

To All API Course Leaders:

This handbook's purpose is to assist you in designing lesson plans, class activities, and other tools to help you make the best use of class time. Thanks to Cheryl L. Ferguson, CPCU, AU, AAI, AAM, AIM, API, Senior Director of Curriculum at the Institutes, and to Pam Lyons, BA, AIIC, FIIC, CRM, President of Pamela Lyons and Associates, for developing this handbook. We have included specific activities for each assignment, exercises to stimulate class discussions, masters for overhead transparencies and handouts, and exam questions. You will know which techniques best motivate your students, so use the resources that are appropriate for your class.

If you are a new course leader, you will be sent a *Course Leaders' Guide* and *The Preparation Handbook*. They both contain valuable information for CPCU and IIA course leaders. The *Course Leaders' Guide* focuses on your responsibility as a course leader and offers ideas to make your class more rewarding for you and your students. *The Preparation Handbook* is a guide to CPCU and IIA study for your students and is made available to all new students. If you don't have either of these and would like to receive one, please visit our Web site at <http://www.aicpcu.org> or contact our Educational Services Department. Both of these publications are available free of charge.

I welcome your comments on this handbook or on any of the API 29 course materials. Thank you for your participation as an API 29 course leader.

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GENERAL IDEAS FOR COURSE LEADERS

Although you cannot control whether your students will learn the course material, you can take responsibility for conducting your classes in ways that increase the likelihood that your students will absorb the material. Students learn most effectively when they are actively involved. Adult learners need to participate in the learning process by setting goals, developing learning strategies, and evaluating their success. The following suggestions offer a variety of ways to actively engage your class in the learning process:

Orientation

Help your students to get acquainted with you and with each other. It's important to find out their present work roles and previous experience. Do they have any special knowledge or expertise that might be relevant to your class? Be sure to spend some time clarifying your expectations, and find out what the students expect of you. *The Preparation Handbook* is a very useful tool because it describes what is different about studying Institute courses and preparing for the national exams. See the *Course Leaders' Guide* for more orientation ideas.

Preparation

Remind your students to read the material and complete the course guide exercises before every week's class. They will get more out of the session and will participate more if they are prepared. Also stress the importance of the Educational Objectives found in the course guide. The objectives indicate the knowledge students should gain from each assignment. Questions on the national exam will be based on these Educational Objectives.

Participation

Encourage class participation. The more involved the students are, the more they will learn and the more they will enjoy the process of learning. For example, rather than defining the Key Words and Phrases for your students, have the students define them and use them in discussion. This helps the new vocabulary become part of the students' vocabulary. The more students use the new concepts that are introduced and teach each other, the more the information will be understood and retained.

Notes

As a part of their class preparation, many course leaders develop a concise outline, summary, or set of shorthand notes to help them to master the material. Some course leaders distribute these notes to students at the end of each class as a learning aid and as motivation for the students to attend class. Because organizing the material to be learned is a useful study technique, encourage your students to take notes and develop their own outlines or digests. These techniques help to reinforce key concepts.

Current Events

Current events related to the topics in the assignments not only illustrate the relevance of the material being studied but also help students to grasp new ideas. Ask students to watch for

articles in newspapers, magazines, and newscasts that pertain to the current study topic, and recognize each student's contribution.

Evaluation

It is beneficial for students to learn how to answer and evaluate their answers to exam or quiz questions. This will help students to dispel test anxiety in the first few weeks of class and will also teach them valuable test-taking skills for identifying question components and for developing answers that will receive full credit. Use "Steps for Answering Questions Effectively" in *The Preparation Handbook* to provide an orientation to answering and evaluating exam or quiz questions.

Overheads and handouts

Use the "masters" in this handbook to make overhead transparencies or handouts. If you are not familiar with the process of making transparencies, stop by your local office-supply store. A person there will be able to help you choose the right type of transparency for your equipment. Many photocopiers will copy the master onto the transparency. Check the capabilities of your computer and printer. If you can't photocopy the masters, create your own on the computer, and print them on an overhead transparency using a laser printer. If these options don't work, many office-supply stores and mailing-service shops can copy masters onto transparencies for you.

Next assignment

Before adjourning each session, give an overview of the next week's assignment, and make it clear that you expect all students to study the next assignment *before* coming to class.

Alternative approaches

Use the suggestions in this handbook that are suited to your group and your teaching style. Here are a few ideas on how the study materials might be presented:

- Change the order in which you present the concepts.
- Organize the content around themes, or place items into new categories.
- View content items from different perspectives—for example, insurer, producer, insured, and regulator.
- Use the masters included here as handouts. Concepts that students learn in the classroom will be reinforced if the students have a copy of the overheads for their own notes.
- Introduce memory devices, or invite the class to create them.
- Introduce case studies and questions about the cases to illustrate the course content, and encourage students to analyze and discuss their ideas.

Feedback

A Course Leader Feedback Sheet was included in the packet you received at the start of this course. A Course Leader's Handbook Survey has also been included on pages 9-10 of this intro-

duction. Please record your comments, ideas, and suggestions on these forms as you progress through the semester.

A Student Opinion Survey is provided on pages *11-12* of this introduction. Please distribute copies of this survey to your students at the end of the final class; ask your students to complete the surveys. Have one student collect the surveys, place them in a pre-addressed envelope, and send them to your program coordinator. The coordinator will then summarize the survey results for you so that you can gauge and, if necessary, improve your classroom performance. Feedback on these questionnaires is greatly appreciated and will help us to evaluate and improve our publications and services.

EXAM PREPARATION

All API exams consist of multiple-choice questions covering the entire content of the course with approximately 85 questions. Samples of these questions are provided for each assignment in the Course Guide. This handbook does not present multiple-choice questions as part of the exam preparation process because they do not provide an effective method of study. Students should be familiar with the style of questions by which they will be tested; however, existing study materials covering Educational Objectives through review and application will help them understand and prepare for the exam.

IMPORTANT NOTES FOR API 29 COURSE LEADERS

The *API 29 Course Leader's Handbook* has been designed to assist you, the API course leader, in presenting the course material to the students in your classroom. The API program directors hope that this handbook will not only best serve the API 29 student but also the API 29 course leader. The goal of both the course and the handbook is to help you to create a positive learning environment for students so that they can excel both on the national exam and in the workplace.

Organization of the API 29 Course Leader's Handbook

The API program represents an innovative way for insurance students to learn; consequently, the course leader's handbook is innovative in its presentation. There are three sections to each assignment in the *API 29 Course Leader's Handbook*:

- Educational Objectives Review
- Additional Exercises
- Short Answer Questions

You will notice estimated times for each section in the left margin. These are meant to help you prepare your class in the allotted time. You will probably not be able to complete all of the exercises; choose those that best fit your teaching style and your class needs.

Educational Objectives Review

The Educational Objectives Review section was designed to help course leaders direct discussions that **focus on the Educational Objectives**. In order to enhance the discussion, the directions encourage the course leader to divide the class into groups of three or four students with a leader for each group. (In a class containing many inexperienced students, it is often more productive to have larger groups [up to five to seven students] so that the students can share their collective experience.) Dividing the class into small discussion groups can have the following benefits:

- Students are *engaged* for more time in the classroom because they are made responsible members of discussions and problem-solving teams. This reduces the likelihood of students becoming passive listeners.
- Students have a *safe environment* within the smaller group. Students can ask questions of each other that they might otherwise feel awkward about asking in front of the larger class.
- Students can expand their *attention span* through the fast-paced change in activity. Adults generally lose their ability to concentrate after fifteen minutes of the same activity. The Educational Objectives Review changes the activity about every five minutes (a question is posed by the instructor, a problem is given to the groups, the groups actively discuss, the groups report, and the information is summarized).

A leader should be selected for each group. The leader is the person responsible for bringing the group to consensus and presenting the report to the class. The leaders can be changed frequently during a single class period. Consider being creative in your leader selection. For example, choosing the person in the group with the most recent birthday, or who most recently went to the movies, or who has the most interesting socks on, etc., is a creative and an unbiased method of leader selection.

Very small classes might not have enough students to create groups. If your class is small, consider making the class one group with rotating leaders to gain the same benefits as bulleted above. The course leader can also become a member of the group.

You will find the following directions in the lesson plan:

- **ASK** — The course leader poses a question that introduces the topic for the Educational Objectives.
- **WRITE** — For Educational Objectives containing lists, processes, or steps, the course leader is instructed to write the items on a white board, blackboard, or flip chart. These assist the students as they take notes and focus the students' attention.
- **DISCUSS** — For some less complicated Educational Objectives, the course leader is instructed to discuss the question in an open forum. This involves encouraging student responses and individual input.
- **INSTRUCT** — The course leader presents a situation or asks the students to create a situation that emphasizes comprehension of the Educational Objectives. Time frames are suggested for discussion and are kept short to encourage lively exchange. Textbook reference is encouraged during these discussions.
- **DEBRIEF** — If the course leader divides the class, each group should share with the class points from its discussion. For a large class, the course leader might consider having only some groups respond to the questions posed for discussion. Groups can then be selected at random for reporting.
- **CHECK** — The course leader redirects the class discussion to reinforce the Educational Objective. The CHECK direction is designed to refocus the conversation back to the Educational Objective and to provide repetition of the material (adults retain more information when they hear information three times: the group discussion is the first, the debrief is the second, and the check is the third). However, if the debrief is sufficiently focused, the course leader may eliminate the check.

Additional Exercises/Key Words and Phrases Review

The Additional Exercises section, which often consists of a review of Key Words and Phrases, provides supplemental material that the course leader can use to review the assignment with the students. The exercises include:

- True/False
- Completion
- Matching

Answers for all additional exercises are provided at the end of each assignment.

Short Answer Questions

Short answer questions are included at the end of each assignment. These questions can be assigned at the end of each class or questions from several assignments can be combined for periodic quizzes (for example, a quiz at the end of every third class session).

The students should grade the answers to their own exam questions during an open discussion in class. This will allow the students to correct any errors or misconceptions.

COURSE LEADER'S HANDBOOK SURVEY

The Institute is developing handbooks similar to this one for other Institute courses and programs. Your input will make all of our handbooks valuable tools for course leaders and students alike. Please complete and return this form to Customer Service after your class has ended. Thanks for your help.

Customer Service
American Institute for CPCU
720 Providence Road
Malvern, PA 19355
Fax: (610) 640-9576

One feature I liked most from the *API Course Leader's Handbook* was _____

One feature I liked the least from the *API Course Leader's Handbook* was _____

One exercise I used most often was _____

One exercise I never used was _____

In the next edition of the *API Course Leader's Handbook*, I'd like you to add _____

I think you should delete _____

I'd like you to change _____

I'd like to contribute these ideas that worked in our class: _____

Other comments and suggestions: _____

Our class met: _____ one day each week for _____ hours
 _____ one day each month for _____ hours
 _____ other (please describe) _____

Course: _____ API 28 _____ API 29

Number of students beginning class: _____

Number of students completing class: _____

Number of students taking exam: _____

Course sponsor: _____

Class location: _____

Submitted by : _____ Date: _____

STUDENT OPINION SURVEY

Course Number _____ Day of Class _____ Time Class Meets _____

Course Leader's Name _____ Class Location _____

Your Name (Optional) _____ Today's Date _____

Your *confidential* responses to the statements and questions that follow will be very helpful to us in evaluating our overall educational program.

1. On the average, what percentage of each class period has been devoted to:

Percentage

- _____ Discussion that actively involves students
- _____ Lecture by the course leader
- _____ Writing essay answers to practice-exam questions
- _____ Jointly developing, discussing, or grading quiz answers written in class
- _____ Other (specify)
- _____ Total (This total should equal 100%.)

2. Listed below are seven types of classroom discussion. Indicate the frequency with which each type was used in your class.

Frequently	Occasionally	Rarely	Never	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Questions contained in the Course Guide
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Questions and exercises raised by the course leader that were directly related to the current week's assignment.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Questions raised by students that were directly related to the current week's assignment.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Topics raised by the course leader that were not directly related to the week's assignment or course.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Topics raised by students that were not directly related to the current assignment or course.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Relevant illustrations and examples from the course leader and/or students that made the reading assignment more meaningful.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Irrelevant illustrations and examples that did not clarify the reading assignment but wasted valuable class time.

3. My weekly pre-class preparation averaged

- 8 or more hours 4-5 hours 1 hour or less
 6-7 hours 2-3 hours

For Questions 4-18, check the block in the column that most accurately describes your perception of that particular factor. To maintain the confidentiality of your responses, summaries of the data for your class will be given to the course leader, but individual sheets will not.

- | Very Good | Good | Poor | Very Poor | |
|--------------------------|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 4. How would you rate the effectiveness of your weekly pre-class preparation? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 5. How would you rate the weekly pre-class preparation of other students in your class? |

How would you describe the effectiveness of your course leader in ...

- | | | | | |
|--------------------------|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 6. organizing classroom activities? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 7. speaking clearly? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 8. explaining procedures, assignments, and expectations? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 9. stimulating you to study the assignment before class? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 10. encouraging you to ask questions raised during your weekly study? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 11. getting students to answer questions raised in class by other students or by the course leader? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 12. recognizing incomplete or incorrect statements made by students or contained in the textbook? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 13. supplementing, clarifying, or tactfully correcting incomplete or inaccurate statements made in class? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 14. maintaining a supportive classroom environment? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 15. relating textbook ideas to daily practice using either the course leader's or the students' examples and illustrations? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 16. creating a positive attitude toward the subject matter and toward learning? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 17. recognizing you as an individual (starting to use your name, knowing your employer, your job role, etc.)? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 18. advising you of provisions for canceling or rescheduling class in case of an emergency? |

General Comments: _____
