

new england board of higher education's

# master property program

A unique insurance program for Colleges and Universities within a member state



NEW ENGLAND  
BOARD OF  
HIGHER EDUCATION



A program offering of the New England Board of Higher Education (NEBHE).

**NEBHE promotes greater educational opportunities and services  
for the residents of New England.**



**A Midwestern Higher Education Compact Program**

**NEBHE partners with the Midwestern Higher Education Compact to offer the MHEC Master Property Program to all 2-year, 4-year, public or not-for-profit private institutions of higher education in NEBHE's 6-state region.**

[www.nebhe.org](http://www.nebhe.org)

# Participating Institutions

**Arizona**  
Pima Community College

**Colorado**  
Colorado College

**Illinois**  
Aurora University  
*Aurora and Lake Geneva*  
IPHEC (Illinois Public Higher Education Cooperative)  
Chicago State University  
Eastern Illinois University  
Governors State University  
Illinois State University  
*Normal and Springfield*  
Northeastern Illinois University  
Northern Illinois University  
*DeKalb, Hoffman Estates, Lorado Taft Field, Naperville, and Rockford*  
Southern Illinois University  
*Carbondale and Edwardsville*  
University of Illinois  
*Chicago, Springfield, and Urbana-Champaign*  
Western Illinois University  
Loyola University of Chicago  
Roosevelt University

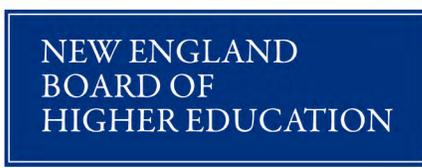
**Indiana**  
Indiana Wesleyan University

**Kansas**  
Johnson County Community College

**Maine**  
University of Maine System

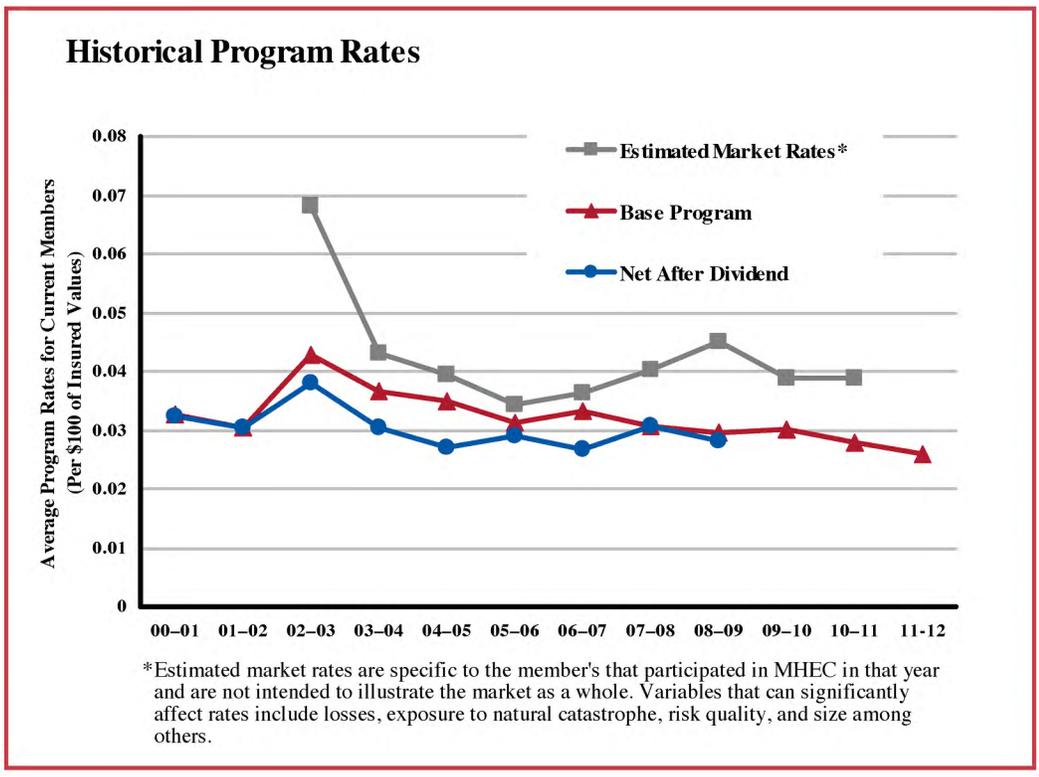
**Massachusetts**  
Clark University

**Michigan**  
M.U.S.I.C. (Michigan University Self-Insurance Corporation)  
Central Michigan University  
*Beaver Island and Mt. Pleasant*  
Eastern Michigan University  
Ferris State University  
Grand Valley State University  
*Allendale and Grand Rapids*  
Lake Superior State University  
Michigan Technological University  
*Houghton and Keweenaw*  
Northern Michigan University  
Oakland University  
Saginaw Valley State University  
Western Michigan University  
*Battle Creek and Kalamazoo*



## Master Property Program

A comprehensive “all risk” property insurance program with coverage and services tailored specifically to meet the needs of higher education, at costs that have consistently been below industry trends as evidenced by the following graph:



## Estimated Savings

Since the program's inception, it is estimated that the program has saved institutions approximately \$68.9 million which includes dividends returned of \$13.5 million:

### 2010 “Estimated” Savings\* Premium + Dividend

<b>MHEC</b>	<b>\$8,848,853</b>
<b>NEBHE</b>	<b>\$248,533</b>
<b>WICHE</b>	<b>\$767,130</b>
<b>Total:</b>	<b>\$9,864,516</b>

\* Based on number of participating institutions

## Program Mission

To be the premier property insurance program for MHEC, NEBHE, and WICHE institutions and to maintain a leadership position in underwriting, loss control, coverage, and costs.

Program Stability ▪ Strategic Growth ▪ Member Value

<b>Eligibility:</b>	<ul style="list-style-type: none"> <li>July 1 renewal date (can become a member at any time)</li> <li>All 2-year, 4-year, public or not-for-profit private institutions of higher education within a member state</li> <li>Minimum program deductible is \$25,000</li> <li>Subject to underwriting approval</li> </ul>
<b>Leverage:</b>	<ul style="list-style-type: none"> <li>49 members encompassing 100+ campuses</li> <li>\$78.7 billion of property values insured with values ranging from \$99 million to \$10.9 billion</li> </ul>
<b>Benefits of Participation:</b>	<ul style="list-style-type: none"> <li>Broad manuscript policy form tailored to higher education including manuscripted valuation wording</li> <li>Extensive engineering program and loss control services, with a realistic approach</li> <li>Claims advocacy</li> <li>Spread of risk and sharing of losses</li> <li>Significant market leverage</li> <li>Creative program design alternatives</li> <li>Ability to creatively respond to changing market conditions</li> <li>Program ownership vested in the participating institutions</li> <li>Ability to retain individual member needs</li> <li>Members own their data</li> <li>Superior risk management and advisory services</li> <li>Member collaboration and shared expertise</li> <li>Streamlined administration</li> <li>Website that provides members with 24/7 access to program information</li> <li>Annual Loss Control Workshop—open to any interested parties on campus</li> <li>Strategic program governance</li> </ul>
<b>Estimated Savings:</b>	Estimated savings (premium and dividend) since program inception is approximately \$68.9 million (\$9.8 million estimated for 2010–2011)
<b>Dividends:</b>	<p>The following dividends have been declared for the past seven (7) years:</p> <ul style="list-style-type: none"> <li><b>2003</b>—Paid \$ <b>418,294</b> for underwriting years 98/99, 99/00, 00/01</li> <li><b>2004</b>—Paid \$ <b>1,707,865</b> for underwriting years 01/02, 02/03</li> <li><b>2005</b>—Paid \$ <b>2,576,309</b> for underwriting years 01/02, 02/03, 03/04</li> <li><b>2006</b>—Paid \$ <b>3,086,806</b> for underwriting years 02/03, 03/04, 04/05</li> <li><b>2007</b>—Paid \$ <b>1,863,801</b> for underwriting years 03/04, 04/05, 05/06</li> <li><b>2008</b>—Paid \$ <b>1,574,787</b> for underwriting years 03/04, 04/05, 05/06, 06/07</li> <li><b>2009</b>—Paid \$ <b>1,360,208</b> for underwriting years 03/04, 04/05, 05/06, 06/07, 07/08, 08/09</li> <li><b>2010</b>—Paid \$ <b>904,469</b> for underwriting years 03/04, 04/05, 05/06, 06/07, 07/08, 08/09, 09/10</li> </ul>

## Participating Institutions

*continued*

### Minnesota

#### University of Minnesota

*Crookston, Duluth, Morris, and Twin Cities*

### Missouri

#### Missouri State System

Harris-Stowe State University

Lincoln University

Missouri Southern State University

Missouri State University

*Mountain Grove, Springfield, and West Plains*

Missouri Western State University

Northwest Missouri State University

Southeast Missouri State University

Truman State University

University of Central Missouri

#### Saint Louis Community College

*Florissant Valley, Forest Park, Meramec, and Saint Louis*

#### University of Missouri

*Columbia, Kansas City, Missouri*

*University of Science and Technology (Rolla), and Saint Louis*

### Nebraska

#### Nebraska State College System

*Chadron State College, Peru State College, and Wayne State College*

#### University of Nebraska

*Lincoln, Kearney, Medical Center, and Omaha*

### Nevada

#### Nevada System of Higher Education (NSHE)

College of Southern Nevada

*Charleston Campus and Cheyenne Campus*

Desert Research Institute

*Northern Nevada Science Center and Southern Nevada Science Center*

Great Basin College

Nevada State College at Henderson

Truckee Meadows Community College

University of Nevada

*Las Vegas and Reno*

Western Nevada College

### Oregon

Lewis and Clark College

Reed College

Willamette University

### Utah

Westminster College

### Washington

Seattle Pacific University

### Wyoming

University of Wyoming

#### MHEC Member States

Illinois  
Indiana  
Iowa  
Kansas  
Michigan  
Minnesota  
Missouri  
Nebraska  
North Dakota  
Ohio  
South Dakota  
Wisconsin

#### NEBHE Member States

Connecticut  
Maine  
Massachusetts  
New Hampshire  
Rhode Island  
Vermont

#### WICHE Member States

Alaska  
Arizona  
California  
Colorado  
Hawaii  
Idaho  
Montana  
Nevada  
New Mexico  
North Dakota  
Oregon  
South Dakota  
Utah  
Washington  
Wyoming



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For further information regarding the Master Property Program and NEBHE opportunities, please contact:

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new england board of higher education's

# tuition break

for new england residents

## Access to Tuition-Discounted Programs Out-of-State

The New England Board of Higher Education's Tuition Break provides residents of Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont with a tuition discount, when they enroll in approved degree programs at out-of-state New England public colleges and universities.

New England's 80 public colleges and universities offer more than 700 tuition-discounted majors. Students are eligible for the discount when their major is not offered by any home-state public college, but is offered under the Tuition Break by one or more out-of-state public colleges.

Visit [www.nebhe.org/tuitionbreak](http://www.nebhe.org/tuitionbreak) and *Find a Program* for lists of approved degree programs; view tuition rates and savings for participating colleges under *Data & Reports*.

Tuition Break helped nearly 9,200 New England students save a total of \$53 million on their tuition bills in academic year 2010-11. A full-time student saved an average of \$7,000.

Since it was established by NEBHE as the "New England Regional Student Program" in 1957, the program has provided New England residents with savings on more than 240,000 annual tuition bills, with total savings estimated to exceed \$1 billion.

NEBHE's program enables the six New England states to expand educational opportunities for their residents, while also avoiding duplication of costly academic programs.

### Program Examples

**Animation & Game Programming** (associate)

Bristol Community College, MA  
NHTI, Concord's Community College  
Eligible Residents: CT, ME, RI, VT

**Laser and Optic Technology** (associate)

Three Rivers Community College  
Springfield Technical Community College  
Eligible Residents: ME, NH, RI, VT

**Bioengineering** (bachelor's)

University of Maine  
Eligible Residents: CT, MA, NH, RI, VT

**Marine Affairs** (bachelor's)

University of Rhode Island  
Eligible Residents: CT, ME, MA, NH, VT

**Dental Medicine** (DMD)

University of Connecticut  
School of Dental Medicine  
Eligible Residents: ME, MA, NH, RI, VT

**Pathobiology** (bachelor's)

University of Connecticut  
Eligible Residents: ME, MA, NH, RI, VT

**Environmental Health** (bachelor's)

University of Massachusetts Lowell  
Eligible Residents: ME, NH, RI, VT

**Russian** (bachelor's)

University of New Hampshire  
University of Vermont  
Eligible Residents: CT, ME, MA, RI

**Green Chemistry** (doctoral)

University of Massachusetts Boston  
Eligible Residents: CT, ME, NH, RI, VT

**Software Engineering** (associate)

Vermont Technical College  
Eligible Residents: ME, MA, NH, RI

[www.nebhe.org/tuitionbreak](http://www.nebhe.org/tuitionbreak)



## THE NEW ENGLAND JOURNAL OF HIGHER EDUCATION NOW ONLINE

After more than 25 years as an authority on trends and analysis in higher education for thought leaders in New England and beyond, NEBHE published the final *print* edition of its respected *New England Journal of Higher Education* in February 2010 and moved fully online in June 2010 as part of a robust NEBHE “content hub” at [www.nebhe.org](http://www.nebhe.org).

The new digital *Journal* includes the provocative perspectives and thoughtful analysis of key issues that characterized the print journal, but now with the added frequency and interactivity made possible by web technologies.

As the platform for the digital *Journal*, NEBHE’s new content hub serves as a portal for all things related to New England higher education and its vital role in powering the region’s human capital and innovative economy.

This content hub is anchored by:

- long- and short-form commentary and analysis (as previously featured in print quarterly issues of the *Journal*)
- links to critical higher education-oriented data (as previously featured in the *Journal’s* annual Trends & Indicators issue)
- campus news and events (as previously featured in the biweekly emailed *Newslink*)
- current and past *Journal* articles; reader comments and dialogue
- roundtable discussions and video of the proceedings of NEBHE conferences
- links to NEBHE programs and partners
- an interactive social networking capacity

## Key Policy Issues

*Moving forward on projects related to higher education policy issues in the region and beyond*

NEBHE's policy and research work has served to frame, define and perform substantive policy analysis by working to identify and analyze the issues that shape regional higher education.

Presented in this list are the nine higher education state policy topics we feel will be most critical in the region as influenced by political, educational, and environmental changes. While the scope of these issues will vary across the individual states, these are the nine issues front and center on our agenda:

- College and universities' role in economic development
- College completion and success
- College readiness and access
- State longitudinal data system development & technology
- State financial aid for higher education
- States' political climates & budgets
- State support and funding for higher education
- Supporting states' implementation of the Common Core State Standards and college-readiness assessments

Policy and Research at NEBHE has been actively pursuing multiple research agendas and topics, aimed at providing timely information and policy research to inform decision makers and the public about issues relating to higher education and the workforce throughout New England. Some of our recent work includes the following:

*New England Tuition and Fees:* A report on tuition and fee rates at New England's Public Colleges and Universities.

*Catalyst for Completion – Performance-Based Funding in Higher Education:* A policy brief outlining performance-based funding initiatives across the country with recommendations for New England states.

*Legislative Updates:* Pithy summaries of legislative sessions across the region.

*Trends and Indicators:* Continuously updated facts and figures on New England higher education through *The New England Journal of Higher Education (NEJHE)*.

## What's Next

Current and upcoming NEBHE Policy and Research projects include:

- *Visualizing New England:* A GIS analysis of New England post-secondary institutions and their geographic relationship with local communities and businesses with implications for economic development initiatives.
- *Assessing Assessment:* A policy brief outlining Accuplacer usage and other placement policies across New England.
- *Innovate New England:* An examination of how New England colleges and universities foster innovation and entrepreneurship.



### **The STEM PBL Project is:**

A National Science Foundation funded project to develop problem-based learning (PBL) instructional resources in STEM subjects with a focus on sustainable technologies.

The goal is to increase the number of job-ready STEM workers by engaging high school and college students with challenging learning materials and innovative teaching methods.

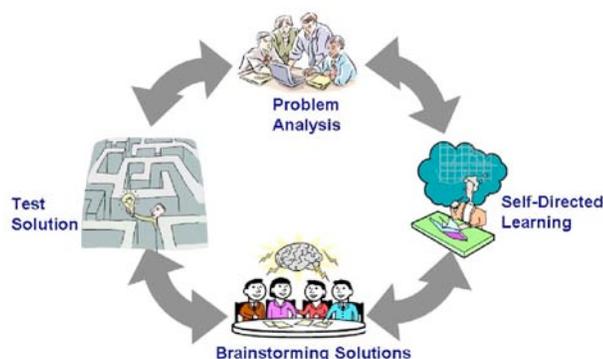
Students are prepared for the “real world” by working in teams to solve an authentic technological workplace problem with multiple solutions. The instructor facilitates as students balance technology, budget and time constraints to find a possible solution.

### **The STEM PBL Project will develop and implement:**

- Multimedia industry-based PBL instructional materials for STEM disciplines.
- An online professional development course to teach educators about PBL.
- A college course in problem-based instructional methods for pre-service teachers.
- Research on the efficacy of PBL in STEM education.

### **What is problem-based learning (PBL)?:**

Problem-based learning teaches a problem-solving model employing a cycle of analysis, research of options, brainstorming solutions with coworkers, and testing the solution.



For more information, visit our website at [www.stempbl.org](http://www.stempbl.org).

SAVE THE DATE!



Join hundreds of New England's business, education, government and nonprofit leaders to celebrate the best in New England higher education and the tenth anniversary of the Excellence Awards!

**2012 New England Higher Education Excellence Awards Dinner**  
**Friday, March 2, 2012**

The Boston Marriott Long Wharf Hotel, Boston, Massachusetts

The New England Board of Higher Education (NEBHE) invites you to celebrate with this year's winners at the annual New England Higher Education Excellence Awards Dinner, March 2, 2012, at historic Long Wharf in downtown Boston, Massachusetts.

**REGIONAL AWARD RECIPIENTS**

The Governor Walter R. Peterson Award for Leadership  
**The Hon. Deval Patrick, Governor, Massachusetts**  
**The Hon. Donald L. Carcieri, Former Governor, Rhode Island**

The Eleanor M. McMahon Award for Lifetime Achievement  
**Richard A. Gustafson, Former Chancellor, Community College System of New Hampshire**

The Robert J. McKenna Award for Program Achievement  
**Bunker Hill Community College Learning Communities**

The David C. Knapp Award for Trusteeship  
**Cornelius Hogan, Chair, Board of Trustees, Vermont College of Fine Arts**

**STATE MERIT AWARD RECIPIENTS**

Connecticut State Merit Award  
**Connecticut College of Technology, Connecticut Community College System**

Maine State Merit Award  
**Early College for ME, Maine Community College System**

Massachusetts State Merit Award  
**Donald J. Smyth, Trustee, Bristol Community College**

New Hampshire State Merit Award  
**Paul J. LeBlanc, President, Southern New Hampshire University**

Rhode Island State Merit Award  
**Ronald K. Machtley, President, Bryant University**

Vermont State Merit Award  
**Vermont Experimental Program to Stimulate Competitive Research (EPSCoR),  
University of Vermont**

### **About The Excellence Awards**

NEBHE launched the New England Higher Education Excellence Awards in 2003 to recognize individuals and institutions that have made substantive contributions to improving higher education opportunities for New England students.

NEBHE's mission is to promote greater educational opportunity for residents of New England at the region's 270 public and independent colleges and universities. Individuals and organizations nominated for these awards exemplify NEBHE's mission.

***Please contact Marla Phippen at 617.357.9620 ext. 119 to find out more about how to reserve a seat or table and to learn about sponsorship opportunities.***

*—Save the Date—*

**Tuesday, April 3, 2012**

**Locally and Regionally Engaged:  
New England Colleges and Universities  
as Drivers of Innovation, Workforce  
and Economic Development**

Join your colleagues at NEBHE's next conference for an in-depth look at higher education's role in economic development. Presenters and panelists will focus on key questions such as:

- What are the varied roles of different kinds of higher education institutions in local, state, and regional economic development?
- What do public policymakers expect from higher education relative to economic development strategies and initiatives?
- How do industry leaders regard higher education in addressing industry innovation needs?

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**Join us Tuesday, April 3 at the  
Federal Reserve Bank of Boston  
[www.nebhe.org](http://www.nebhe.org)**