BUSAD114 : Personal Insurance

General Information

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Course Code (CB01) :	BUSAD114
Course Title (CB02) :	Personal Insurance
Department:	BUSAD
Proposal Start:	Spring 2025
TOP Code (CB03) :	(0512.00) Insurance
CIP Code:	(52.1701) Insurance.
SAM Code (CB09) :	Clearly Occupational
Distance Education Approved:	No
Will this course be taught asynchronously?:	No
Course Control Number (CB00) :	CCC000343192
Curriculum Committee Approval Date:	03/27/2024
Board of Trustees Approval Date:	06/18/2024
Last Cyclical Review Date:	03/27/2024
Course Description and Course Note:	BUSAD 114 provides students with general information regarding personal insurance for employment as insurance professionals in entry-level and higher positions. This course is valuable for anyone who wishes to manage their personal insurance needs. The course includes information about automobile, homeowners, and residential insurance (e.g., earthquake, marine, etc.). Financial planning, life insurance, and health insurance are also covered.
Justification:	Mandatory Revision
Academic Career:	• Credit
Author:	No value

Academic Senate Discipline

Primary Discipline:	• Insurance
Alternate Discipline:	No value
Alternate Discipline:	No value

Course Development

Basic Skill Status (CB08)

Course is not a basic skills course.

☑ Allow Students to Gain Credit by Exam/Challenge

Course Special Class Status (CB13)

Course is not a special class.

Pre-Collegiate Level (CB21)

Not applicable.

Grading Basis

- Grade with Pass / No-Pass Option

Course Support Course Status (CB26)

Course is not a support course

Transferability & Gen. Ed. Options

General Education Status (CB25)

Not Applicable

Transferability

Transferable to CSU only

Transferability Status

Approved

Units and Hours

Summary

Minimum Credit Units (CB07)	3
Maximum Credit Units (CB06)	3
Total Course In-Class (Contact) Hours	54
Total Course Out-of-Class Hours	108
Total Student Learning Hours	162

Credit / Non-Credit Options

Course Type (CB04)

Credit - Degree Applicable

Noncredit Course Category (CB22)

Credit Course.

Noncredit Special Characteristics

No Value

Course Classification Code (CB11)

Credit Course.

☐ Variable Credit Course

Funding Agency Category (CB23)

Not Applicable.

☐ Cooperative Work Experience Education Status (CB10)

Weekly Student Hours

	In Class	Out of Class
Lecture Hours	3	6
Laboratory Hours	0	0
Studio Hours	0	0

Course Student Hours

Course Duration (Weeks)	18
Hours per unit divisor	0
Course In-Class (Contact) Hours	
Lecture	54
Laboratory	0
Studio	0

| **Total** | 54 |

Course Out-of-Class Hours

Lecture	108
Laboratory	0
Studio	0
Total	108

Time Commitment Notes for Students

No value

Units and Hours - Weekly Specialty Hours

Activity Name	Type	In Class	Out of Class
No Value	No Value	No Value	No Value

Pre-requisites, Co-requisites, Anti-requisites and Advisories

No Value

Entry Standards

Entry Standards

Course Limitations

Cross Listed or Equivalent Course

Specifications

Methods of Instruction

| Methods of Instruction | Lecture |

| Methods of Instruction | Discussion |

Methods of Instruction	Multimedia

Methods of Instruction	Collaborative Learning

Methods of Instruction	Guest Speakers

Out of Class Assignments

- Oral and written assignments (e.g. reports from interviews with practicing insurance agents)
- Oral and written assignments (e.g. including completion of typical insurance forms for auto, home, and other commonly written policies)

Methods of Evaluation

Methods of Evaluation	Rationale
Exam/Quiz/Test	Chapter examinations
Exam/Quiz/Test	Mid-term examination
Exam/Quiz/Test	Final examination

Textbook Rationale

From the co-author adjunct Lynn Hill, who owns and insurance business. "The textbooks which are currently available for this course have the necessary information to complete the course. I feel that to require the student to purchase a newer book which would cost upwards of $100.00 would be unnecessary and offer nothing more to the student than our current manual provides. The current edition is available on line for as little as $3.00.I have also had others looking out for updated books but they have not been found."

Textbooks

Author	Title	Publisher	Date	ISBN
Wiening, Rejada	Personal Insurance	American Institute for Chartered Property Casualty Underwriters/Insurance Institute of America	2005	0-89463-108-X
	INS 22 Course Guide: Personal Insurance	American Institute for Chartered Property Casualty Underwriters/Insurance Institute of America	2005	0-89463-135-7

Other Instructional Materials (i.e. OER, handouts)

No Value

Materials Fee

No value

Learning Outcomes and Objectives

Course Objectives

Evaluate homeowners insurance as it relates to the policies: variations, endorsements, and ratings.

Describe residential insurance, concerning policies that include coverage for disasters such as earthquakes, floods, fires, and other events.

Identify other catastrophes that include liability for events such as marine floaters, watercraft policies, and umbrella liability insurance.

Explain the need for life insurance and the various types available.

Discuss health care issues in the United States and the need for health insurance and the coverage options such as major medical, dental, long-term care, disability, inequality, etc.

SLOs

Discuss loss exposures, personal risk insurance, and types of personal insurance policies. Expected Outcome Performance: 70.0

BUSAD General Business - A.S. Degree Major	Analyze, evaluate, and explain business problems using basic concepts and terminology of accounting and finance.
BUSAD General Business - Certificate	Analyze, evaluate, and explain business problems using basic concepts and terminology of accounting and finance.
ILOs Core ILOs	Communicate clearly, ethically, and creatively; listen actively and engage respectfully with others; consider situational, cultural, and personal contexts within or across multiple modes of communication.
BUSAD Insurance Professional	Discuss loss exposures, personal risk insurance, and types of personal insurance policies.
BUSAD Insurance Specialist: Property and Causality - Certificate	describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies
	discuss loss exposures, personal risk insurance, and types of personal insurance policies
BUSAD Insurance Specialist: Property & Causality - A.S. Degree Major	describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies
	discuss loss exposures, personal risk insurance, and types of personal insurance policies

Explain problems or challenges associated with insurance, such as no-fault insurance, high-risk drivers, compensation of victims, regulation and rating of automobile insurance. Expected Outcome Performance: 70.0

BUSAD General Business - A.S. Degree Major	Analyze, evaluate, and explain business problems using basic concepts and terminology of accounting and finance.
BUSAD General Business - Certificate	Analyze, evaluate, and explain business problems using basic concepts and terminology of accounting and finance.
ILOs Core ILOs	Communicate clearly, ethically, and creatively; listen actively and engage respectfully with others; consider situational, cultural, and personal contexts within or across multiple modes of communication.

BUSAD Insurance Professional	Discuss loss exposures, personal risk insurance, and types of personal insurance policies.	
BUSAD Insurance Specialist: Property and Causality - Certificate	describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies	
	discuss loss exposures, personal risk insurance, and types of personal insurance policies	
BUSAD Insurance Specialist: Property & Causality - A.S. Degree Major	describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies	
	discuss loss exposures, personal risk insurance, and types of personal insurance policies	

Discuss financial planning as it impacts personal loss, social security, retirement plans, and annuities. Expected Outcome Performance: 70.0

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BUSAD Insurance Specialist: Property and Causality - Certificate	describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies
	discuss loss exposures, personal risk insurance, and types of personal insurance policies
BUSAD Insurance Specialist: Property & Causality - A.S. Degree Major	describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies
	discuss loss exposures, personal risk insurance, and types of personal insurance policies

Course Content

Lecture Content

Personal Insurance Overview   (4 hours)
- Loss exposures of individuals and families
- Personal risk insurance
- Types of personal insurance policies

Automobile Insurance   (8 hours)
- Common problems associated with automobile insurance
- Compensation for accident victims
- No-fault automobile insurance
- High-risk drivers
- Regulation and rating of personal automobile insurance
- Personal automobile policy coverage and policy conditions

Homeowners Insurance   (7 hours)
- History of homeowners insurance
- Homeowners 3 special form (HO-3)
- Variations in homeowners insurance forms
- Developing a homeowners' premium

Other Residential Insurance   (7 hours)
- Dwelling policies
- Mobile home coverage
- Farms and Ranches
- Flood and earthquake insurance (added)

Other Personal Property and Liability Insurance   (6 hours)
- Inland marine floaters
- Personal watercraft
- Personal umbrella liability

Personal Loss Exposures and Financial Planning   (6 hours)
- Personal loss exposure
- Planning for the future (retirement, etc.)
- Investing, annuities, social security, and tax-deferred retirement plans

Life Insurance   (8 hours)
- Premature death
- Types of life insurance
- Amounts, limits, and needs involved in choosing life insurance
- Group life insurance
- Additional life insurance benefits
- Life insurance underwriting

Health and Disability Insurance   (8 hours)
- Healthcare problems in the United States
- Providers of private health insurance
- Basic medical expense coverage
- Providers of private health insurance
- Basic medical expense coverage
- Major medical insurance
- Long-term care insurance
- Disability income insurance
- Government health insurance and healthcare programs

Total hours: 54

Additional Information

Is this course proposed for GCC Major or General Education Graduation requirement? If yes, indicate which requirement in the two areas provided below.

No

GCC Major Requirements

No Value

GCC General Education Graduation Requirements

No Value

Repeatability

Not Repeatable

Justification (if repeatable was chosen above)

No Value

Resources

Did you contact your departmental library liaison?

No

If yes, who is your departmental library liason?

Aisha Conner-Gaten (Business, ESL-Credit)

Did you contact the DEIA liaison?

No

Were there any DEIA changes made to this outline?

No

If yes, in what areas were these changes made:

No Value

Will any additional resources be needed for this course? (Click all that apply)

No Value

If additional resources are needed, add a brief description and cost in the box provided.

No Value