew the study data to the extent conclusions would be valid only in relation to male insurance agents. Tests conducted with female data isolated disclosed no meaningful differences existed. The data presented is representative of insurance agents, male or female. (See Table 2.)

Only 8 percent of the respondents are under 30 years of age while 6 percent are over age 61. Almost 42 percent of the respondents are between the ages of 31 and 45, and almost 44 percent are between the ages of 46 and 60. (See Table 3.)

The respondents were given the choice of checking "single/widowed/divorced" or "married" for marital status. The percentage indicating married was 96 percent. (See Table 4.)
TABLE 2

PROPORTION OF FEMALE AGENTS WITHIN
TOTAL RESPONDENT GROUP
N = 445

<table>
<thead>
<tr>
<th>Respondent Group</th>
<th>No.</th>
<th>Percent of Respondent Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>OAIA (N = 188)</td>
<td>7</td>
<td>3.7%</td>
</tr>
<tr>
<td>OALU (N = 159)</td>
<td>1</td>
<td>.6%</td>
</tr>
<tr>
<td>OAMIA (N = 98)</td>
<td>3</td>
<td>3.0%</td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>2.5%</td>
</tr>
</tbody>
</table>
### TABLE 3

**AGE GROUPINGS OF AGENTS BY AGENT ASSOCIATION**

**N = 445**

<table>
<thead>
<tr>
<th>Age</th>
<th>(OAIA (N = 188))</th>
<th>OALU (N = 159)</th>
<th>OAMIA (N = 98)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent</td>
<td>Percent</td>
<td>Percent</td>
<td>No.</td>
</tr>
<tr>
<td></td>
<td>Within Association</td>
<td>Within Association</td>
<td>Within Association</td>
<td>No.</td>
</tr>
<tr>
<td>30 and under</td>
<td>13</td>
<td>16</td>
<td>7</td>
<td>36</td>
</tr>
<tr>
<td></td>
<td>7%</td>
<td>10%</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td>31-45</td>
<td>.68</td>
<td>82</td>
<td>35</td>
<td>185</td>
</tr>
<tr>
<td></td>
<td>36%</td>
<td>52%</td>
<td>36%</td>
<td></td>
</tr>
<tr>
<td>46-60</td>
<td>92</td>
<td>56</td>
<td>47</td>
<td>195</td>
</tr>
<tr>
<td></td>
<td>49%</td>
<td>35%</td>
<td>48%</td>
<td></td>
</tr>
<tr>
<td>61 and over</td>
<td>15</td>
<td>5</td>
<td>9</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>8%</td>
<td>3%</td>
<td>9%</td>
<td></td>
</tr>
</tbody>
</table>
**TABLE 4**

PROPORTION OF MARRIED AGENTS WITHIN
TOTAL RESPONDENT GROUP
N = 445

<table>
<thead>
<tr>
<th>Respondent Group</th>
<th>No.</th>
<th>Percent of Respondent Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>OAIA (N = 188)</td>
<td>175a</td>
<td>93.0%</td>
</tr>
<tr>
<td>OALU (N = 159)</td>
<td>156</td>
<td>98.1%</td>
</tr>
<tr>
<td>OAMIA (N = 98)</td>
<td>96b</td>
<td>98.0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>427</td>
<td>96.0%</td>
</tr>
</tbody>
</table>

\(^a2\) of 7 female agents included in total.

\(^b1\) of 3 female agents included in total.
The respondents were asked to indicate their community size with the largest choice being 225,000 population. According to the 1970 U.S. Census, only 10 Standard Metropolitan Statistical Areas in Ohio exceed this figure. They are:

- Cleveland
- Cincinnati
- Columbus
- Dayton
- Akron
- Toledo
- Youngstown-Warren
- Canton
- Lorain-Elyria
- Hamilton-Middletown

Of the 445 respondents, 192 (or 43 percent) are located in these ten SMSA's.

Half of the ten (Columbus, Lorain-Elyria, Dayton, Hamilton-Middletown, and Youngstown-Warren) have an expanding growth pattern of greater intensity than the State as a whole. This expanding growth pattern description was indicated on the demographic question by 144 (or 75 percent) of the respondents (see Table 5).

### Score Ranges on Study of Values

The Study of Values aims to measure more than a single variable. It does not measure the absolute strength of each of the six values (theoretical, economic, aesthetic, social, political, religious), but only their relative strength. A high score on one value can be obtained only by reducing correspondingly the scores on one or more of the other values.

The average score for each value is 40. A score on one of the values may be considered high or low if it falls outside the following limits.

- **Theoretical:** 39-49
- **Economic:** 37-48
- **Aesthetic:** 29-41
- **Social:** 32-42
- **Political:** 38-47
- **Religious:** 32-44
### TABLE 5

**Agents in Standard Metropolitan Statistical Areas of Over 225,000 Population with Expanding Growth Patterns**

\[N = 445\]

<table>
<thead>
<tr>
<th>Group</th>
<th>No.</th>
<th>Percent Within Group</th>
<th>No.</th>
<th>Percent of SMSA's</th>
</tr>
</thead>
<tbody>
<tr>
<td>OAIA (N = 188)</td>
<td>71</td>
<td>38%</td>
<td>52</td>
<td>74.6%</td>
</tr>
<tr>
<td>OALU (N = 159)</td>
<td>85</td>
<td>53%</td>
<td>64</td>
<td>75.3%</td>
</tr>
<tr>
<td>OAMIA (N = 98)</td>
<td>36</td>
<td>37%</td>
<td>28</td>
<td>77.8%</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>192</td>
<td>43%</td>
<td>144</td>
<td>75.0%</td>
</tr>
</tbody>
</table>
The mean scores for insurance agents completing the Study of Values test are shown in Table 6. The mean scores for the collegiate general norms are included for comparison.

Insurance agents have higher mean scores on the economic and political traits, and lower mean scores on the theoretical, aesthetic, social, and religious traits. The t test was used to determine the significance of the differences between the means. The differences are not significant for the theoretical and religious traits. The differences for the economic and political traits are significantly higher, and the differences for the aesthetic and social traits are significantly lower.

Research hypothesis $H_3$ of this study was that insurance agents would register high scores on the economic trait and $H_3$ can be accepted. The null hypothesis states there is no difference between the mean scores of insurance agents and the collegiate general norms on the Study of Values test and $H_{03}$ can not be accepted.

Another research hypothesis of this study was that insurance agents would register high scores on the political trait and $H_4$ can be accepted. The null hypothesis states there is no difference between the mean scores of insurance agents and the collegiate general norms on the Study of Values test and $H_{04}$ can not be accepted.

Another research hypothesis of this study was that insurance agents would register high scores on the religious trait and $H_5$ can not be accepted. The null hypothesis states there is no difference between the mean scores of insurance agents and the collegiate general norms on the Study of Values test. The difference in means is -.091 but on the basis
TABLE 6
STUDY OF VALUES MEAN SCORES FOR INSURANCE AGENTS AND THE COLLEGIATE GENERAL NORMS (Average Score: 40)

<table>
<thead>
<tr>
<th>Trait</th>
<th>Insurance Agents N = 358</th>
<th>Collegiate General Norms N = 8,369</th>
<th>t Value</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theoretical</td>
<td>39.6412</td>
<td>39.80</td>
<td>-0.4627</td>
<td>n.s.</td>
</tr>
<tr>
<td>Economic</td>
<td>46.9680</td>
<td>39.45</td>
<td>17.3190</td>
<td>p = .01</td>
</tr>
<tr>
<td>Aesthetic</td>
<td>33.2111</td>
<td>40.29</td>
<td>-17.0354</td>
<td>p = .01</td>
</tr>
<tr>
<td>Social</td>
<td>36.7585</td>
<td>39.34</td>
<td>-6.6904</td>
<td>p = .01</td>
</tr>
<tr>
<td>Political</td>
<td>42.9344</td>
<td>40.61</td>
<td>6.6380</td>
<td>p = .01</td>
</tr>
<tr>
<td>Religious</td>
<td>40.4009</td>
<td>40.51</td>
<td>-0.2115</td>
<td>n.s.</td>
</tr>
</tbody>
</table>
of the t test the difference is not significant and $H_{05}$ cannot be rejected.

The mean scores for the portion of insurance agents with college degrees completing the *Study of Values* test are shown in Table 7. The mean scores for the collegiate general norms are included for comparison.

Insurance agents with college degrees have higher mean scores on the theoretical, economic, and political traits. The agents with college degrees have lower mean scores on the aesthetic, social, and religious traits. The t test was used to determine the significance of difference between the means. The difference is not significant for the theoretical trait. The differences for the economic and political traits are significantly higher, and the differences for the aesthetic, social, and religious traits are significantly lower.

The insurance agents with college degrees have a higher mean score on the aesthetic trait and a lower mean score on the religious trait than the insurance agents as a group.

A score on one of the values may be considered *very distinctive* if it is higher or lower than more extreme limits—as shown on Table 8. Of the 445 respondents, 242 produced a very distinctive score on one or more traits. The *Study of Values* is not designed to measure intensity of a trait within an individual, but the very distinctive scores of the sample taken collectively indicate intensity trends. The respondents represented in Table 8 provided values scores falling outside the range of 82 percent of the majority of scores for that value.

The data in Table 8 warrant additional interpretation. Of the 445 agents who participated in this study, 87 chose to *not return* a
TABLE 7
STUDY OF VALUES MEAN SCORES FOR INSURANCE AGENTS WITH COLLEGE DEGREES AND THE COLLEGIATE GENERAL NORMS (Average Score: 40)

<table>
<thead>
<tr>
<th>Trait</th>
<th>Insurance Agents with College Degrees N = 153</th>
<th>Collegiate General Norms N = 8,369</th>
<th>t Value</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theoretical</td>
<td>39.9733</td>
<td>39.80</td>
<td>0.3478</td>
<td>n.s.</td>
</tr>
<tr>
<td>Economic</td>
<td>46.4700</td>
<td>39.45</td>
<td>9.6191</td>
<td>p = .01</td>
</tr>
<tr>
<td>Aesthetic</td>
<td>35.2152</td>
<td>40.29</td>
<td>-7.4498</td>
<td>p = .01</td>
</tr>
<tr>
<td>Social</td>
<td>36.6923</td>
<td>39.34</td>
<td>-4.3620</td>
<td>p = .01</td>
</tr>
<tr>
<td>Political</td>
<td>43.0125</td>
<td>40.61</td>
<td>4.6569</td>
<td>p = .01</td>
</tr>
<tr>
<td>Religious</td>
<td>38.4505</td>
<td>40.51</td>
<td>-2.4583</td>
<td>p = .01</td>
</tr>
</tbody>
</table>
TABLE 8

VERY DISTINCTIVE (Outside Expanded Normal Range)
STUDY OF VALUES SCORES
N = 358

<table>
<thead>
<tr>
<th>General Norms (82% of All SV Scores Fall Within These Ranges)</th>
<th>Insurance Agents Within Range on Trait</th>
<th>Insurance Agents Below Range on Trait</th>
<th>Insurance Agents Above Range on Trait</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. (Percent of N)</td>
<td>No. (Percent of N)</td>
<td>No. (Percent of N)</td>
</tr>
<tr>
<td>Theoretical 34-54</td>
<td>294 (82.1%)</td>
<td>59 (16.5%)</td>
<td>5 (1.4%)</td>
</tr>
<tr>
<td>Economic 32-53</td>
<td>259 (72.4%)</td>
<td>13 (3.6%)</td>
<td>86 (24.0%)</td>
</tr>
<tr>
<td>Aesthetic 24-47</td>
<td>313 (87.4%)</td>
<td>29 (8.1%)</td>
<td>16 (4.5%)</td>
</tr>
<tr>
<td>Social 28-47</td>
<td>288 (80.5%)</td>
<td>41 (11.4%)</td>
<td>29 (8.1%)</td>
</tr>
<tr>
<td>Political 34-52</td>
<td>304 (84.9%)</td>
<td>24 (6.7%)</td>
<td>30 (8.4%)</td>
</tr>
<tr>
<td>Religious 26-51</td>
<td>288 (80.5%)</td>
<td>24 (6.7%)</td>
<td>46 (12.8%)</td>
</tr>
</tbody>
</table>
completed *Study of Values*. Correlative tests were run to ascertain whether this failure to participate in the *Study of Values* portion of the study might not in itself disclose a variable of important significance. A research hypothesis of this study was that older agents are less likely to respond to a psychological test than younger agents and \( H_2 \) can be accepted for the sample as a single group and for the two non-life insurance agents' associations. The hypothesis is rejected for the life insurance agents' association. The null hypothesis states there is no difference in the likelihood that insurance agents will respond to a psychological test when age is a variable and \( H_{02} \) cannot be accepted. As depicted in Table 9, propensity of non-life agents to participate in a psychological test decreased with age. Older life agents demonstrated greater willingness to engage in a self-analysis experience.

**Continuing Education as Criterion of Professionalism**

This research study is concerned with the professionalism of insurance agents and how professional status might be enhanced through continuing education. A central question of this study is that involvement in continuing education experiences will assist the agent in arriving at a self-determination of his/her own educational needs. An objective of this study is the development of a model plan for meeting the continuing education needs of insurance agents. Assuming a university degree or CPCU/CLU designation to be a probable criterion of professional status, the replies from the 87 respondents not returning completed *Study of Values* booklets were reviewed. Of the 87, 49 (or 56 percent) had degrees or designations.
### TABLE 9

**RESPONDENTS NOT RETURNING STUDY OF VALUES**  
(By Age Group)  
*N = 445*

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Respondents</th>
<th># Not Returning SV</th>
<th>% Not Return</th>
<th>OAIA N = 188</th>
<th>OALU N = 159</th>
<th>OAMIA N = 98</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 and under</td>
<td>36</td>
<td>4</td>
<td>11%</td>
<td>13</td>
<td>16</td>
<td>7</td>
</tr>
<tr>
<td>31-45</td>
<td>185</td>
<td>33</td>
<td>18%</td>
<td>68</td>
<td>82</td>
<td>35</td>
</tr>
<tr>
<td>46-50</td>
<td>195</td>
<td>42</td>
<td>22%</td>
<td>92</td>
<td>56</td>
<td>47</td>
</tr>
<tr>
<td>61 and over</td>
<td>29</td>
<td>8</td>
<td>28%</td>
<td>15</td>
<td>5</td>
<td>9</td>
</tr>
<tr>
<td>Totals</td>
<td>87</td>
<td>39</td>
<td>20%</td>
<td>29</td>
<td>19</td>
<td>19%</td>
</tr>
</tbody>
</table>
The Study of Values is basically a non-threatening "test" as there can be no "right-wrong" answers. Conversely, completing the "test" does create a situation whereby the person participating reveals perhaps previously privately-held values. With more formal education, the degree or designation holder has had more exposure to concepts delineating so-called typical, or desirable, values for a successful businessman. The degree or designation holder may have a reluctance to volunteer the completion of an educational tool that will disclose the participant's variance with so-called "normal" responses.

The non-returns of the Study of Values varied between the three agents' associations. Table 10 provides the actual data.

An objective of this study is the establishment of predictors for use in determining educational needs for insurance agents. Use of the Study of Values with current agents discloses the key positive traits to be economic, religious, and political. (See Table 6, page 46 and Table 8, page 49.)

A total of 110 insurance agents indicated they had been involved in community continuing education experiences. The Study of Values economic trait scores for these agents were studied. Less than 12 percent of these agents participating in community continuing education scored below the normal range on the economic trait. Referring to Table 11, it may be noted that 22 percent had economic trait scores considered to be unusually high (very distinctive).

A total of 66 insurance agents indicated they had been involved in university continuing education experiences. The Study of Values economic trait scores for these agents were studied. Of these agents, 13
<table>
<thead>
<tr>
<th>Association</th>
<th>Non-Returns of SV</th>
<th>Non-Returns of SV by Agents with Degrees or Designations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>N</td>
</tr>
<tr>
<td>OAIA (N = 188)</td>
<td>39</td>
<td>21%</td>
</tr>
<tr>
<td>OALU (N = 159)</td>
<td>29</td>
<td>18%</td>
</tr>
<tr>
<td>OAMIA (N = 98)</td>
<td>19</td>
<td>19%</td>
</tr>
<tr>
<td>Totals</td>
<td>87</td>
<td>20%</td>
</tr>
</tbody>
</table>
TABLE 11
RESPONDENTS PARTICIPATING IN COMMUNITY CONTINUING EDUCATION:
NUMERICAL VALUES ON STUDY OF VALUES ECONOMIC FACTOR
N = 110

<table>
<thead>
<tr>
<th>Study of Values Score&lt;sup&gt;a&lt;/sup&gt;</th>
<th>Number of Respondents</th>
<th>Percent&lt;sup&gt;b&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>23-31</td>
<td>5</td>
<td>5%</td>
</tr>
<tr>
<td>32-36</td>
<td>8</td>
<td>7%</td>
</tr>
<tr>
<td>37-48</td>
<td>47</td>
<td>43%</td>
</tr>
<tr>
<td>49-53</td>
<td>26</td>
<td>24%</td>
</tr>
<tr>
<td>54-64</td>
<td>24</td>
<td>22%</td>
</tr>
</tbody>
</table>

<sup>a</sup>Normal range on Economic Value is 37-48.
Scores between 32-36 and 49-53 considered outstanding.
Scores below 32 and above 53 considered very distinctive.

<sup>b</sup>Percentages do not total 100 percent due to rounding.
percent scored below the normal range on the economic trait. Referring to Table 12, it may be noted that 27 percent had economic trait scores considered to be very distinctive (high).

There are numerous guidelines defining the elements necessary to enable a person to enjoy status as a professional. One guideline comes from the sociologist Everett Hughes,¹ who has stated the simple proposition that a professional is someone who knows better what is good for his client than the client does. This guideline supposes that the professional have extensive training in a body of knowledge and skills which he will exercise on behalf of his client. In other words, a professional will combine action and knowledge, and the action is based upon the knowledge.

A strong commitment to continuing education and status as a professional are inextricably entwined.

The guidelines also suggest a lack of adequate knowledge on the part of the client. Concomitant with a lack of knowledge is a degree of vulnerability, which has provided the impetus for the adoption of meaningful professional codes of ethics. The lack of knowledge on the part of the client makes it incumbent upon the agent to engage in continuous learning if he is to discharge his professional obligation.

This issue of professionalism is of major importance since an integral factor in the concept of professionalism is the fulfillment of educational needs. (See page 8.) To analyze the significance of the data available from the survey instrument it is necessary to establish the

TABLE 12
RESPONDENTS PARTICIPATING IN UNIVERSITY CONTINUING EDUCATION:
NUMERICAL VALUES ON STUDY OF VALUES ECONOMIC FACTOR
N = 66

<table>
<thead>
<tr>
<th>Study of Values Score</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-31</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>32-36</td>
<td>7</td>
<td>11%</td>
</tr>
<tr>
<td>37-48</td>
<td>30</td>
<td>45%</td>
</tr>
<tr>
<td>49-53</td>
<td>10</td>
<td>15%</td>
</tr>
<tr>
<td>54-60</td>
<td>18</td>
<td>27%</td>
</tr>
</tbody>
</table>

*Normal range on Economic Value is 37-48.
Scores between 32-36 and 49-53 considered outstanding.
Scores below 32 and above 53 considered very distinctive.
agents' self-perceived concepts of professionalism. Question 10 in the survey stated:

Your feeling of professionalism is very likely influenced by others around you. What persons are you most likely to use for comparison in regard to your own professionalism?

Assuming the holding of a degree or designation to be a probable criterion of professional status, the data were analyzed to disclose agent self-perceptions according to degree and/or designation attainment. Tables 13 and 14 present these data.

Table 13 presents data for respondents who have attained the designation of CPCU or CLU and do not have a college degree. It can be noted in Table 13 the apparent propensity of agents without a college degree, but with a professional designation, to make status comparisons with personal friends who are not agents. The secondary tendency of this category of agent is to compare with agents in other communities. This tendency can be attributed to Society of CPCU and Society of CLU publications which chronicle accomplishments of designation-holders in communities throughout the United States.

Table 13 presents data for respondents who have earned business degrees in college as well as attaining the CPCU or CLU professional designation. The agents with business degrees and professional designations self-determine professional status through comparison with other agents in the community and other occupations.

Table 13 presents data for respondents who have earned non-business degrees as well as attaining the CPCU or CLU professional designation. When self-determining their professional status, these agents tend to compare with personal friends who are not agents. Strong secondary
TABLE 13

PERSONS USED FOR COMPARISON BY INSURANCE AGENTS WITH CPCU/CLU DESIGNATIONS WHEN EVALUATING THEIR OWN PROFESSIONALISM

<table>
<thead>
<tr>
<th>Degrees Held by Agent in Addition to CPCU/CLU</th>
<th>Other Agents in the Community</th>
<th>Personal Friends (Not Agents)</th>
<th>Agents in Other Communities</th>
<th>People in Other Occupations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Weighted Choice Ranking Factor</td>
<td>Weighted Choice Ranking Factor</td>
<td>Weighted Choice Ranking Factor</td>
<td>Weighted Choice Ranking Factor</td>
</tr>
<tr>
<td>CPCU/CLU only</td>
<td>3 1 .83</td>
<td>3 2 5 1.50</td>
<td>4 1 2 1.33</td>
<td>1 4 2 1.08</td>
</tr>
<tr>
<td></td>
<td>N = 12</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and Business Degree:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA</td>
<td>5 2.14</td>
<td>4 .57</td>
<td>1 .29</td>
<td>2 4 1 2.14</td>
</tr>
<tr>
<td></td>
<td>N = 7</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and Non-Business Degree:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BA/BSc/MA/LLB</td>
<td>8 5 7 1.37</td>
<td>6 11 6 1.53</td>
<td>2 4 1 .50</td>
<td>9 7 3 1.47</td>
</tr>
<tr>
<td></td>
<td>N = 30</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB</td>
<td>2 1 2.67</td>
<td>1 1 1.67</td>
<td>1 1 1.00</td>
<td>2 .67</td>
</tr>
<tr>
<td></td>
<td>N = 3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
tendencies of this category of agent are comparisons with other agents in the community and other occupations.

Table 13 includes a limited number of respondents who have earned both business and non-business degrees in college as well as attaining the CPCU or CLU professional designation. These agents compare with other agents in their community and personal friends when self-determining their professional status.

Table 14 presents data for respondents who have earned business degrees in college but who have not attained the CPCU or CLU professional designation. These agents compare with other occupations in self-determining their professional status. It is to be noted that a last choice for this category of agent is comparison with agents from other communities.

Table 14 presents data for respondents who have earned non-business degrees in college and have not attained the CPCU or CLU professional designation. These agents compare with other agents within the community when self-determining their professional status.

Table 14 includes a limited number of respondents who have earned both business and non-business degrees in college but who have not attained the CPCU or CLU professional designation. These agents compare with other agents, rather than friends or people in other occupations, when self-determining their professional status.

A research hypothesis of this study was that insurance agents with university degrees in business judge their professional status by comparison with persons in other occupations. The number one ranking of 1.58 shown in Table 14 permits acceptance of $H_6$. The null hypothesis states
<table>
<thead>
<tr>
<th>Degrees Held by Agent</th>
<th>Other Agents in the Community</th>
<th>Personal Friends (Not Agents)</th>
<th>Agents in Other Communities</th>
<th>People in Other Occupations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Weighted Choice Ranking Factor</td>
<td>Weighted Choice Ranking Factor</td>
<td>Weighted Choice Ranking Factor</td>
<td>Weighted Choice Ranking Factor</td>
</tr>
<tr>
<td>Business Degree:</td>
<td>1  2  3 Factor</td>
<td>1  2  3 Factor</td>
<td>1  2  3 Factor</td>
<td>1  2  3 Factor</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA</td>
<td>15  8  10  1.29</td>
<td>10  13  7  1.15</td>
<td>7  13  5  .95</td>
<td>13  19  10  1.58</td>
</tr>
<tr>
<td></td>
<td>( N = 55 )</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Business Degree:</td>
<td>38  22  13  1.71</td>
<td>15  21  28  1.15</td>
<td>7  24  17  .86</td>
<td>24  28  14  1.42</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB</td>
<td>( N = 100 )</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3  3  .00</td>
<td>2  .67</td>
<td>3  2.00</td>
<td>1  .33</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>
there is no difference between agents with business degrees and agents with CPCU/CLU designations or non-business degrees in regard to choice of comparison occupational groups for making self-judgments concerning professional status. The null hypothesis $H_{06}$ cannot be accepted.

Another research hypothesis of this study was that insurance agents with university degrees in other than business judge their professional status by comparison with other local agents. The number one ranking of 1.71 shown in Table 14 permits acceptance of $H_7$. The null hypothesis states there is no difference between agents with university degrees in other than business and agents with CPCU/CLU designations or business degrees in regard to choice of comparison occupational groups for making self-judgments concerning professional status. The null hypothesis $H_{07}$ cannot be accepted.

Table 15 provides a summation of Tables 13 and 14. The respondents have been divided according to whether they have a business or non-business college degree, and with or without a CPCU or CLU professional designation. Those with a CPCU or CLU designation but no college degree are listed separately.

Several comparisons are to be noted. The first is the reversed order of the primary and secondary references for the respondents with college degrees but without the CPCU or CLU professional designation. Those agents with business degrees tend to make "professional status" comparisons with people in other occupations before comparing with other agents in the community. Those agents with non-business degrees, when self-determining professional status, tend to compare with other agents in the community before comparing with other occupations.
TABLE 15

SUMMARY REFERENCE SHOWING PERSONS USED FOR COMPARISON BY INSURANCE AGENTS
WHEN EVALUATING THEIR OWN PROFESSIONALISM
N = 210

<table>
<thead>
<tr>
<th>Respondent has:</th>
<th>Primary Reference</th>
<th>Weighted Ranking Factor</th>
<th>Secondary Reference</th>
<th>Weighted Ranking Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Degree:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA</td>
<td>People in other occupations</td>
<td>1.58</td>
<td>Other agents in community</td>
<td>1.29</td>
</tr>
<tr>
<td>Non-Business Degree:</td>
<td>Other agents in community</td>
<td>1.71</td>
<td>People in other occupations</td>
<td>1.42</td>
</tr>
<tr>
<td>Business Degree Plus CPCU and/or CLU</td>
<td>People in other occupations</td>
<td>2.14</td>
<td>Other agents in community</td>
<td>2.14</td>
</tr>
<tr>
<td>Non-Business Degree Plus CPCU and/or CLU</td>
<td>Personal friends (not agents)</td>
<td>1.53</td>
<td>People in other occupations</td>
<td>1.47</td>
</tr>
<tr>
<td>CPCU and/or CLU No College Degree</td>
<td>Personal friends (not agents)</td>
<td>1.50</td>
<td>Agents in other communities</td>
<td>1.33</td>
</tr>
</tbody>
</table>
The second comparison is between those respondents with the CPCU or CLU professional designation in addition to the business or non-business college degree. Those agents with business degrees and the professional designation use the same references as those agents with the degree in business without the professional designation. Those agents with the non-business college degree and CPCU or CLU designations compare with personal friends when self-determining professional status. The secondary references for these latter agents are people in other occupations. This secondary reference is the same as for those agents who hold a non-business degree and have not attained the CPCU or CLU.

A third comparison is between those respondents with a CPCU or CLU professional designation and no college degree, and those with the designation and having a college degree. Those agents with the CPCU or CLU designation and no college degree compare with personal friends who are not agents when self-determining professional status. Choice of this primary reference is similar to those agents with a CPCU or CLU designation and a non-business college degree. Those agents with a CPCU or CLU designation and a college degree in business are similar to those agents with a college degree in business without a CPCU or CLU designation.

Stated another way, Table 15 indicates that a college degree in business is a prevailing determinant in an agent's self-perception of professionalism and that his evaluation is based upon his relative status within the business environment. Absent the college degree in business, attainment of the CPCU or CLU designation is the prevailing determinant in an agent's self-perception of professionalism. In the latter instance his evaluation apparently is based upon contemplated personal
relationships, not unlike the agent-client, physician-patient, or attorney-client relationship. Responsiveness to the needs of the insurance purchaser on a personal basis can be interpreted as subscribing to a criterion of professionalism.

Analysis of Question 10 from another perspective is appropriate. The responses of all respondents indicating a rural type community are listed in Table 16. It should be noted that in the rural environment agents tend to view their professional status in comparison with people in other occupations.

Question 19 was also designed to provide data on the agents' self-perception of professional status. The question instructions were:

Circle the number of the scale that represents where you stand with other agents in your community. If you think you are low on the characteristic, you would circle the numeral 1. If you think you are a little less than average as compared with other agents in your community, you would circle the numeral 3, and so on.

Three characteristics were included:

a. Quality of service as an agent
b. Productivity as an agent
c. Effort expended as an agent

Based on the premise that holding a degree or designation is a probable criterion of professional status, the previously utilized seven categories of agents holding degrees and designations were analyzed for their rankings.

Table 17 provides data on the agents' self-perception of their quality of service as agents. The highest ranking is seven (7) and the majority of agents (55 percent) chose (7) as representative of their
TABLE 16

PERSONS USED FOR COMPARISON BY INSURANCE AGENTS LIVING IN RURAL COMMUNITIES WHEN EVALUATING THEIR OWN PROFESSIONALISM

N = 93

<table>
<thead>
<tr>
<th>Persons Used for Comparison</th>
<th>Choice</th>
<th>Weighted Ranking Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>People in other occupations</td>
<td>22 28 19</td>
<td>1.52</td>
</tr>
<tr>
<td>Agents in other communities</td>
<td>22 26 10</td>
<td>1.38</td>
</tr>
<tr>
<td>Personal friends (not agents)</td>
<td>22 17 17</td>
<td>1.26</td>
</tr>
<tr>
<td>Other agents in your community</td>
<td>19 12 22</td>
<td>1.11</td>
</tr>
</tbody>
</table>
**TABLE 17**

"QUALITY OF SERVICE" AS A CHARACTERISTIC OF AN AGENT'S SELF-PERCEPTION OF PROFESSIONAL STATUS

N = 209

19. Circle the number on the scale that represents where you stand with other agents in your community. If you think you are low on the characteristic, you would circle the numeral 1. If you think you are a little less than average as compared with other agents in your community, you would circle the numeral 3, and so on. For each scale, circle only one number. Please do not omit any scale.

a. Quality of your service as an agent.

(low) 1 2 3 4 5 6 7 (high)

<table>
<thead>
<tr>
<th>Degree and/or Designation</th>
<th>Number Indicating</th>
<th>Group Weighted Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(low)</td>
<td>(high)</td>
</tr>
<tr>
<td>CPCU/CLU (N = 12)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 7 4</td>
<td>6.2</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA (N = 55)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3 6 14 32</td>
<td>6.3</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB (N = 99)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 3 4 12 29 50</td>
<td>6.2</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA (N = 7)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2 1 4</td>
<td>6.3</td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB (N = 30)</td>
<td>8 22</td>
<td>6.7</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>3</td>
<td>6.0</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>1 2</td>
<td>6.7</td>
</tr>
</tbody>
</table>
service. The group weighted means range from 6.0 to 6.7 on the 7.0 scale. Agents with the CPCU or CLU designations, but without a college degree, have a weighted mean score of 6.2

Table 18 provides data on the agents' self-perception of their productivity as agents. The scale choices are more diversified and the mode number of 5 is descriptive of the table. The group weighted means range from 4.9 to 6.0 on the 7.0 scale. The 6.0 mean is for the agents with a business degree and a non-business degree but this group only has an N of 3.

Table 19 provides data on the agents' self-perception of their efforts as agents. Agents holding college degrees in business, with the designations of CPCU or CLU, indicate they expend near maximum effort. The group weighted means range from 4.7 to 6.6 on the 7.0 scale with the 6.6 weighted mean score that of the agents with CPCU or CLU designations and a college business degree.

An analysis of the group weighted means for the seven groupings of agents on the three characteristics discloses no comparative findings of significance.

Analysis of Question 19 and Question 10 from another perspective is of interest. Table 20 shows the responses of those agents indicating rank 4 or below in Question 19a. The significance of Table 20 is the propensity of these agents to compare with other agents in the community, and the fourth place choice of these agents to compare with agents in other communities. Agents perceiving themselves to be low in quality of service appear also to not view insurance as a broadly based profession.
19. Circle the number of the scale that represents where you stand with other agents in your community. If you think you are low on the characteristic, you would circle the numeral 1. If you think you are a little less than average as compared with other agents in your community, you would circle the numeral 3, and so on. For each scale, circle only one number. Please do not omit any scale.

b. Your productivity as an agent.

(low) 1 2 3 4 5 6 7 (high)

<table>
<thead>
<tr>
<th>Degree and/or Designation</th>
<th>Number Indicating</th>
<th>Group Weighted Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU (N = 12)</td>
<td>1 1 1 6 1 2</td>
<td>4.9</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA (N = 55)</td>
<td>1 9 20 8 17</td>
<td>5.6</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB (N = 99)</td>
<td>4 3 4 17 23 25 23</td>
<td>5.2</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA (N = 7)</td>
<td>2 1 2 2</td>
<td>4.9</td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB (N = 30)</td>
<td>1 2 5 9 7 6 6</td>
<td>5.2</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>1 2</td>
<td>6.0</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>2 1 5 7</td>
<td>5.7</td>
</tr>
</tbody>
</table>
TABLE 19
"EFFORT" AS A CHARACTERISTIC OF AN AGENT'S
SELF-PERCEPTION OF PROFESSIONAL STATUS
N = 209

19. Circle the number on the scale that represents where you stand with other agents in your community. If you think you are low on the characteristic, you would circle the numeral 1. If you think you are a little less than average as compared with other agents in your community, you would circle the numeral 3, and so on. For each scale, circle only one number. Please do not omit any scale.

c. Amount of effort you expend as an agent.

   (low) 1 2 3 4 5 6 7 (high)

<table>
<thead>
<tr>
<th>Degree and/or Designation</th>
<th>Number Indicating</th>
<th>Group Weighted Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 (low) 2 3 4 5 6 7 (high)</td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU (N = 12)</td>
<td>2 3 4 3</td>
<td>5.2</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA (N = 55)</td>
<td>8 4 11 13 19</td>
<td>5.6</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB (N = 99)</td>
<td>4 1 3 14 22 27 28</td>
<td>5.4</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA (N = 7)</td>
<td>3 4</td>
<td>6.6</td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB (N = 30)</td>
<td>1 2 4 4 5 14</td>
<td>5.7</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>1 2</td>
<td>4.7</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>1 1 1</td>
<td>5.3</td>
</tr>
</tbody>
</table>
TABLE 20

QUESTION 10 RESPONSES OF RESPONDENTS
INDICATING 4 OR LOWER ON QUESTION 19a
N = 20

19. Circle the number on the scale that represents where you stand with other agents in your community. If you think you are low on the characteristic, you would circle the numeral 1. If you think you are a little less than average as compared with other agents in your community, you would circle the numeral 3, and so on. For each scale, circle only one number. Please do not omit any scale.

a. Quality of your service as an agent.

(high) 1 2 3 4 5 6 7 (low)

10. Your feeling of professionalism is very likely influenced by others around you. What persons are you most likely to use for comparison in regard to your own professionalism? (Indicate your first three choices using 1, 2, 3.)

<table>
<thead>
<tr>
<th>Persons Used for Comparison</th>
<th>Choice 1</th>
<th>Choice 2</th>
<th>Choice 3</th>
<th>Weighted Ranking Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other agents in your community</td>
<td>6</td>
<td>5</td>
<td>2</td>
<td>1.50</td>
</tr>
<tr>
<td>People in other occupations</td>
<td>3</td>
<td>6</td>
<td>5</td>
<td>1.30</td>
</tr>
<tr>
<td>Personal friends (not agents)</td>
<td>2</td>
<td>6</td>
<td>4</td>
<td>1.10</td>
</tr>
<tr>
<td>Agents in other communities</td>
<td>3</td>
<td>6</td>
<td>1.05</td>
<td>1.05</td>
</tr>
</tbody>
</table>
Future societal trends indicate that status in the community, professional or otherwise, will be dependent upon the individual's involvement in community and family activities. Some of the respondents in this study, based on the Study of Values scores, hold relatively high religious values. Analyzing the data for the agents with degrees or designations discloses considerable involvement in church activities. Table 21 indicates the actual numbers of agents involved in church activities, either as a leader or as a participant. Table 21 also indicates the number of agents who have assumed a leadership role in a community, civic, or church event.

Table 22 reports the involvement in family-oriented activities by respondent agents with degrees or designations. Over half of the agents indicate involvement with family on 2-3 days per week. Less than 30 percent indicate no, or minimal, weekly involvement in family-oriented activities.

Agents' Self-Perceptions of Educational Needs

The impact and importance of change was discussed in Chapter I. The rapid rate of change is a characteristic of American society. Apparently, however, the majority of adults do not internalize the insights of coping with change to which they are intellectually exposed. Many persons do not consciously plan for change in their personal lives. Of the 445 respondents in this study, 362 expressed the belief that keeping abreast of changes within the realm of insurance with which they were identified, was of highest importance. Four respondents did not indicate any opinion and the remaining distribution is shown in Table 23.
<table>
<thead>
<tr>
<th>Degree and/or Designation</th>
<th>Number of Respondents</th>
<th>Number Participating in Church Events</th>
<th>Number in Leadership Role in Church Event</th>
<th>Number in Leadership Role in Community, Civic or Church Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPCU/CLU</td>
<td>12</td>
<td>10</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA</td>
<td>55</td>
<td>44</td>
<td>21</td>
<td>33</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB</td>
<td>100</td>
<td>78</td>
<td>36</td>
<td>55</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA</td>
<td>7</td>
<td>7</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB</td>
<td>30</td>
<td>23</td>
<td>9</td>
<td>15</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>210</strong></td>
<td><strong>167</strong></td>
<td><strong>84</strong></td>
<td><strong>125</strong></td>
</tr>
<tr>
<td>Degree and/or Designation</td>
<td>Number of Respondents</td>
<td>0-1</td>
<td>2-3</td>
<td>4-5</td>
</tr>
<tr>
<td>--------------------------</td>
<td>-----------------------</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
</tr>
<tr>
<td>CPCU/CLU</td>
<td>12</td>
<td>1</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA</td>
<td>55</td>
<td>18</td>
<td>29</td>
<td>5</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB</td>
<td>100</td>
<td>23</td>
<td>55</td>
<td>9</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA</td>
<td>7</td>
<td>4</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB</td>
<td>30</td>
<td>8</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Totals</td>
<td>210</td>
<td>56</td>
<td>111</td>
<td>22</td>
</tr>
</tbody>
</table>
### TABLE 23

**AGENTS' PERCEPTION OF THE IMPORTANCE OF KEEPING ABREAST OF CHANGE IN INSURANCE**  
N = 441

12. To what extent do you feel it is important to keep abreast of changes within the realm of insurance of which you are most closely identified? Circle number on scale.

(low importance) 1 2 3 4 5 6 7 (high importance)

<table>
<thead>
<tr>
<th>Value Indicated</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Respondents</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(low importance)</td>
<td>1</td>
<td>0</td>
<td>8</td>
<td>3</td>
<td>30</td>
<td>37</td>
<td>362</td>
</tr>
<tr>
<td>Percent of:</td>
<td>.2%</td>
<td>1.8%</td>
<td>.7%</td>
<td>6.8%</td>
<td>8.4%</td>
<td>82.1%</td>
<td></td>
</tr>
</tbody>
</table>
The respondents were also permitted to make a value judgment as to the relative importance of keeping abreast of changes in related, remote, and non-insurance areas. These totals are shown in Table 24. The primary significance of Table 24 is the disclosure that agents in this study consider "non-insurance" changes of greater importance than insurance changes of a remote character relative to their major field of insurance activity.

A research hypothesis of this study was that insurance agents perceive a greater educational need for keeping abreast of "change" within the field of insurance with which they are most closely identified than with related, remote, or non-insurance "change." Based upon the percentages shown in Tables 23 and 24 the hypothesis $H_0$ can be accepted. The null hypothesis states there is no difference of perceived need by insurance agents between keeping abreast of "change" within the field of insurance with which they are most closely identified, and with related, remote, or non-insurance "change." The null hypothesis $H_{08}$ cannot be accepted.

Opportunities for continuing education involvement have been available to insurance agents. To obtain data on agents' perceptions of cognitive insurance educational needs, the survey instrument required the placing of priorities on a list of seven topical areas. By a wide margin the first choice of the respondents is cognitive information on new insurance coverages, contracts, and policies.

A research hypothesis of this study was that insurance agents perceive their primary educational need to be that of being current on new insurance contracts and new insurance legislation. Based on the data,
### Table 24

**Agents' Perception of the Importance of Keeping Abreast of Change in Areas Closely Related to Insurance, Remote to Insurance, and Non-Insurance**

13. To what extent do you feel it is important to keep abreast of changes in related, remote, and non-insurance areas?

(low importance) 1 2 3 4 5 6 7 (high importance)

<table>
<thead>
<tr>
<th>Relative Closeness to Insurance</th>
<th>Respondents</th>
<th>Value Indicated</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(low importance)</td>
<td>1</td>
</tr>
<tr>
<td>Related (N = 443)</td>
<td>Number of:</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Percent of:</td>
<td>.5%</td>
</tr>
<tr>
<td>Remote (N = 439)</td>
<td>Number of:</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>Percent of:</td>
<td>6.2%</td>
</tr>
<tr>
<td>Non-Insurance (N = 441)</td>
<td>Number of:</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>Percent of:</td>
<td>2.7%</td>
</tr>
</tbody>
</table>
Hg cannot be accepted. Educational programs concerning new insurance legislation was fourth in the ranking of perceived topical priorities of educational need. The null hypothesis states there is no one educational need perceived by insurance agents as being their primary educational need. The null hypothesis $H_{09}$ is rejected.

Table 25 provides the data obtained. As shown, the respondents not selecting the topical area of new insurance coverages, contracts, and policies as first choice have strongly included the area as second or third choice.

It is significant to note that a conceptual area listed as "an expert presentation on Economic theories" received little support as a first, second, or third choice; but is more acceptable as a fourth choice.

Tables 26 through 32 provide the priorities established for each topic according to the seven categories of agents with college degrees and/or designations. These agents as a group indicate lesser self-perceived need for continuing education experiences relating to economic theory, or "successful agent testimonials" (see Tables 31 and 32). These agents indicate strong self-perceived need for continuing education experiences relating to new insurance coverage, contracts, and policies (see Table 26).

An analysis of the tables produces three noteworthy comparisons. Table 26 discloses that agents with a non-business college degree perceive an educational need for educational experiences relating to new insurance coverage, contracts, and policies. Attainment of CPCU or CLU designation lessens the intensity of this self-perceived educational
14. Legitimacy of some topics for inclusion in insurance educational programs is questioned. Indicate your first three choices for inclusion using 1, 2, 3, with check marks for any additional.

<table>
<thead>
<tr>
<th>Topic</th>
<th>1st Choice</th>
<th>2nd Choice</th>
<th>3rd Choice</th>
<th>4th Choice</th>
<th>Weighted Cumulative Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>New insurance coverage, contracts, or policies</td>
<td>103</td>
<td>108</td>
<td>82</td>
<td>29</td>
<td>929</td>
</tr>
<tr>
<td>New approach or better understanding of existing policy or coverage</td>
<td>55</td>
<td>88</td>
<td>78</td>
<td>46</td>
<td>686</td>
</tr>
<tr>
<td>Agency management concepts</td>
<td>64</td>
<td>87</td>
<td>59</td>
<td>32</td>
<td>667</td>
</tr>
<tr>
<td>New insurance legislation or regulations</td>
<td>53</td>
<td>64</td>
<td>86</td>
<td>49</td>
<td>625</td>
</tr>
<tr>
<td>How to sell better (or more)</td>
<td>84</td>
<td>43</td>
<td>31</td>
<td>36</td>
<td>563</td>
</tr>
<tr>
<td>Panel of agents discussing &quot;how we do it&quot;</td>
<td>30</td>
<td>39</td>
<td>46</td>
<td>40</td>
<td>369</td>
</tr>
<tr>
<td>Expert presentation of Economic theories</td>
<td>13</td>
<td>23</td>
<td>16</td>
<td>31</td>
<td>184</td>
</tr>
</tbody>
</table>
TABLE 26
PREFERENCES FOR CONTINUING EDUCATION TOPICS BY DEGREE OR DESIGNATION:
TOPIC--NEW INSURANCE COVERAGE, CONTRACTS, OR POLICIES
N = 210

Weighted Ranking: 2.14

<table>
<thead>
<tr>
<th>Degree/Designation</th>
<th>1st Choice</th>
<th>2nd Choice</th>
<th>3rd Choice</th>
<th>4th Choice</th>
<th>Not Selected</th>
<th>Total</th>
<th>Weighted Score</th>
<th>Rank on 4.0 Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPCU/CLU (N = 12)</td>
<td>1</td>
<td>6</td>
<td>2</td>
<td>(3)</td>
<td>9</td>
<td>26</td>
<td>2.17</td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA (N = 55)</td>
<td>8</td>
<td>11</td>
<td>10</td>
<td>2</td>
<td>(24)</td>
<td>31</td>
<td>87</td>
<td>1.58</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB (N = 100)</td>
<td>31</td>
<td>20</td>
<td>21</td>
<td>9</td>
<td>(19)</td>
<td>81</td>
<td>235</td>
<td>2.35</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/ MBA/BSc in BA (N = 7)</td>
<td>4</td>
<td>1</td>
<td>2</td>
<td></td>
<td>7</td>
<td>20</td>
<td>2.86</td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB (N = 30)</td>
<td>6</td>
<td>7</td>
<td>9</td>
<td>(8)</td>
<td>22</td>
<td>63</td>
<td>2.10</td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td>3</td>
<td>12</td>
<td>4.00</td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td></td>
<td>1</td>
<td>1</td>
<td>(1)</td>
<td>2</td>
<td>5</td>
<td>1.67</td>
<td></td>
</tr>
<tr>
<td>Totals</td>
<td>53</td>
<td>45</td>
<td>44</td>
<td>13</td>
<td>(55)</td>
<td>155</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### TABLE 27

**PREFERENCES FOR CONTINUING EDUCATION TOPICS BY DEGREE OR DESIGNATION:**
**TOPIC—NEW APPROACH OR BETTER UNDERSTANDING OF EXISTING POLICY OR COVERAGE**

*N = 210

Weighted Ranking: 1.63

<table>
<thead>
<tr>
<th>Degree and/or Designation</th>
<th>1st Choice</th>
<th>2nd Choice</th>
<th>3rd Choice</th>
<th>4th Choice</th>
<th>Not Selected</th>
<th>Total</th>
<th>Weighted Score</th>
<th>Rank on 4.0 Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPCU/CLU (N = 12)</td>
<td>1</td>
<td>5</td>
<td>1</td>
<td>(5)</td>
<td>7</td>
<td>15</td>
<td>1.25</td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA (N = 55)</td>
<td>15</td>
<td>8</td>
<td>8</td>
<td>-2</td>
<td>(22)</td>
<td>33</td>
<td>102</td>
<td>1.85</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB (N = 100)</td>
<td>12</td>
<td>22</td>
<td>16</td>
<td>12</td>
<td>(38)</td>
<td>62</td>
<td>158</td>
<td>1.58</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA (N = 7)</td>
<td>4</td>
<td>2</td>
<td>(1)</td>
<td>6</td>
<td>14</td>
<td>2.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB (N = 30)</td>
<td>5</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>(16)</td>
<td>14</td>
<td>45</td>
<td>1.50</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>2</td>
<td>(1)</td>
<td>2</td>
<td>6</td>
<td>2.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Totals</td>
<td>33</td>
<td>42</td>
<td>32</td>
<td>18</td>
<td>(85)</td>
<td>125</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
TABLE 28
PREFERENCES FOR CONTINUING EDUCATION TOPICS BY DEGREE OR DESIGNATION:
TOPIC—AGENCY MANAGEMENT CONCEPTS
N = 210

Weighted Ranking: 1.44

<table>
<thead>
<tr>
<th>Degree and/or Designation</th>
<th>1st Choice</th>
<th>2nd Choice</th>
<th>3rd Choice</th>
<th>4th Choice</th>
<th>Not Selected</th>
<th>Total</th>
<th>Weighted Score</th>
<th>Rank on 4.0 Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPCU/CLU (N = 12)</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>(6)</td>
<td></td>
<td>6</td>
<td>20</td>
<td>1.67</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA (N = 55)</td>
<td>11</td>
<td>12</td>
<td>6</td>
<td>-3</td>
<td>(23)</td>
<td>32</td>
<td>95</td>
<td>1.73</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB (N = 100)</td>
<td>14</td>
<td>19</td>
<td>7</td>
<td>13</td>
<td>(47)</td>
<td>53</td>
<td>140</td>
<td>1.40</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA (N = 7)</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td></td>
<td></td>
<td>7</td>
<td>11</td>
<td>1.57</td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB (N = 30)</td>
<td>1</td>
<td>4</td>
<td>6</td>
<td>1</td>
<td>(18)</td>
<td>12</td>
<td>29</td>
<td>.97</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>1</td>
<td></td>
<td>(2)</td>
<td>1</td>
<td></td>
<td>1</td>
<td>3</td>
<td>1.00</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>1</td>
<td></td>
<td>(2)</td>
<td>1</td>
<td></td>
<td>1</td>
<td>4</td>
<td>1.33</td>
</tr>
</tbody>
</table>

Totals                                         | 30         | 39         | 22         | 21         | (98)         | 112   |                |                   |
<table>
<thead>
<tr>
<th>Degree and/or Designation</th>
<th>1st Choice</th>
<th>2nd Choice</th>
<th>3rd Choice</th>
<th>4th Choice</th>
<th>Not Selected</th>
<th>Total</th>
<th>Weighted Score</th>
<th>Rank on 4.0 Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPCU/CLU (N = 12)</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>(7)</td>
<td>5</td>
<td>15</td>
<td>1.25</td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA (N = 55)</td>
<td>4</td>
<td>6</td>
<td>13</td>
<td>-8</td>
<td>(24)</td>
<td>31</td>
<td>68</td>
<td>1.24</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB (N = 100)</td>
<td>9</td>
<td>18</td>
<td>15</td>
<td>14</td>
<td>(44)</td>
<td>56</td>
<td>134</td>
<td>1.34</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA (N = 7)</td>
<td>2</td>
<td>2</td>
<td>(3)</td>
<td>4</td>
<td>6</td>
<td>.86</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB (N = 30)</td>
<td>2</td>
<td>3</td>
<td>7</td>
<td>5</td>
<td>(13)</td>
<td>17</td>
<td>36</td>
<td>1.20</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>3</td>
<td></td>
<td>3</td>
<td>6</td>
<td>2.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>...</td>
<td>...</td>
<td>(3)</td>
<td>...</td>
<td>...</td>
<td>--</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>18</strong></td>
<td><strong>27</strong></td>
<td><strong>41</strong></td>
<td><strong>30</strong></td>
<td><strong>(94)</strong></td>
<td><strong>116</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# TABLE 30

**PREFERENCES FOR CONTINUING EDUCATION TOPICS BY DEGREE OR DESIGNATION:**
**TOPIC—HOW TO SELL BETTER (OR MORE)**

*N = 210*

<table>
<thead>
<tr>
<th>Degree and/or Designation</th>
<th>1st Choice</th>
<th>2nd Choice</th>
<th>3rd Choice</th>
<th>4th Choice</th>
<th>Not Selected</th>
<th>Total</th>
<th>Weighted Score</th>
<th>Rank on 4.0 Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPCU/CLU (N = 12)</td>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
<td>9</td>
<td>3</td>
<td>7</td>
<td>.58</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA (N = 55)</td>
<td>8</td>
<td>10</td>
<td>3</td>
<td>1</td>
<td>33</td>
<td>22</td>
<td>69</td>
<td>1.25</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB (N = 100)</td>
<td>18</td>
<td>9</td>
<td>7</td>
<td>13</td>
<td>53</td>
<td>47</td>
<td>126</td>
<td>1.26</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA (N = 7)</td>
<td>4</td>
<td>1</td>
<td>2</td>
<td></td>
<td>7</td>
<td>20</td>
<td>2.86</td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB (N = 30)</td>
<td>7</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>16</td>
<td>14</td>
<td>44</td>
<td>1.47</td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td>3</td>
<td>9</td>
<td>3.00</td>
</tr>
</tbody>
</table>

**Totals**

| 38 | 24 | 17 | 17 | (114) | 96 |
## TABLE 31

PREFERENCES FOR CONTINUING EDUCATION TOPICS BY DEGREE OR DESIGNATION:

**TOPIC---PANEL OF AGENTS DISCUSSING "HOW WE DO IT"

\[N = 210\]

Weighted Ranking: \(0.83\)

<table>
<thead>
<tr>
<th>Degree and/or Designation</th>
<th>1st Choice</th>
<th>2nd Choice</th>
<th>3rd Choice</th>
<th>4th Choice</th>
<th>Not Selected</th>
<th>Total</th>
<th>Weighted Score</th>
<th>Rank on 4.0 Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPCU/CLU ((N = 12))</td>
<td></td>
<td>1</td>
<td>2</td>
<td>(9)</td>
<td>3</td>
<td>4</td>
<td>0.33</td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA ((N = 55))</td>
<td>2</td>
<td>9</td>
<td>5</td>
<td>3</td>
<td>(36)</td>
<td>19</td>
<td>0.87</td>
<td></td>
</tr>
<tr>
<td>BA/BSc/MA/LLB ((N = 100))</td>
<td>4</td>
<td>6</td>
<td>15</td>
<td>10</td>
<td>(65)</td>
<td>35</td>
<td>0.74</td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA ((N = 7))</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4</td>
<td>(3)</td>
<td>0.57</td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB ((N = 30))</td>
<td>4</td>
<td>5</td>
<td>3</td>
<td>3</td>
<td>(15)</td>
<td>15</td>
<td>1.33</td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB ((N = 3))</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB ((N = 3))</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td>(2)</td>
<td>1</td>
<td>1.33</td>
<td></td>
</tr>
<tr>
<td>Totals</td>
<td>11</td>
<td>20</td>
<td>24</td>
<td>22</td>
<td>(133)</td>
<td>77</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree and/or Designation</td>
<td>1st Choice</td>
<td>2nd Choice</td>
<td>3rd Choice</td>
<td>4th Choice</td>
<td>Not Selected</td>
<td>Total</td>
<td>Weighted Score</td>
<td>Rank on 4.0 Scale</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>------------</td>
<td>------------</td>
<td>------------</td>
<td>------------</td>
<td>--------------</td>
<td>-------</td>
<td>----------------</td>
<td>------------------</td>
</tr>
<tr>
<td>CPCU/CLU (N = 12)</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>(7)</td>
<td>5</td>
<td>15</td>
<td>1.25</td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA (N = 55)</td>
<td>2</td>
<td>4</td>
<td>2</td>
<td>-2</td>
<td>(45)</td>
<td>10</td>
<td>28</td>
<td>.51</td>
</tr>
<tr>
<td>BA/BSc/MA/LLB (N = 100)</td>
<td>2</td>
<td>4</td>
<td>6</td>
<td>6</td>
<td>(82)</td>
<td>18</td>
<td>38</td>
<td>.38</td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA (N = 7)</td>
<td>4</td>
<td>(3)</td>
<td>4</td>
<td>4</td>
<td></td>
<td></td>
<td>.57</td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB (N = 30)</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>(24)</td>
<td>6</td>
<td>13</td>
<td>.43</td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>(3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>1</td>
<td></td>
<td></td>
<td>(2)</td>
<td>1</td>
<td>3</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>Totals</td>
<td>7</td>
<td>12</td>
<td>10</td>
<td>15</td>
<td>(166)</td>
<td>44</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Weighted Ranking: .48
need. Table 27 discloses this same category of agents perceive a less critical educational need for a better understanding of existing policies and coverages.

A second comparison of interest occurs between Tables 26 and 31. Those agents without a professional designation but earning a non-business degree in college perceive an educational need for educational experiences analyzing or explaining new insurance coverage, contracts, and policies. These agents do not perceive a critical educational need to learn methods and techniques found to be successful by other agents (see Table 31).

The third data analysis of interest occurs in Table 30. The category of agent receiving the lowest ranking on perceived educational need for continuing educational experiences relating to selling techniques was the group of agents with the professional designations of CPCU or CLU.

A research hypothesis of this study was that insurance agents with CPCU or CLU designations, but without a college degree, have a lesser propensity to perceive an educational need for a continuing education program on selling techniques than agents with college degrees. The hypothesis $H_{10}$ can be accepted. The null hypothesis states there is no difference between agents with CPCU or CLU designations, but without a college degree, and agents with college degrees, in regard to perceived educational need for a continuing education program on selling techniques. The null hypothesis $H_{010}$ cannot be accepted.

Table 33 provides a summary of Tables 26 through 32. Only one difference in ranking of topics occurs between Table 25 which includes the
<table>
<thead>
<tr>
<th>Topic</th>
<th>Composite Ranking</th>
<th>CPCU/CLU N = 12</th>
<th>BBA/MBA/ BSc in BA N = 55</th>
<th>BA/BSc/ MA/LLB BSc in BA N = 100</th>
<th>CPCU/CLU BA/BSc/ MA/LLB N = 7</th>
<th>CPCU/CLU BA/BSc/ MA/LLB N = 30</th>
<th>BBA/MBA/ BA/BSc/ BSc in BA N = 3</th>
<th>CPCU/CLU BBA/MBA/ BSc in BA N = 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>New insurance coverage, contracts, or policies</td>
<td>2.14</td>
<td>2.17</td>
<td>1.58</td>
<td>2.35</td>
<td>2.86</td>
<td>2.10</td>
<td>4.00</td>
<td>1.67</td>
</tr>
<tr>
<td>New approach or better understanding of existing policy or coverage</td>
<td>1.63</td>
<td>1.25</td>
<td>1.85</td>
<td>1.58</td>
<td>2.00</td>
<td>1.50</td>
<td>2.00</td>
<td>.67</td>
</tr>
<tr>
<td>Agency management concepts</td>
<td>1.44</td>
<td>1.67</td>
<td>1.73</td>
<td>1.40</td>
<td>1.57</td>
<td>.97</td>
<td>1.00</td>
<td>1.33</td>
</tr>
<tr>
<td>How to sell better (or more)</td>
<td>1.31</td>
<td>.58</td>
<td>1.25</td>
<td>1.26</td>
<td>2.86</td>
<td>1.47</td>
<td>--</td>
<td>3.00</td>
</tr>
<tr>
<td>New insurance legislation or regulations</td>
<td>1.26</td>
<td>1.25</td>
<td>1.24</td>
<td>1.34</td>
<td>.86</td>
<td>1.20</td>
<td>2.00</td>
<td>--</td>
</tr>
<tr>
<td>Panel of agents discussing &quot;how we do it&quot;</td>
<td>.83</td>
<td>.33</td>
<td>.87</td>
<td>.74</td>
<td>.57</td>
<td>1.33</td>
<td>--</td>
<td>1.33</td>
</tr>
<tr>
<td>Expert presentation of economic theories</td>
<td>.48</td>
<td>1.25</td>
<td>.51</td>
<td>.38</td>
<td>.57</td>
<td>.43</td>
<td>--</td>
<td>1.00</td>
</tr>
</tbody>
</table>
entire group of respondents, and Table 33 which includes only the respondents with professional designations and college degrees. The topic "How to sell better (or more)" is ranked fourth in Table 33 replacing the topical area of new insurance legislation or regulations in Table 25. Other than this single transposition of position, the sequence of topics by preference is identical.

The importance of Table 33 is in the guidance it provides a planner of continuing education programs for insurance agents. A continuing education program concerning a new insurance coverage, contracts, or policies should be of primary interest to insurance agents with non-business college degrees and agents with CPCU or CLU designations with or without a college business degree. The two groups with an N of 3 may be too small for credibility.

Another perspective for viewing the priority educational needs of insurance agents is life and non-life. A research hypothesis of this study was that life insurance agents have a greater propensity to perceive a need for a continuing education program on "How to sell better (or more)" than non-life agents. In Table 34 the percentages indicating perceived need make it possible to accept $H_{ll}$. The null hypothesis states there is no difference between life agents and non-life agents in regard to perceived educational need for a continuing education program on "How to sell better (or more)." The null hypothesis $H_{0ll}$ cannot be accepted.

Another research hypothesis was that life agents have a greater propensity to perceive an educational need for continuing education programs involving other agents telling "how we do it" than non-life agents.
TABLE 34
COMPARISON OF LIFE AND NON-LIFE AGENTS ON PERCEIVED EDUCATIONAL NEED FOR A CONTINUING EDUCATION PROGRAM ON "HOW TO SELL BETTER (OR MORE)"

<table>
<thead>
<tr>
<th>Association</th>
<th>Topic as:</th>
<th>1st Choice</th>
<th>2, 3, or 4 Choice</th>
<th>Total</th>
<th>1st Choice as Percent of Association</th>
<th>Total as Percent of Association</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OALU (N = 159)</td>
<td>55</td>
<td>44</td>
<td>99</td>
<td>35%</td>
<td>63%</td>
<td></td>
</tr>
<tr>
<td>Non-Life:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OAIA (N = 188)</td>
<td>19</td>
<td>45</td>
<td>64</td>
<td>10%</td>
<td>34%</td>
<td></td>
</tr>
<tr>
<td>OAMIA (N = 98)</td>
<td>10</td>
<td>21</td>
<td>31</td>
<td>10%</td>
<td>32%</td>
<td></td>
</tr>
<tr>
<td>Totals</td>
<td>84</td>
<td>110</td>
<td>194</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The percentages indicated in Table 35 permit the acceptance of $H_{12}$. The null hypothesis states there is no difference between life agents and non-life agents in regard to perceived educational need for continuing education programs involving other agents telling "how we do it." The null hypothesis $H_{012}$ cannot be accepted.

Data have been presented concerning agents' self-perceived educational needs for more knowledge about insurance. The respondents were also provided the opportunity to select from areas of concern generally not thought of as being within the insurance domain.

Table 36 reports the relative importance of nine areas of concern to insurance agents. Greater understanding of the intricacies of financial investment is a self-perceived educational need of 308 of the 445 respondents in this study. Nearly one-third of the respondents perceive an educational need for greater understanding of social responsibilities. Over 18 percent of the agents perceive a need for more understanding about physical fitness. Over 30 percent of the agents perceive an educational need for greater understanding of political affairs and over 40 percent perceive an educational need for greater understanding of public affairs. An educational need for greater understanding of the issues involved in successful home and family life is perceived by 15 percent of the agents and 13 percent of the agents perceive an educational need for a better understanding of the values of spare-time interests. Understanding of religious and moral issues is a self-perceived educational need of over 16 percent of the agents, and nearly 12 percent of the agents perceive an educational need for better understanding of ethical issues.
TABLE 35

COMPARISON OF LIFE AND NON-LIFE AGENTS ON PERCEIVED EDUCATIONAL NEED FOR A CONTINUING EDUCATION PROGRAM INVOLVING OTHER AGENTS TELLING "HOW WE DO IT"

<table>
<thead>
<tr>
<th>Association</th>
<th>1st or 2nd Choice</th>
<th>3rd or 4th Choice</th>
<th>Total</th>
<th>1st or 2nd Choice as Percent of Association N</th>
<th>Total as Percent of Association N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OALU (N = 159)</td>
<td>38</td>
<td>24</td>
<td>62</td>
<td>24%</td>
<td>39%</td>
</tr>
<tr>
<td>Non-Life:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OAIA (N = 188)</td>
<td>21</td>
<td>38</td>
<td>59</td>
<td>11%</td>
<td>31%</td>
</tr>
<tr>
<td>OAMIA (N = 98)</td>
<td>10</td>
<td>24</td>
<td>34</td>
<td>10%</td>
<td>34%</td>
</tr>
<tr>
<td>Totals</td>
<td>69</td>
<td>86</td>
<td>155</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Area of Concern</td>
<td>Number of Times Checked&lt;sup&gt;a&lt;/sup&gt;</td>
<td>Percentage of Total Number of Respondents</td>
<td>Percentage of Total Checks&lt;sup&gt;1&lt;/sup&gt; (N = 1,106)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------------------------------</td>
<td>-------------------------------------</td>
<td>------------------------------------------</td>
<td>-----------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Investment</td>
<td>308</td>
<td>69%</td>
<td>27.8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public Affairs</td>
<td>185</td>
<td>42%</td>
<td>16.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Responsibilities</td>
<td>142</td>
<td>32%</td>
<td>12.8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Political Affairs</td>
<td>140</td>
<td>31%</td>
<td>12.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical Fitness</td>
<td>81</td>
<td>18%</td>
<td>7.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Religious and Moral Issues</td>
<td>73</td>
<td>16%</td>
<td>6.6%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home and Family Life</td>
<td>66</td>
<td>15%</td>
<td>6.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spare-Time Interests</td>
<td>58</td>
<td>13%</td>
<td>5.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ethics</td>
<td>53</td>
<td>12%</td>
<td>4.8%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<sup>a</sup> Average number of checks per respondent—2.49.
The agent self-perceptions of educational needs presented thus far are those educational needs selected from suggestions on the survey instrument. The respondents also were encouraged to express a topic or activity in the general area of insurance about which they desired future educational experiences. The opportunity to express a topic or activity outside the general area of insurance about which they desired future educational experiences was provided the agents.

Table 37 lists the categories of agent self-perceived educational needs in insurance. Agents were asked on the survey instrument to "write-in" a description of an educational program or course dealing with an insurance topic or activity they perceived to be of benefit to them. A diverse list of topics and activities resulted. Table 37 presents data concerning the most mentioned items and represents the responses of 61 percent of the respondents. The high incidence of felt need for technical proficiency is quite evident. This is especially obvious when the four categories relating to technical study are combined. Nearly one-fourth of the agents perceive a need for continuing education involving skills of policy interpretation.

The strong felt need for educational experiences involving managerial concepts is reflective of the trend toward larger agencies. The accompanying expression of felt need for educational experiences involving sales-marketing concepts also can be attributed to the trend toward larger agencies.

The 4 percent incidence of expressed felt need for education in Risk Management and Company/Agency Relations is significant. Risk management is a new concept encompassing a broader spectrum of analysis,
<table>
<thead>
<tr>
<th>Subject Category</th>
<th>Number of Times Mentioned</th>
<th>Percentage of Total Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management concepts</td>
<td>50</td>
<td>11%</td>
</tr>
<tr>
<td>Sales-marketing concepts</td>
<td>43</td>
<td>10%</td>
</tr>
<tr>
<td>Technical study of commercial package policies (liability)</td>
<td>39</td>
<td>9%</td>
</tr>
<tr>
<td>Technical study of tax shelter/pension plans (life)</td>
<td>35</td>
<td>8%</td>
</tr>
<tr>
<td>In-depth study of (specifically mentioned) policy or coverage</td>
<td>30</td>
<td>7%</td>
</tr>
<tr>
<td>Technical study of commercial package policies (fire)</td>
<td>17</td>
<td>4%</td>
</tr>
<tr>
<td>In-depth study of business life insurance</td>
<td>17</td>
<td>4%</td>
</tr>
<tr>
<td>Company/agency relations</td>
<td>16</td>
<td>4%</td>
</tr>
<tr>
<td>Risk management</td>
<td>15</td>
<td>4%</td>
</tr>
</tbody>
</table>
decision-making, and risk-bearing, than the mechanism of insurance. Increased knowledge concerning the essence of company/agency relations should improve the cooperation and understanding between agents and companies. It is important that increased emphasis on the educational study of these subjects be pursued.

A research hypothesis of this study was that non-life insurance agents have a greater propensity to perceive a need for continuing education programs on risk management than life agents. Table 38 presents the data and \( H_{13} \) is accepted. The null hypothesis states there is no difference between non-life agents and life agents in regard to perceived educational need for continuing education programs on risk management. The null hypothesis \( H_{013} \) cannot be accepted.

Three agents indicated unique self-perceived educational needs which included the study of building and home appraisal, insurance concepts in foreign countries, and future insurance concepts.

Table 39 lists the categories of agent self-perceived educational needs outside insurance. Agents were asked on the survey instrument to "write-in" a description of an educational program or course dealing with a non-insurance topic or activity they perceived to be of benefit to them. A diverse list of topics and activities resulted. Nearly half (48 percent) of the agents in the study are represented by the table in regard to the educational need they perceive would be of greatest benefit to them if met. The high percentage (13 percent) citing a need for more knowledge about financial concepts is an indication of the full service trend in insurance which is leading many agents to attempt to qualify as financial counselors. The high percentage (11 percent)
<table>
<thead>
<tr>
<th>Association</th>
<th>No.</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| OALU (N = 159)   | 2   | 1.3%
| Non-Life:        |     |     |
| OAIA (N = 188)   | 10  | 5.3%
| OAMIA (N = 98)   | 3   | 3.1%
| Total            | 15  |     |
## TABLE 39

AGENTS' SELF-PERCEIVED EDUCATIONAL NEEDS OUTSIDE INSURANCE
N = 445

<table>
<thead>
<tr>
<th>Subject Category</th>
<th>Number of Times Mentioned</th>
<th>Percentage of Total Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial concepts (monetary and fiscal policy, investments)</td>
<td>57</td>
<td>13%</td>
</tr>
<tr>
<td>Business subjects (law, accounting)</td>
<td>48</td>
<td>11%</td>
</tr>
<tr>
<td>Public's changing values (understanding youth, human relations)</td>
<td>36</td>
<td>8%</td>
</tr>
<tr>
<td>Mutual funds</td>
<td>28</td>
<td>6%</td>
</tr>
<tr>
<td>Personal improvement (speed reading, how to listen better, organization of time, personality, public speaking, memory)</td>
<td>24</td>
<td>5%</td>
</tr>
<tr>
<td>National concerns and issues</td>
<td>23</td>
<td>5%</td>
</tr>
</tbody>
</table>
indicating a desire for courses in business subjects such as Law and Accounting is consistent with the current interest in CPCU and CLU study.

It should be noted that 36 agents (8 percent) expressed a felt need to learn more about the changing values within society.

Two dozen agents are seeking to engage in educational experiences involving skills of self-improvement.

Twenty-three agents stated an educational need for enlightenment concerning national issues.

The divergency in the character and quality of the responses other than those represented in the table is of significance. Representative samples of expressed educational needs are:

- A course in Agriculture
- Antiques
- Drugs
- French language
- Health and first aid courses
- How to help a professional man's wife to understand
- Literary expression
- Relating work to religion

Insurance agents appear to be a heterogeneous group.

Influence of Cost on Continuing Education Involvement

The statement is frequently advanced that insurance agents participate in continuing education to a lesser degree than do others within the insurance community. The explanation for this phenomenon centers on the cost factor and the expenses which must be paid "out-of-pocket" by the agent. Participation in continuing education by insurance company personnel is traditionally considered a company expense.
Data from this study reveal that agents with degrees or designations display little reluctance to participate in continuing education when perceived needs are present. As shown in Table 30, 45 percent of the agents indicate cost to be of only a minimal influence in decisions regarding attendance at continuing education events. Totaling the importance scale rankings 1, 2, and 3, 65 percent of the agents with degrees or designations indicate cost is of little influence when decisions are made on whether to attend continuing education experiences. A research hypothesis of this study was that funding of costs by other than out-of-pocket will increase the propensity of the agent to participate in continuing education. The data do not support this hypothesis and $H_{14}$ cannot be accepted. The null hypothesis states there is no difference in the propensity of the agent to participate in continuing education when the factor of out-of-pocket costs is a variable. The null hypothesis $H_{014}$ cannot be rejected.

Another view of the study data reinforces the conclusion that "out-of-pocket" cost represents only a minor deterrent to insurance agent participation in continuing education. The responses of study respondents indicating residence in a rural type community are shown in Table 41. The assumption is made that proportionally more rural insurance agents are part-time or low premium volume agents. A slightly smaller 39 percent of the agents indicate cost to be of only minimal influence in decisions regarding attendance at continuing education events. Totaling the importance scale rankings 1, 2, and 3, a nearly equal 64 percent of the agents from a rural type community indicate cost is of
### TABLE 40

**INFLUENCE OF "OUT-OF-POCKET" COSTS ON AGENT ATTENDANCE AT CONTINUING EDUCATION PROGRAMS (designation or degree holder)**  
N = 209

17. Assuming interest in the topic(s) to be presented, to what extent does the "out-of-pocket" cost to you influence your attendance. Circle number on scale.

(very little) 1 2 3 4 5 6 7 (greatly)

<table>
<thead>
<tr>
<th>Degree and/or Designation</th>
<th>Respondents</th>
<th>1 (very little)</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7 (greatly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPCU/CLU (N = 12)</td>
<td>Number of: 4</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Percent of: 33.3%</td>
<td>8.3%</td>
<td>25.0%</td>
<td>25.0%</td>
<td>8.3%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA (N = 55)</td>
<td>Number of: 21</td>
<td>7</td>
<td>8</td>
<td>14</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Percent of: 38.2%</td>
<td>12.7%</td>
<td>14.6%</td>
<td>25.5%</td>
<td>3.6%</td>
<td>1.8%</td>
<td>3.6%</td>
<td></td>
</tr>
<tr>
<td>BA/BSc/MA/LLB (N = 99)</td>
<td>Number of: 48</td>
<td>9</td>
<td>8</td>
<td>20</td>
<td>3</td>
<td>7</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Percent of: 48.4%</td>
<td>9.1%</td>
<td>8.1%</td>
<td>20.2%</td>
<td>3.0%</td>
<td>7.1%</td>
<td>4.0%</td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA (N = 7)</td>
<td>Number of: 5</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Percent of: 71.4%</td>
<td>28.6%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BA/BSc/MA/LLB (N = 30)</td>
<td>Number of: 13</td>
<td>3</td>
<td>3</td>
<td>6</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Percent of: 43.3%</td>
<td>10.0%</td>
<td>10.0%</td>
<td>20.0%</td>
<td>16.7%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>Number of: 3</td>
<td>100%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CPCU/CLU and BBA/MBA/BSc in BA and BA/BSc/MA/LLB (N = 3)</td>
<td>Number of: 1</td>
<td>100%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Totals</td>
<td>Number of: 95</td>
<td>20</td>
<td>21</td>
<td>44</td>
<td>14</td>
<td>8</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Percent of: 45%</td>
<td>10%</td>
<td>10%</td>
<td>21%</td>
<td>7%</td>
<td>4%</td>
<td>3%</td>
<td></td>
</tr>
</tbody>
</table>
TABLE 41

INFLUENCE OF "OUT-OF-POCKET" COSTS ON AGENT ATTENDANCE AT CONTINUING EDUCATION PROGRAMS (rural type community)
N = 93

17. Assuming interest in the topic(s) to be presented, to what extent does the "out-of-pocket" cost to you influence your attendance. Circle number on scale.

(very little) 1 2 3 4 5 6 7 (greatly)

<table>
<thead>
<tr>
<th>Category</th>
<th>Respondents</th>
<th>Importance Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1    2   3  4  5  6  7</td>
</tr>
<tr>
<td>Agents in Rural Community</td>
<td>Number of:</td>
<td>36   11  12  28  5  1  0</td>
</tr>
<tr>
<td></td>
<td>Percent of:</td>
<td>39%  12% 13% 30% 5% 1% 0%</td>
</tr>
</tbody>
</table>
little influence when deciding upon whether or not to attend continuing education experiences.

It was stated at the beginning of this chapter that all of the data generated by the research project would not be presented graphically or in tabular form. All data were analyzed to make judgments as to its relative significance to the objectives of the study. Implications and trends inherent in the data have been considered when conclusions have been drawn.
CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

This final chapter will restate the purpose and objectives of the study and its methodology, summarize the findings of the study, and comment on the findings. Conclusions based on the analysis of the data will be discussed, a conceptual model showing the utilization of continuing education in the realization of professional status for insurance personnel will be shown, a four-integrant plan for meeting the needs of insurance agents for continuing education will be presented, and the chapter will conclude with recommendations and suggestions for additional research.

Purpose

Two equally critical educational needs may exist for all persons engaged in an insurance career. One is the need to maintain technical proficiency and the other is the need to maintain social relevancy in a changing society. The concept of insurance as a profession, with continuing education an important aspect of professionalism, has been advanced by others.

The Ohio State University has offered insurance continuing education opportunities for over three decades. Data about the continuing education needs of insurance agents, as seen by them, would be beneficial to any educational agency directly involved in presenting continuing education courses or programs for insurance agents.
From the adult educator's point of view, program development for a client group should be based on real educational needs and should involve the participants in any plan for meeting those needs.

Objectives

The objectives of the study were as follows:

1. To generate data accurately appraising the educational needs of insurance agents, from the perspective of the agents, in order to develop a model plan for the continuing education of insurance agents.

2. To hypothesize priority educational needs of insurance agents based on the uniformity (or lack of uniformity) of the survey responses from the agents, which is based on the perceived needs of the agents.

3. To provide affirmance for professional continuing insurance education.

4. To develop a visual model for the conceptualization of the important role of continuing education in the realization of professional status for insurance agents.

5. To secure a measure of the dominant personality traits of insurance agents.

6. To determine differences between agents with CPCU/CLU designations, business degrees, and non-business degrees, regarding educational needs and professional perceptions.

Methodology

This was an exploratory and descriptive study. A random sample was drawn from the memberships of the Ohio Association of Insurance
Agents, Ohio Life Underwriters Association, and Ohio Association of Mutual Insurance Agents. The data were collected through use of a questionnaire and Study of Values test sent and returned by U.S. Mail.

Summary of Findings

The study included both life and non-life insurance agents throughout the State of Ohio. Non-life insurance agents demonstrated a greater propensity to respond to an educational need determination survey than life insurance agents.

Demographic Characteristics of the Respondents. The percentage of female respondents is 2-1/2 percent. Only 8 percent of the respondents are under 30 years of age, while 6 percent are over age 61. Almost 42 percent of the respondents are between the ages of 31 and 45, and almost 44 percent are between the ages of 46 and 60. The percentage of married respondents is 96 percent.

The percentage of respondents located in communities with a population of 225,000 or over is 43 percent. The percentage of respondents located in communities with an expanding growth pattern is 75 percent.

Score Ranges on Study of Values. Insurance agents developed mean score values on the Study of Values test of 46.97 for the economic trait and 42.93 for the political trait. These mean scores are significantly higher than the collegiate general norms. Eighty-six agents scored unusually high scores on the economic trait and 46 agents scored unusually high scores on the religious trait. Insurance agents with college degrees developed a lower mean score on the religious trait than the group of insurance agents as a whole.
Of the 87 agents not returning a completed Study of Values, 11 percent were under age 30; 18 percent, age 31-45; 22 percent, age 46-60; and 28 percent, age 61 or over. As a group, the propensity of insurance agents to respond to a psychological test decreases with age.

**Continuing Education as Criterion of Professionalism.** Agents with the CPCU or CLU designation seek recognition of professional status by comparison with personal friends who are not agents.

Agents with college business degrees such as Bachelor or Master of Business Administration seek recognition of professional status by comparison with the business sector.

Agents with non-business college degrees such as Bachelor or Master of Arts, Bachelor of Science, or LL.B. (Bachelor of Laws) seek recognition of professional status by comparison with other insurance agents in their community as to competencies.

**Agents' Self-Perceptions of Educational Needs.** Over 82 percent of the respondents in this study expressed the belief that keeping abreast of changes within the realm of insurance with which they were identified was of highest importance.

The self-perceived **priority** educational need is for cognitive information on new insurance coverages, contracts, and policies. Other educational needs in descending order of priority are: new approaches or better understanding of existing policies or coverage, agency management concepts, new insurance legislation or regulations, "how to sell better (or more)," other agents discussing "how we do it," and an expert presentation of economic theories.
A comparison between life and non-life agents discloses life insurance agents have a greater propensity for participation in an educational program on selling techniques.

Greater understanding of the intricacies of financial investment is a self-perceived educational need of over two-thirds of the respondents in this study. Nearly one-third of the respondents perceive an educational need for greater understanding of social responsibilities. Over 18 percent of the agents perceive a need for more understanding about physical fitness. Over 30 percent perceive an educational need for greater understanding of political affairs and over 40 percent perceive an educational need for greater understanding of public affairs. An educational need for greater understanding of the issues involved in successful home and family life is perceived by 15 percent of the agents and 13 percent of the agents perceive an educational need for a better understanding of the values of spare-time interests. Understanding of religious and moral issues is a self-perceived educational need of over 16 percent of the agents, and nearly 12 percent of the agents perceive an educational need for better understanding of ethical issues.

Respondent insurance agents were asked to suggest additional educational needs and 11 percent listed management concepts. Sales-marketing concepts was suggested by 10 percent of the agents. Nearly 25 percent of the agents desired technical study on specific policies. The study of Risk Management was desired by 4 percent of the agents.

Self-perceived educational needs "outside" insurance as suggested by the agents disclosed 13 percent desired educational programs dealing with financial concepts. Eleven percent desired allied business topics
such as law and accounting. Educational programs on the public's changing values was the choice of 8 percent of the agents and 6 percent of the agents wanted educational programs on the topic of mutual funds. Five percent of the agents wanted educational programs for personal improvement (e.g., speed reading, public speaking, personality), and 5 percent wanted educational programs on national issues and concerns.

**Influence of Cost on Continuing Education Involvement.** Agents with college degrees or designations will participate in continuing education activities when perceived needs are present. Cost is of minimal importance when decisions are made by agents on whether to attend continuing education experiences.

**Comments**

Insurance agents in Ohio recognize the importance of insurance education. Agents with an awareness of the increased sophistication of the general business environment consider it desirable continually to improve their understanding of the insurance mechanism. Even those agents participating minimally in educational activities support the concept that constant changes in policy coverages and rate structures make educational activities beneficial. The data of this study reflect positive attitudes on the part of Ohio agents regarding the need for continuous insurance education.

Many agents in Ohio perceive insurance education as embracing educational needs beyond the technical intricacies of the insurance contract. These agents accept a broadened definition of insurance education when they participate in educational experiences for enlightenment.
on the social responsibilities of persons engaged in the insurance business, or when they attend educational courses which provide conceptual understanding of management and decision-making theories. A commitment to continuing education as a prerequisite of professionalism seems evident in these agents.

A significant portion of agents in Ohio perceive educational needs for personal growth. In addition to recognizing insurance educational needs (either in the limited technical sense, or in conformance with the broader business/professional rationale) there is a quest for understanding and enrichment of their roles as members of total society. These agents perform an important technical service within their community when they utilize their expertise to accurately write insurance contracts. Their ultimate goal is the transcendence of this functional role using vocational status as a facilitating vehicle enabling them to have interesting and meaningful interaction with people.

During the past decade there has been a significant increase in the number and variety of insurance continuing education opportunities available to insurance agents. The advent of community colleges and university branches throughout Ohio makes it possible for agents in non-university communities to participate in college level continuing education. High schools have become active in providing educational opportunities for adults. Community Recreation Centers continue to offer a wide range of adult education experiences. The Society of CLU and the Society of CPCU have undertaken ambitious continuing education programs at both the national and the local level. The Ohio Association of Insurance Agents, Ohio Association of Life Underwriters, and Ohio
Association of Mutual Insurance Agents have introduced new educational programs of interest and relevance to insurance agents.

The conclusions reached in this study are useful for understanding and meeting the educational needs of agents in the State of Ohio because Ohio agents provided the data analyzed. While there is a propitious assumption of need for additional research, this study has produced important implications regarding the continuing education needs of insurance agents in Ohio and elsewhere.

Conclusions

The conclusions for this study will be presented under five headings: participation of insurance agents in continuing education need determination surveys, the study of values held by insurance agents, professionalism of insurance agents, perceived educational needs of insurance agents, and the influence of cost on continuing education involvement.

Participation of Insurance Agents in Continuing Education Need Determination Surveys

Insurance agents demonstrate a reluctance to participate in written surveys if more than a minimal amount of their time is required for a response. This conclusion is supported by the fact that 58 percent of the population for the study did not respond to the request for data. Also, 20 percent of the respondents did not complete the Study of Values which was the more lengthy portion of the survey requiring approximately fifteen minutes to complete.
The Study of Values Held by Insurance Agents

Insurance agents as a group receive higher scores regarding economic and political traits, and lower scores regarding aesthetic and social traits. The Allport-Vernon-Lindzey Study of Values data indicated there is little difference between insurance agents and the general collegiate norms with which they were compared in regard to the theoretical and religious traits.

Professionalism of Insurance Agents

A key question in the survey instrument asked the agents to indicate the persons they were most likely to use for comparison in evaluating their own professionalism. Insurance agents with professional designations of CPCU/CLU identify with other agents attaining the designation, both locally and elsewhere. However, agents with college degrees in business identify with persons in other occupations.

Insurance agents with college degrees, and to a lesser extent those with CPCU/CLU designations only, perceive themselves as having the capabilities and willingness to provide a high quality of service to their clients.

Insurance agents with college degrees and/or professional designations are generally slightly dissatisfied with their abilities to maintain high productivity as agents.

Perceived Educational Needs of Insurance Agents

Insurance agents sense an urgency about educational programs offered for the purpose of presenting information about a new insurance contract or policy. They accept the premise that it is a productive
use of their time to participate in a meeting where factual material relating to specific policies or covers is presented. Agents seem to prefer educational programs which feature specific topics because they believe they can come away from the learning experience with specific new knowledge.

Insurance agents are intensely interested in acquiring increasing knowledge about financially related subjects and activities. Whether selected from prepared lists or as volunteered statements, agents perceive an educational need for more learning opportunities involving financial concepts.

Educational courses in risk management are relevant for persons engaged in the business of insurance. Although many people maintain that risk management is a discipline distinct from insurance, non-life agents consider understanding and knowledge about risk management to be of educational concern to them as insurance agents. Agents with CPCU designations earn diplomas in Risk Management as a desirable adjunct to their status as insurance professionals. The interest in risk management will continue to rise, and continuing education in risk management will become a perceived educational need of increasing numbers of insurance agents in the future.

Insurance agents favor the expansion of continuing education into new and unique subject areas. Institutions of higher learning are making available to the insurance community courses of content and character formerly reserved for the full-time college student. Agent associations such as the Ohio Association of Insurance Agents, Ohio Association of Life Underwriters, and Ohio Association of Mutual Insurance Agents
are regularly conducting educational programs with educational objectives significantly broader than mere information dissemination.

The Influence of Cost on Continuing Education Involvement

Cost is not a major factor in an insurance agent's decision to participate in a continuing education experience. Agents will attend educational events if they perceive an educational need will be met. Many agents consider an expenditure of time to be of more consequence than an expenditure of money. Agents will make larger commitments to continuing education as they become more enlightened regarding their actual educational needs.

A Conceptual Model of Agent Access to Professionalism

The title of this research study is "Model for Meeting Continuing Education Needs of Ohio Insurance Agents." The study survey produced data on the self-perceived educational needs of insurance agents. A commitment to continuing education is an integral factor in professionalism. To assist the reader in conceptualizing the salient educational issue, a conceptual model is presented. The model is shown as a sequential series of events in continuity.

At the far left in the model is a box representing macrocosmic society within which insurance agents and insurance purchasers form a matrix. The ultimate resolution of this situation lies in the evolution of professional agent-client relationships. The interactions within the matrix produce numerous perceived and unperceived educational needs as represented by the arrow-connected second box. The two boxes on the right connote met educational needs producing professional status for the agent.
TABLE 42
MODEL SHOWING THE UTILIZATION OF CONTINUING EDUCATION AS THE INTEGRAL LINK IN THE REALIZATION OF PROFESSIONAL STATUS FOR INSURANCE AGENTS

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Macrocosmic Agent/Client (Current and Potential) Matrix

- Adult Education and Continuing Education Agencies
- Agent Educational Needs
- Agents' Associations
- General Public

Agent Self-Recognition of Educational Needs

Agent Involvement in Continuing Education Experiences

Agent Involvement in Planning for Own Continuing Education Experiences

Professional Agent/Client Relationships

Met Educational Needs

Produces

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114
The model depicts the uncertainty of bridging the gap between the agent's possession of educational needs and the satisfaction of the educational requirements implied by the identification of those needs. The center box represents the potential conduit. The vertical alternating movement between the agent's self-recognition of educational needs and his involvement in continuing education gives recognition to agents' possession of both perceived and unperceived educational needs. The three boxes representing adult education and continuing education agencies, agents' associations, and the general public, acknowledge the inputs of these three sources of agent educational need identification. The agent eventually gains awareness of his unperceived needs through involvement in the educational experience of meeting perceived needs.

The box with dashed lines recognizes the facilitating influence of self-planning for educational experiences. Active involvement in planning for his own continuing educational experiences enhances the agent's ability to perceive more accurately and quickly his educational needs.

A Four-Integrant Model Plan for Meeting the Needs of Insurance Agents for Continuing Education

A model plan for continuing education of insurance agents is presented as a suggested application of data from this study. Implications are drawn primarily from data analyses although adult education literature and the experience of the writer also has been utilized as a resource. The four integrants are: the individual agent, the several agents' associations, adult education and continuing education agencies, and insurance clientele (the general public). Operation of the plan
implies the interaction of the four integrants as a synergy. All parts of the system should be interactive if the synergy is to be effective.

A. INSURANCE AGENTS HAVE CONTINUING EDUCATION NEEDS:

1. As perceived by the individual agent
2. As prescribed by the several agents' associations
3. As conceived by adult education and continuing education agencies
4. As desired by insurance clientele (the general public)

B. RECOGNITION AND COMMUNICATION OF THE CONTINUING EDUCATION NEEDS OF INSURANCE AGENTS

1. Individual Insurance Agent. Several suggestions are made to the agent.
   a. The agent should undertake a program of self-evaluation to determine his educational strengths and weaknesses.
   b. The agent could serve on an advisory committee organized by a continuing education agency.
   c. The agent may respond to a questionnaire on continuing education programming.
   d. The agent should participate in continuing education programs.

2. Agents' Associations. Two major means can be utilized by associations to assist its membership in recognition of educational needs.
a. The association should poll its membership for expressions of relative popularity concerning potential subjects for inclusion in future educational meetings.
b. The association should present educational programs to meet educational needs of insurance agents.

3. **Adult and Continuing Education Agencies.** Nine avenues of expedition are recommended for the continuing education agency.
   a. The agency should assemble groups of insurance agents for the purpose of discussing and identifying educational needs.
   b. The agency should participate in research efforts involving the identification of educational needs of insurance agents.
   c. The agency should conduct experimental courses with insurance agents in which an attempt is made to learn more about the educational needs of agents.
   d. The agency should utilize tests (such as the Allport-Vernon-Lindzey Study of Values) which measure personality traits of agents to provide insight into characteristics of agents which may relate to their continuing education needs.
   e. The agency should disseminate information to agents about adult education opportunities, and possible agent educational needs.
   f. The agency should create visibility within the insurance community as an entity which can assist the agent in identifying, and satisfying, educational needs.
   g. The agency should recognize the motivation of professionalism in agent recognition of continuing education needs.
h. The agency should recognize the differences between life and non-life agents when developing, and communicating to agents, the rationale for continuing education.

i. The agency should not expect low registration cost to be of major importance to the insurance agent continuing education participant.

4. Public. Change is a characteristic of society and the public is desirous that insurance agents remain current and maintain relevancy.

a. The public should expect better and more knowledgeable service from insurance agents.

b. The public should expect insurance agents to be involved in church, civic, and community continuing education.

C. DEVELOPMENT OF A CONTINUING EDUCATION PROGRAM TO MEET SPECIFIED NEEDS

1. Individual Insurance Agent. Several courses of action are open to the agent.

a. The agent should seek out a continuing education agency and inquire as to whether his perceived need might be met by a "course" offered by the agency.

b. The agent should peruse catalogues, brochures, and continuing education literature to learn of existing continuing education opportunities potentially appropriate to meet the perceived need.
c. The agent should counsel with a continuing education agency concerning the dimensions of the perceived need and alternative methods of meeting the need.

d. The agent should counsel with a continuing education agency for the purpose of planning a new, or restructured, educational program to create a learning environment conducive to the meeting of the educational need perceived by the agent.

2. Agents' Associations. Agents' associations can participate in the conceptual development of a continuing education program in two ways.

a. The association should develop an educational program it feels will respond to the expressed educational needs of its membership.

b. The association should fund the efforts of a continuing education agency in the development of a continuing education program designed to meet the educational needs of a specific group of insurance agents.

3. Adult and Continuing Education Agencies. The adult education or continuing education agency has the primary responsibility for the conceptual development of educational programs to meet the specific educational needs of insurance agents.

a. The agency must establish the educational objectives and cognitive content to meet those objectives.

b. The agency must decide upon an efficacious learning environment and secure appropriate facilities and learning equipment.
c. The agency must engage proficient faculty resources.
d. The agency must communicate with the specific clientele to be served regarding the development of the continuing education program to meet their needs.
e. The agency must present the program at a location to which the agents can, and will, travel to participate.
f. The agency should recognize the expressed self-perceived educational needs of insurance agents such as the study of new insurance contracts, better understanding of existing insurance contracts, knowledge of agency management concepts, educational programs on financial investment, public affairs, social responsibilities, political affairs, and sales-marketing concepts.
g. The agency should give recognition to the prescribed educational needs of insurance agents as expressed by agents' associations.
h. The agency should give recognition to the educational needs of insurance agents as expressed by the public.
i. The agency should give recognition to the educational needs of insurance agents as a prerequisite of professional status and professionalism.
j. The agency should have knowledge of the continuing education opportunities available from other adult education and continuing education agencies.
k. The agency should demonstrate awareness of demographic differences (age, sex, community) between life and non-life
agents, and their differences in propensity to participate in continuing education opportunities.

4. Public. The desire of the public for insurance agents to participate in continuing education can influence the conceptual development of a continuing education program in three ways.
   a. The public through its desire for more competent insurance agents will reinforce the perceived need of the agent and will increase the propensity of the agent to participate in the continuing education opportunity to meet that need.
   b. The public through its desire for more competent insurance agents will encourage adult education and continuing education agencies to develop continuing education programs which meet the specific needs of agents.
   c. The public through its desire for more competent insurance agents will avail itself of continuing education opportunities concerning insurance which will reinforce the necessity for the conceptual development of continuing education programs for insurance agents.

D. DEVELOPMENT OF RESOURCES TO FUND THE CONTINUING EDUCATION PROGRAM

1. Individual Insurance Agent. The agent has three choices in the development of resources for funding a continuing education program.
   a. The agent can pay the costs involved with the continuing education experience "out-of-pocket."
   b. The agent can participate in continuing education programs subsidized by organizations with which he is affiliated.
c. The agent can avail himself of educational opportunities supported by governmental funding.

2. *Agents' Associations.* There are five alternatives for the development of resources available to agents' associations.
   
a. The association may provide the necessary financial resources for the continuing education program as a benefit of association membership.
   
b. The association may subsidize a portion of the cost of a continuing education program permitting the agent to pay the remainder "out-of-pocket."
   
c. The association may encourage the individual agent to provide "out-of-pocket" funding of continuing education programs by giving recognition to the agent for educational achievement such as attainment of the CLU designation.
   
d. The association may request insurance companies to provide the financial resources necessary to present an educational program.
   
e. The association may submit proposals to agencies of the government for money to fund an educational program.

3. *Adult and Continuing Education Agencies.* There are a number of sources of funds available to adult education and continuing education agencies.
   
a. The agency may require the insurance agents as participants to absorb the costs of providing the continuing education program through the payment of registration fees.
b. The agency may request that costs for presenting the continuing education program be paid by a program sponsor, such as an agents' association or insurance company.

c. The agency may submit a proposal to an agency of the government for money to fund an educational program.

d. The agency may receive tax revenues from the state, federal, or local government for the purpose of presenting the educational program.

e. The agency may receive a grant from an educational foundation for the purpose of developing and presenting an educational program.

f. The agency may develop a program presentation or publication as a result of an educational program which can be sold to recover the program costs.

g. The agency should encourage agents to back self-supporting educational programs as an expression of their independent status as insurance agents.

h. The agency can supply funds for new educational programs from funds generated by solvent existing programs.

i. If the agency does an adequate job of developing the conceptual framework for the program, funding will become available from the agents. The study indicated cost was not a major factor in agent participation in continuing education.

4. Public. The desire of the public for more competent insurance agents may result in requests from the public to state and local
governments to provide the funding required to develop meaningful continuing education programs for insurance agents.

E. DECISION REGARDING PARTICIPATION IN THE CONTINUING EDUCATION PROGRAM

1. Individual Insurance Agent. The agent will base his decision regarding participation in a continuing education program upon whether it appears the program will meet his perceived needs. Factors such as time expenditure and cost are relative and of minor influence.

2. Agents' Associations. The association may become involved in the decision of the agent to participate in several ways.

   a. The association should specifically invite certain agents to participate in the continuing education program and imply that the invitation indicates special honor.

   b. The association should designate certain agents to participate in a continuing education program and state that participation is an obligation of association membership.

   c. The association should award the opportunity to participate in a continuing education program to a member of the association in recognition of an achievement within the association.

   d. The association may set restrictions as to the number of agents permitted to attend a continuing education program presented by the association.

   e. The association should support the concept that participation in continuing education programs is a requirement of professionalism.
3. **Adult and Continuing Education Agencies.** Agencies can influence the decision of an agent to participate in a continuing education program.

a. The agency should communicate to potential participants the educational objectives of the continuing education program.

b. The agency should substantiate that the expressed educational needs of the agents requesting to participate potentially can be met by participation in the continuing education program.

c. The agency should aspire to offer only relevant, high quality educational programs.

d. The agency can effectively set educational objectives for the continuing education program which are compatible with attainment of professional status.

e. At least some portion of the educational programs offered by the agency should be unique educational experiences not otherwise conveniently available to the agent.

f. The agency should work with agents' associations to encourage agents to participate in continuing education experiences.

g. The agency should urge agents to become involved in planning continuing education programs as involvement will encourage participation in continuing education.

h. The agency should be responsive to the perceived educational needs of agents as the starting point in encouraging agent involvement in continuing education.
i. The agency should recognize differences in perceived educational needs between agent groups.

4. Public. The public will have an influence in the decision of an agent to participate in a continuing education program.
   a. Clients of an individual agent may be aware of a specific continuing education opportunity and encourage the agent to participate.
   b. Collectively, buyers of insurance may express a preference for insurance agents who participate in continuing education.

F. EFFICACY OF THE LEARNING ENVIRONMENT CREATED BY THE CONTINUING EDUCATION PROGRAM

1. Individual Insurance Agent. The agent will accept the learning environment as productive if he is exposed to challenging concepts, is involved in a variety of activities, and is not unnecessarily subjected to situations in which he feels intellectually or emotionally threatened.

2. Agents' Associations. The association will consider the learning environment acceptable if the insurance agents remain cooperative and there is a general feeling that classroom learning is occurring.

3. Adult and Continuing Education Agencies. The agency has full responsibility for the creation of a productive learning environment.
a. The agency must be perceptive to the educational needs of participants through the utilization of appropriate program format, faculty, and facilities.

b. The agency must be perceptive to the educational needs of participants and restructure the program content if such restructuring will allow increased enlightenment.

c. The agency must assist faculty resources in the educational processes of adult learning.

4. **Public.** The desire and expectations of the public for high standards of excellence on the part of adult education and continuing education agencies enhance the ability of the agency to provide efficacious learning environments for insurance agents participating in continuing education programs in two ways.

a. The insurance agent enters the learning environment with high expectations.

b. The agency receives the public support necessary to develop significant and resourceful continuing education programs.

G. **Evaluation of Whether Continuing Education Program Met Need of Insurance Agent**

1. **Individual Insurance Agent.** The agent will tend to evaluate the success of the learning experience in meeting his educational need in relation to the extent he is made aware of his success in acquiring new knowledge.

2. **Agents' Associations.** The association will evaluate the continuing education program on the basis of feedback from the agent.
relative to the agent's evaluation of whether his educational need was met by participation in the continuing education program.

3. **Adult and Continuing Education Agencies.** The agency must afford several opportunities for evaluation.
   a. The agency must internally evaluate whether the educational needs of the insurance agent were met and whether the continuing education program met the program objectives.
   b. The agency should provide the participating agent an opportunity to formally evaluate for the agency his perception of whether an educational need was met.
   c. The agency may wish to obtain an outside evaluation by a competent evaluation team.
   d. The agency should conduct an agent evaluation three to six months following a specific educational program to evaluate whether perceived needs have changed.

4. **Public.** The public's evaluation of whether or not an insurance agent was successful in meeting an educational need will begin with its recognition of his improved performance as an agent.

H. **RESTRUCTURING OF THE CONTINUING EDUCATION NEEDS OF INSURANCE AGENTS**

1. **Individual Insurance Agent.** The agent will place new priorities on his continuing education needs following a continuing education program for two reasons.
   a. The agent will be better able to evaluate his needs and their relative significance for him.
b. The agent will have new insights into additional educational needs.

2. Agents' Associations. The association views the educational needs of insurance agents collectively, but two points are appropriate.
   a. Current continuing education programs successfully meeting the educational needs of agents will be continued as additional agents perceive similar educational needs.
   b. Continuing education involvement creates the propensity for increased involvement and the association will be expected to assume an active role in providing continuing education for its membership.

3. Adult and Continuing Education Agencies. The agency should serve five important functions.
   a. The agency should advance new hypotheses regarding the educational needs of insurance agents.
   b. The agency should discover that some assumed educational needs of insurance agents never existed, or have been satisfied.
   c. The agency should introduce insurance agents to new vistas of unperceived educational needs through participation in continuing education programs to meet perceived needs.
   d. The agency should create expectation within agents that educational needs do exist and can be met through continuing education.
e. The agency should recognize the increasing emphasis on insurance professionalism and the increasing educational needs of agents resulting from this emphasis.

4. Public. The reaction of the public to the involvement of the agent in continuing education will have two effects.
   a. The public desires agents who have a commitment to continuing education and will reinforce the propensity of the agent for more extensive participation.
   b. The new competencies of the agent will encourage the public to provide the agent with opportunities to encounter new educational needs.

**Recommendations**

The recommendations arising from this study are directed to several insurance and educational sectors as well as to the need for additional research.

**Recommendations for Insurance Agents**

1. Insurance agents should avail themselves of opportunities to participate in the planning of continuing education programs. This is a direct means of efficaciously satisfying self-perceived educational needs.

2. Insurance agents should make a commitment to continuing education as an integral factor in acquiring professional status.

**Recommendations for Insurance Agents' Associations**

1. Agents' associations should consider requiring participation in continuing education programs as a condition of membership.
2. Agents' associations should increase membership dues as a source of funding "free" educational programs for its membership.

Recommendations for Universities and Colleges

1. Universities and colleges should offer insurance professional continuing education courses.

2. Universities and colleges should expand the quantity and diversity of courses offered through continuing education divisions.

Recommendations for High Schools, Community Recreation Centers, and Churches

1. Community institutions should encourage insurance agents to serve on planning committees for continuing education activities, as well as to participate in the activities.

2. Community institutions should help the public to become more knowledgeable about insurance to the end the public will be able to evaluate and demand professionalism from insurance agents.

Recommendations for Further Research

1. Further research should be conducted on the needs of other insurance occupational groups (underwriters, actuaries, claims personnel, safety engineers, among others) for continuing education. Just as insurance continuing education offered the insurance agent by educational agencies should contribute to the development of the consummate insurance agent, insurance continuing education efforts by educational agencies directed toward other insurance occupational groups should be designed to meet the specific educational needs of the individual group.
2. Research should be conducted on the optimum balance of cost re-
duction and benefit augmentation as complementary objectives of
institutional continuing education efforts for insurance agents
and other insurance occupational groups. Concomitantly, institu-
tions must determine the priority uses of finite resources and
evaluate the return, whether in cash or otherwise, that various
alternatives will yield.

3. A research study should be conducted to determine feasible ex-
pedients for insurance agents to be involved in the planning of
continuing education experiences in which they are to partici-
pate. Efficacious procedures need to be established whereby
insurance agents can be regularly involved in the planning of
continuing education programs having educational objectives
based upon the agent's own educational needs.

4. Research should be conducted which would involve experimental
testing of the model plan for the continuing education of insur-
ance agents presented as part of this study.

5. A new insurance management continuing education program should
be designed for insurance agents. Most insurance management
continuing education efforts have educational objectives mean-
ingful to insurance company personnel. Full recognition of the
educational needs of insurance agents should be considered when
the educational objectives of the new program are formulated.
An educational need for understanding of financial management
concepts is a probable area of concern.
6. Future research efforts which incorporate survey data from insurance agents should design extremely short questionnaires if a sampling technique involving mailed data requests is utilized. Insurance agents display a marked reluctance to cooperate with requests for written responses necessitating more than superficial involvement. Time required of the agent to prepare the response is a factor and must be minimal. Recommendations for future research involving insurance agents are: mail a series of mini-questionnaires to the same sample in lieu of a single questionnaire; provide simplistic techniques for agent responses to survey questions; and, relate the research effort to the realization of a perceived educational need of the insurance agent population being studied.

7. A research study of experimental design should be conducted to test the conclusion of this study that cost is a negligible factor in an agent's decision to participate, or not participate, in continuing education opportunities.

Final Recommendation

The introductory chapter of this dissertation was about change as a characteristic of our society. Coping with change is a continuing challenge of singular importance to everyone.

Insurance agents must cope with change and learn to adapt to it. Continuing education is seen as the best means of accomplishment.

The perception of insurance (as a profession or otherwise) in the future will result from the ability and success of the insurance
community in adapting to change. The study recommendations for insurance education and research must be adaptable to future change also.
APPENDIX A

POPULATION SAMPLE DATA
## TABLE 43

**POPULATION SAMPLE DATA**

<table>
<thead>
<tr>
<th>Study</th>
<th>Population</th>
<th>Sample</th>
<th>Return</th>
<th>Sample %</th>
<th>Sample Return %</th>
<th>Return % of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>OAMIA</td>
<td>1,000</td>
<td>200</td>
<td>98</td>
<td>20 %</td>
<td>49%</td>
<td>9.8%</td>
</tr>
<tr>
<td>OALU</td>
<td>4,014</td>
<td>404</td>
<td>159</td>
<td>10 %</td>
<td>40%</td>
<td>3.9%</td>
</tr>
<tr>
<td>OAIA</td>
<td>1,650(^a)</td>
<td>448</td>
<td>188</td>
<td>27 %</td>
<td>42%</td>
<td>11.4%</td>
</tr>
</tbody>
</table>

**Retest**

<table>
<thead>
<tr>
<th>Study</th>
<th>Population</th>
<th>Sample</th>
<th>Return</th>
<th>Sample %</th>
<th>Sample Return %</th>
<th>Return % of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>OAMIA</td>
<td></td>
<td>20</td>
<td>9</td>
<td>2 %</td>
<td>45%</td>
<td>.9%</td>
</tr>
<tr>
<td>OALU</td>
<td></td>
<td>40</td>
<td>14</td>
<td>1 %</td>
<td>35%</td>
<td>.3%</td>
</tr>
<tr>
<td>OAIA</td>
<td></td>
<td>45</td>
<td>24</td>
<td>2.7%</td>
<td>53%</td>
<td>1.5%</td>
</tr>
</tbody>
</table>

**Procedure**

- OAMIA: First 200 who paid dues (retest: every 50th plate)
- OALU: Every 10th plate
- OAIA: Every 4th plate (agencies)

\(^a\)OAIA 1,650 agencies represents approximately 6,700 agents.
APPENDIX B

COVER LETTER
March 15, 1971

Dear Agent:

We share a common conviction! The insurance business is great and we are proud to be associated with it. However, it behooves us to discover methods for becoming more sophisticated in our activities; to find faster and better ways of maintaining our competitive position in the market place.

Enclosed is a very short questionnaire and a printed item — Study of Values. Notice there can be no "wrong" — or "right" — responses. My research to this point indicates the "test" will prove to be of significant practical value for insurance agency management.

You have been selected to authenticate the "tests" actual validity. I sincerely hope you are willing to fulfill your extremely important part of the total project. Be assured both you and your state association will benefit from the results.

The questionnaire basically asks for information which is not now available. Please answer all of the questions. The Study of Values asks for nothing more than for you to choose between alternative responses to 45 statements. It is not necessary to provide your name, and it is optional as to whether you compute your value profile.

Please return the completed questionnaire and Study of Values in the enclosed envelope by March 29. Thank you.

Sincerely,

Alan C. Williams
APPENDIX C

SURVEY INSTRUMENT
## Demographic Information

### Personal

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Sex</td>
<td>___Male</td>
<td>___Female</td>
<td></td>
</tr>
<tr>
<td>b. Age</td>
<td>___under 30</td>
<td>___31-45</td>
<td>___46-60</td>
</tr>
<tr>
<td>c. Marital status</td>
<td>___single/widowed/divorced</td>
<td>___married</td>
<td></td>
</tr>
<tr>
<td>d. Race</td>
<td>___white</td>
<td>___black</td>
<td>___other</td>
</tr>
</tbody>
</table>

### Community (in which you do business)

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Size (total community population)</td>
<td>___10,000</td>
<td>___40,000</td>
<td>___100,000</td>
</tr>
<tr>
<td>b. Type</td>
<td>___Rural</td>
<td>___Industrial</td>
<td>___Suburban</td>
</tr>
<tr>
<td>c. Growth pattern</td>
<td>___static</td>
<td>___declining</td>
<td>___expanding</td>
</tr>
<tr>
<td>d. Economic climate</td>
<td>___static</td>
<td>___declining</td>
<td>___expanding</td>
</tr>
<tr>
<td>e. Social climate</td>
<td>___static</td>
<td>___deteriorating</td>
<td>___improving</td>
</tr>
</tbody>
</table>

---

1. **Indicate the organization(s) of which you are a member.**
   - ___OAIA___ ___OALU___ ___OAMIA___

2. **Indicate the college or professional degrees (designations) you hold.**

3. **For how many years have you earned your living as an insurance agent?**
   - ___years___

4. **Recall your past adult educational activities. Which categories hold true for you? Indicate (I) for insurance and (N) for non-insurance.**
   - ___CPCU,CLU___
   - ___IA,LUTC___
   - ___Company training program___
   - ___Agent Association program___
   - ___University credit course___
   - ___University continuing education program___
   - ___Community (e.g. YMCA, Jewish Center, High School) program___
   - ___Other (please specify)___
   - ___Other (please specify)___
5. Indicate the number of adult educational events you attended during
   the past 12 months.
   ___ events

   Indicate the number of these events which you paid for "out-of-pocket."
   ___ paid for "out-of-pocket"

6. Do you consider your present community your permanent location;
   absent unforeseen changes, would you remain permanently?
   ___ yes          ___ no          ___ don't know

7. By what percentage do you expect your annual income to increase
   over its present level by the end of the next five years?
   ___ %

8. Indicate your participation in civic, church, and community events
   during the past 12 months by (A) attendee (L) leader.
   ___ civic        ___ church        ___ community

9. Indicate with a check mark the typical number of days per week you
   involve yourself with activities which are fundamentally family-oriented?
   ___ 0-1          ___ 2-3          ___ 4-5          ___ 6-7

10. Your feeling of professionalism is very likely influenced by others around
    you. What persons are you most likely to use for comparison in regard
    to your own professionalism? (Indicate your first three choices using 1,2,3.)
    ___ Other agents in your community
    ___ Personal friends (not agents)
    ___ Agents in other communities
    ___ People in other occupations
    ___ Other (please specify) ...
    ___ Other (please specify) ...

11. Select from the areas of concern listed below, those which you feel ---
    if you had greater understanding --- would enable you to function in a
    more professional manner.
    ___ financial investment
    ___ political affairs
    ___ public affairs
    ___ home and family life
    ___ spare-time interests
    ___ religious and moral issues
    ___ ethics
    ___ physical fitness
    ___ social responsibilities
12. To what extent do you feel it is important to keep abreast of changes within the realm of insurance of which you are most closely identified? Circle number on scale.

(low importance) 1 2 3 4 5 6 7 (high importance)

13. To what extent do you feel it is important to keep abreast of changes in related, remote, and non-insurance areas?

Related
(low importance) 1 2 3 4 5 6 7 (high importance)

Remote
(low importance) 1 2 3 4 5 6 7 (high importance)

Non-insurance
(low importance) 1 2 3 4 5 6 7 (high importance)

14. Legitimacy of some topics for inclusion in insurance educational programs is questioned. Indicate your first three choices for inclusion using 1, 2, 3, with check marks for any additional.

___ New insurance legislation or regulations
___ How to Sell better (or more)
___ New insurance coverage, contracts, or policies
___ Agency management concepts
___ New approach or better understanding of existing policy or coverage
___ Expert presentation of Economic theories
___ Panel of agents discussing "how we do it"
___ Other (please specify) .......................................................
___ Other (please specify) .......................................................

15. An educational program (course) dealing with what insurance subject (or area of activity) would be of greatest benefit to you?

______________________________________________________________

16. An educational program (course) dealing with what non-insurance subject (or area of activity) would be of greatest benefit to you?

______________________________________________________________

17. Assuming interest in the topic(s) to be presented, to what extent does the "out-of-pocket" cost to you influence your attendance. Circle number on scale.

(very little) 1 2 3 4 5 6 7 (greatly)
18. For the following categories of educational program duration and fees, indicate (N) for the normal or typical fee arrangement, and (P) for your preferred or recommended arrangement.

1 day/ $7-20
___agent/agency pays all
___agent association subsidizes
___agent association pays all
___other (please specify) ............................................

1 1/2-2 day/ $100-200
___agent/agency pays all
___agent association subsidizes
___agent association pays all
___other (please specify) ............................................

3 day/ $275-300
___agent/agency pays all
___agent association subsidizes
___agent association pays all
___other (please specify) ............................................

4-5 day/ $450-900
___agent/agency pays all
___agent association subsidizes
___agent association pays all
___other (please specify) ............................................

1-2 hours weekly (2-3 months)/ $10-35
___agent/agency pays all
___agent association subsidizes
___agent association pays all
___other (please specify) ............................................

1-2 hours weekly (6-9 months)/ $25-100
___agent/agency pays all
___agent association subsidizes
___agent association pays all
___other (please specify) ............................................

1 1/2-2 weeks/ $1200-2000
___agent/agency pays all
___agent association subsidizes
___agent association pays all
___other (please specify) ............................................
12. Circle the number on the scale that represents where you stand with other agents in your community. If you think you are low on the characteristic, you would circle the numeral 1. If you think you are a little less than average as compared with other agents in your community, you would circle the numeral 3, and so on. For each scale, circle only one number. Please do not omit any scale.

a. Quality of your service as an agent.
   (low) 1 2 3 4 5 6 7 (high)

b. Your productivity as an agent.
   (low) 1 2 3 4 5 6 7 (high)

c. Amount of effort you expend as an agent.
   (low) 1 2 3 4 5 6 7 (high)
Part I

Directions: A number of controversial statements or questions with two alternative answers are given below. Indicate your personal preferences by writing appropriate figures in the boxes to the right of each question. Some of the alternatives may appear equally attractive or unattractive to you. Nevertheless, please attempt to choose the alternative that is relatively more acceptable to you. For each question you have three points that you may distribute in any of the following combinations.

1. If you agree with alternative (a) and disagree with (b), write 3 in the first box and 0 in the second box, thus.

2. If you agree with (b); disagree with (a), write.

3. If you have a slight preference for (a) over (b), write.

4. If you have a slight preference for (b) over (a), write.

Do not write any combination of numbers except one of these four. There is no time limit, but do not linger over any one question or statement, and do not leave out any of the questions unless you find it really impossible to make a decision.
1. The main object of scientific research should be the discovery of truth rather than its practical applications. (a) Yes; (b) No.

2. Taking the Bible as a whole, one should regard it from the point of view of its beautiful mythology and literary style rather than as a spiritual revelation. (a) Yes; (b) No.

3. Which of the following men do you think should be judged as contributing more to the progress of mankind? (a) Aristotle; (b) Abraham Lincoln.

4. Assuming that you have sufficient ability, would you prefer to be: (a) a banker; (b) a politician?

5. Do you think it is justifiable for great artists, such as Beethoven, Wagner and Byron to be selfish and negligent of the feelings of others? (a) Yes; (b) No.

6. Which of the following branches of study do you expect ultimately will prove more important for mankind? (a) mathematics; (b) theology.

7. Which would you consider the more important function of modern leaders? (a) to bring about the accomplishment of practical goals; (b) to encourage followers to take a greater interest in the rights of others.

8. When witnessing a gorgeous ceremony (ecclesiastical or academic, induction into office, etc.), are you more impressed: (a) by the color and pageantry of the occasion itself; (b) by the influence and strength of the group?
9. Which of these character traits do you consider the more desirable? (a) high ideals and reverence; (b) unselfishness and sympathy.

10. If you were a university professor and had the necessary ability, would you prefer to teach: (a) poetry; (b) chemistry and physics?

11. If you should see the following news items with headlines of equal size in your morning paper, which would you read more attentively? (a) Protestant leaders to consult on reconciliation; (b) Great improvements in market conditions.

12. Under circumstances similar to those of Question 11? (a) Supreme Court renders decision; (b) New scientific theory announced.

13. When you visit a cathedral are you more impressed by a pervading sense of reverence and worship than by the architectural features and stained glass? (a) Yes; (b) No.

14. Assuming that you have sufficient leisure time, would you prefer to use it: (a) developing your mastery of a favorite skill; (b) doing volunteer social or public service work?

15. At an exposition, do you chiefly like to go to the buildings where you can see: (a) new manufactured products; (b) scientific (e.g., chemical) apparatus?

16. If you had the opportunity, and if nothing of the kind existed in the community where you live, would you prefer to found: (a) a debating society or forum; (b) a classical orchestra?
17. The aim of the churches at the present time should be: (a) to bring out altruistic and charitable tendencies; (b) to encourage spiritual worship and a sense of communion with the highest.

18. If you had some time to spend in a waiting room and there were only two magazines to choose from, would you prefer: (a) SCIENTIFIC AGE; (b) ARTS AND DECORATIONS?

19. Would you prefer to hear a series of lectures on: (a) the comparative merits of the forms of government in Britain and in the United States; (b) the comparative development of the great religious faiths?

20. Which of the following would you consider the more important function of education? (a) its preparation for practical achievement and financial reward; (b) its preparation for participation in community activities and aiding less fortunate persons.

21. Are you more interested in reading accounts of the lives and works of men such as: (a) Alexander, Julius Caesar, and Charlemagne; (b) Aristotle, Socrates, and Kant?

22. Are our modern industrial and scientific developments signs of a greater degree of civilization than those attained by any previous society, the Greeks, for example? (a) Yes; (b) No.

23. If you were engaged in an industrial organization (and assuming salaries to be equal), would you prefer to work: (a) as a counselor for employees; (b) in an administrative position?
24. Given your choice between two books to read, are you more likely to select: (a) THE STORY OF RELIGION IN AMERICA; (b) THE STORY OF INDUSTRY IN AMERICA?

25. Would modern society benefit more from: (a) more concern for the rights and welfare of citizens; (b) greater knowledge of the fundamental laws of human behavior?

26. Suppose you were in a position to help raise standards of living, or to mould public opinion. Would you prefer to influence: (a) standards of living; (b) public opinion?

27. Would you prefer to hear a series of popular lectures on: (a) the progress of social service work in your part of the country; (b) contemporary painters?

28. All the evidence that has been impartially accumulated goes to show that the universe has evolved to its present state in accordance with natural principles, so that there is no necessity to assume a first cause, cosmic purpose, or God behind it. (a) I agree with this statement; (b) I disagree.

29. In a paper, such as the New York Sunday Times, are you more likely to read: (a) the real estate sections and the account of the stock market; (b) the section on picture galleries and exhibitions?

30. Would you consider it more important for your child to secure training in: (a) religion; (b) athletics?

Total

R S T X Y Z
Part II

Directions: Each of the following situations or questions is followed by four possible attitudes or answers. Arrange these answers in the order of your personal preference by writing, in the appropriate box at the right, a score of 4, 3, 2, or 1. To the statement you prefer most give 4, to the statement that is second most attractive 3, and so on.

Example: If this were a question and the following statements were alternative choices you would place:

- 4 in the box if this statement appeals to you most.
- 3 in the box if this statement appeals to you second best.
- 2 in the box if this statement appeals to you third best.
- 1 in the box if this statement represents your interest or preference least of all.

You may think of answers which would be preferable from your point of view to any of those listed. It is necessary, however, that you make your selection from the alternatives presented, and arrange all four in order of their desirability, guessing when your preferences are not distinct. If you find it really impossible to state your preference, you may omit the question. Be sure not to assign more than one 4, one 3, etc., for each question.
1. Do you think that a good government should aim chiefly at—(Remember to give your first choice d, etc.)
   a. more aid for the poor, sick and old
   b. the development of manufacturing and trade
   c. introducing highest ethical principles into its policies and diplomacy
   d. establishing a position of prestige and respect among nations

2. In your opinion, can a man who works in business all the week best spend Sunday in—
   a. trying to educate himself by reading serious books
   b. trying to win at golf, or racing
   c. going to an orchestral concert
   d. hearing a really good sermon

3. If you could influence the educational policies of the public schools of some city, would you undertake—
   a. to promote the study and participation in music and fine arts
   b. to stimulate the study of social problems
   c. to provide additional laboratory facilities
   d. to increase the practical value of courses

4. Do you prefer a friend (of your own sex) who—
   a. is efficient, industrious and of a practical turn of mind
   b. is seriously interested in thinking out his attitude toward life as a whole
   c. possesses qualities of leadership and organizing ability
   d. shows artistic and emotional sensitivity

5. If you lived in a small town and had more than enough income for your needs, would you prefer to—
   a. apply it productively to assist commercial and industrial development
   b. help to advance the activities of local religious groups
   c. give it for the development of scientific research in your locality
   d. give it to The Family Welfare Society

6. When you go to the theater, do you, as a rule, enjoy most—
   a. plays that treat the lives of great men
   b. ballet or similar imaginative performances
   c. plays that have a theme of human suffering and love
   d. problem plays that argue consistently for some point of view

Total
7. Assuming that you are a man with the necessary ability, and that the salary for each of the following occupations is the same, would you prefer to be a —
   a. mathematician
   b. sales manager
   c. clergyman
   d. politician

8. If you had sufficient leisure and money, would you prefer to —
   a. make a collection of fine sculptures or paintings
   b. establish a center for the care and training of the feeble-minded
   c. aim at a senatorship, or a seat in the Cabinet
   d. establish a business or financial enterprise of your own

9. At an evening discussion with intimate friends of your own sex, are you more interested when you talk about —
   a. the meaning of life
   b. developments in science
   c. literature
   d. socialism and social amelioration

10. Which of the following would you prefer to do during part of your next summer vacation (if your ability and other conditions would permit) —
    a. write and publish an original biological essay or article
    b. stay in some secluded part of the country where you can appreciate fine scenery
    c. enter a local tennis or other athletic tournament
    d. get experience in some new line of business

11. Do great exploits and adventures of discovery such as Columbus's, Magellan's, Byrd's and Amundsen's seem to you significant because —
    a. they represent conquests by man over the difficult forces of nature
    b. they add to our knowledge of geography, meteorology, oceanography, etc.
    c. they weld human interests and international feelings throughout the world
    d. they contribute each in a small way to an ultimate understanding of the universe
12. Should one guide one's conduct according to, or develop one's chief loyalties toward —
   a. one's religious faith
   b. ideals of beauty
   c. one's occupational organization and associates
   d. ideals of charity

13. To what extent do the following famous persons interest you —
   a. Florence Nightingale
   b. Napoleon
   c. Henry Ford
   d. Galileo

14. In choosing a wife would you prefer a woman who — (Women answer the alternative form below)
   a. can achieve social prestige, commanding admiration from others
   b. likes to help people
   c. is fundamentally spiritual in her attitudes toward life
   d. is gifted along artistic lines

(For women) Would you prefer a husband who —
   a. is successful in his profession, commanding admiration from others
   b. likes to help people
   c. is fundamentally spiritual in his attitudes toward life
   d. is gifted along artistic lines

   a. as expressing the highest spiritual aspirations and emotions
   b. as one of the most priceless and irreplaceable pictures ever painted
   c. in relation to Leonardo's versatility and its place in history
   d. the quintessence of harmony and design
SCORE SHEET FOR THE STUDY OF VALUES

Directions:
1. First make sure that every question has been answered.
   Note: If you have found it impossible to answer all the questions, you may give equal scores to the alternative answers under each question that has been omitted; thus,
   Part I. 1½ for each alternative. The sum of the scores for (a) and (b) must always equal 3.
   Part II. 2½ for each alternative. The sum of the scores for the four alternatives under each question must always equal 10.
2. Add the vertical columns of scores on each page and enter the total in the boxes at the bottom of the page.
3. Transcribe the totals from each of the foregoing pages to the columns below. For each page enter the total for each column (R, S, T, etc.) in the space that is labeled with the same letter. Note that the order in which the letters are inserted in the columns below differs for the various pages.

<table>
<thead>
<tr>
<th>Page Totals</th>
<th>Theoretical</th>
<th>Economic</th>
<th>Aesthetic</th>
<th>Social</th>
<th>Political</th>
<th>Religious</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part I</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Page 3</td>
<td>(Z)</td>
<td>(S)</td>
<td>(T)</td>
<td>(X)</td>
<td>(Y)</td>
<td>(Z)</td>
</tr>
<tr>
<td>Page 4</td>
<td>(Z)</td>
<td>(Y)</td>
<td>(X)</td>
<td>(T)</td>
<td>(S)</td>
<td>(R)</td>
</tr>
<tr>
<td>Page 5</td>
<td>(X)</td>
<td>(R)</td>
<td>(Z)</td>
<td>(S)</td>
<td>(T)</td>
<td>(Y)</td>
</tr>
<tr>
<td>Page 6</td>
<td>(S)</td>
<td>(X)</td>
<td>(Y)</td>
<td>(R)</td>
<td>(Z)</td>
<td>(1)</td>
</tr>
<tr>
<td>Part II</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Page 8</td>
<td>(Y)</td>
<td>(T)</td>
<td>(S)</td>
<td>(Z)</td>
<td>(R)</td>
<td>(X)</td>
</tr>
<tr>
<td>Page 9</td>
<td>(1)</td>
<td>(Z)</td>
<td>(R)</td>
<td>(Y)</td>
<td>(X)</td>
<td>(S)</td>
</tr>
<tr>
<td>Page 10</td>
<td>(1)</td>
<td>(S)</td>
<td>(T)</td>
<td>(X)</td>
<td>(Y)</td>
<td>(2)</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Correction</td>
<td>+ 2*</td>
<td>− 1</td>
<td>+ 4</td>
<td>− 2*</td>
<td>+ 2</td>
<td>− 5</td>
</tr>
<tr>
<td>Final Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Add the totals for the six columns. Add or subtract the correction figures as indicated.
5. Check your work by making sure that the total score for all six columns equals 240. (Use the margins for your additions, if you wish.)
6. Plot the scores by marking points on the vertical lines in the graph on the next page. Draw lines to connect these six points.

*In the 1951 Edition these figures were: Theoretical +3, Social −8. These new correction figures have been employed in determining the sums in the 1960 manual.
PROFILE OF VALUES

The profile can be best interpreted if the scores obtained are compared with the following ranges. (Detailed norms for college students and for certain occupations will be found in the Manual of Directions.)

**Interpretation**

High and low scores. A score on one of the values may be considered definitely high or low if it falls outside the following limits. Such scores exceed the range of 50% of all male scores on that value.

- **Theoretical** 39-49 Social 32-42
- **Economic** 37-48 Political 35-47
- **Aesthetic** 29-41 Religious 32-44

Outstandingly high and low scores. A score on one of the values may be considered very distinctive if it is higher or lower than the following limits. Such scores fall outside the range of 82% of all male scores for that value.

- **Theoretical** 34-54 Social 28-47
- **Economic** 32-53 Political 34-52
- **Aesthetic** 24-47 Religious 26-51

**Women**

High and low scores. A score on one of the values may be considered definitely high or low if it falls outside the following limits. Such scores exceed the range of 50% of all female scores on that value.

- **Theoretical** 31-41 Social 37-47
- **Economic** 33-43 Political 34-42
- **Aesthetic** 37-48 Religious 37-50

Outstandingly high and low scores. A score on one of the values may be considered very distinctive if it is higher or lower than the following limits. Such scores fall outside the range of 82% of all female scores for that value.

- **Theoretical** 26-45 Social 33-51
- **Economic** 28-48 Political 29-46
- **Aesthetic** 31-54 Religious 31-50
BIBLIOGRAPHY
BIBLIOGRAPHY

Books


**Periodicals**

