# **BUSAD111: Introduction To Insurance**

## **General Information**

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• Hill, Lynn

Attachments: DE Addendum\_BUSAD\_111 COR\_09\_23\_2020 CoDE\_09\_26\_2023.pdf

Course Code (CB01): BUSAD111

Course Title (CB02): Introduction To Insurance

Department: BUSAD
Proposal Start: Fall 2024

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 No

asynchronously?:

Course Control Number (CB00): CCC000422588

Curriculum Committee Approval Date: 02/28/2024

Board of Trustees Approval Date: 04/16/2024

Last Cyclical Review Date: 02/28/2024

Course Description and Course Note: BUSAD 111 gives students a basic background of the modern property/casualty insurance

system. It is designed as a basic overview of insurance for those who have little or no

knowledge of insurance but who wish to enter the field of insurance.

Justification: Mandatory Revision

Academic Career: • Credit

# **Academic Senate Discipline**

Primary Discipline: • Insurance

Alternate Discipline: No value
Alternate Discipline: No value

Basic Skill Status (CB	08)	Course Special Clas	s Status (CB13)	Grading Basis	
Course is not a basic skills course.		Course is not a spec	ial class.	Grade with Pass / No-Pass Option	
Allow Students to	Gain Credit by	Pre-Collegiate Leve	I (CB21)	Course Support Course Status (CB26)	
Exam/Challenge		Not applicable.		Course is not a support course	
Transferability	& Gen. Ed. Op	otions			
General Education	Status (CB25)				
Not Applicable					
Transferability			Transferability Status		
Transferable to CSU only			Approved		
Units and Hou	rs				
Summary					
Minimum Credit Un (CB07)	<b>its</b> 1				
Maximum Credit Ur (CB06)	its 1				
Total Course In-Clas (Contact) Hours	s 18				
Total Course Out-of Hours	Class 36				
Total Student Learning 54 Hours					
Credit / Non-C	redit Options				
Course Type (CB04)		Noncredit Course	Category (CB22)	Noncredit Special Characteristics	
Credit - Degree Applicable		Credit Course.		No Value	
Course Classification Code (CB11)		Funding Agency C	ategory (CB23)	Cooperative Work Experience	
Credit Course.		Not Applicable.	Education Status (CR10)		
	ourse				
Variable Credit Co			Course Studer	nt Hours	
Weekly Studer	nt Hours		Course Studen		
	nt Hours In Class	Out of Class	Course Duration	<b>(Weeks)</b> 18	
		Out of Class			
Weekly Studer  Lecture Hours  Laboratory	In Class		Course Duration	ivisor 0	
Weekly Studer  Lecture Hours	<b>In Class</b>	2	Course Duration  Hours per unit di	ivisor 0	

0

Studio

**Course Development** 

Lecture	36			
Laboratory	0			
Studio	0			
Total	36			
Time Commitment Notes	s for Students			
No value				
Units and Hours - Weekl	y Specialty Hours			
Activity Name	Туре	In Class	Out of Class	
No Value	No Value	No Value	No Value	
Pre-requisites, Co-requis	sites, Anti-requisites a	nd Advisories		
No Value				
Entry Standards				
Entry Standards				
Course Limitations				
Cross Listed or Equivalent Course				
Specifications				
Methods of Instruction				
Methods of Instruction	Collaborative Learn	ing		
Methods of Instruction	Demonstrations			

Total

**Course Out-of-Class Hours** 

18

Methods of Instruction	Discussion
Methods of Instruction	Lecture
Methods of Instruction	Multimedia
Methods of Instruction	Presentations

# **Out of Class Assignments**

• Written assignments (e.g. completing insurance forms for homeowners insurance)

Methods of Evaluation	Rationale
Exam/Quiz/Test	Oral assignments (e.g.: discuss the differences between personal and commercial lines and their coverages)
Exam/Quiz/Test	Mid-term
Exam/Quiz/Test	Final

## **Textbook Rationale**

Rational for dated materials from co-author: I have looked high and low for replacement and can't find any of any of the classes. For the most part the current books are still pertinent and available for a very low price to the student. I see no reason to change this set-up just to have a newer text which still covers the same material in the same way. Where it does not, I supplement with current events each week and students seem to like this.

Textbooks Author	Title	Publisher	Date	ISBN
Insurance Educational Association	Orientation to Property/Casualty Insurance	Insurance Educational Association	2004	ASIN :B0016CGI UM
Other Instructional Material	s (i.e. OER, handouts)			

# **Learning Outcomes and Objectives**

## **Course Objectives**

**Materials Fee** 

No value

Describe insurance concepts such a	s principles of indemnity, valued policy, liability limits.
explain and illustrate the civil law sy	vstem.
SLOs	
Describe and prepare basic insura	nce forms for homeowners, personal auto policy, crime, and umbrella insurance contracts.  Expected Outcome Performance: 70.
ILOs Core ILOs	Analyze and solve problems using critical, logical, and creative thinking; ask questions, pursue a line of inquiry, and derive conclusions; cultivate creativity that leads to innovative ideas.
	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.
	Demonstrate depth of knowledge in a course, discipline, or vocation by applying practical knowledge, skills, abilities, theories, or methodologies to solve unique problems.
BUSAD Marketing - A.S. Degree Major	Recognize and develop an appreciation for customer need.
BUSAD Marketing - Certificate	Recognize and develop an appreciation for customer need.
BUSAD Insurance Specialist: Property &	describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies
Causality - A.S. Degree Major	discuss loss exposures, personal risk insurance, and types of personal insurance policies
	learn to describe and apply insurance concepts such as principles of indemnity, valued policy, and liability limits
BUSAD Insurance Specialist: Property and Causality - Certificate	describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies
edusumy certificate	discuss loss exposures, personal risk insurance, and types of personal insurance policies
	learn to describe and apply insurance concepts such as principles of indemnity, valued policy, and liability limits
escribe and prepare basic insura	nce forms for commercial property, commercial general liability, commercial auto.  Expected Outcome Performance: 70.
ILOs Core ILOs	Analyze and solve problems using critical, logical, and creative thinking; ask questions, pursue a line of inquiry, and derive conclusions; cultivate creativity that leads to innovative ideas.
	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.
	Demonstrate depth of knowledge in a course, discipline, or vocation by applying practical knowledge, skills, abilities, theories, or methodologies to solve unique problems.
BUSAD Insurance Specialist: Property and Causality - Certificate	describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies
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	learn to describe and apply insurance concepts such as principles of indemnity, valued policy, and liability limits

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

learn to describe and apply insurance concepts such as principles of indemnity, valued policy, and liability limits

#### **Course Content**

#### **Lecture Content**

#### Overview of the Property/Casualty Distribution System (2 hours)

- Insurance and the economy
- · Insurance company regulation
- Stock and mutual insurance companies
- Insurance and the Internet
- Insurance services office (ISO)

## Insurance Company Departments and Structure (3 hours)

- Underwriting
- · Claim department
- · Marketing department
- Loss Control department

#### Valuations (3 hours)

- Valued policy/replacement cost value/actual cash value
- First party and third party claim forms
- Limits—commercial, general liability
- Loss ratio
- · Occurrence liability form Risk

#### Overview of Civil and Common Law (2 hours)

- · Statutory and common law
- Contract law
- Tort law

#### **Commercial Insurance Contracts and Forms (3 hours)**

- Building and personal property coverage form
- Commercial property causes of loss forms
- Commercial general liability forms
- Business auto coverage form

### Personal Lines Contracts and Forms (4 hours)

- Personal auto and homeowner forms
- ISO homeowners policy
- ISO homeowners three-policy HO-3
- HO-3 Section I (property coverages)
- HO-3 Section II (liability/medical payment coverages)
- HO-3 declarations page
- Section II: personal liability and medical payments

## Other Insurance Contracts and Summary Comments (1 hour)

- Workers compensation
- Umbrella policies

**Total Hours: 18** 

## **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**

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?
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

No Value