

# SYLLABUS

## Insurance Operations

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TEXAS  
BUSINESS  
PROFESSIONALS  
of AMERICA  
Sharyland Pioneer High School



### Course Description:

This course introduces the fundamental concepts of risk and insurance. Emphasis is placed on the fundamentals of insurance and personal risk management products, including life insurance, annuity, automobile insurance, and health insurance. In addition, the insurance company operations, including pricing, underwriting, and marketing, are presented as well. Embedded in this course, are student competition concepts that are used to encourage students to join Business Professionals of America a Career and Technology Student Organization to prepare for student competition.

### Course Outcomes:

The objectives of this offering are to:

- Identify appropriate methods of risk management.
- Explain the characteristics of insurance and insurable risks.
- Understand basic terminology of insurance and components of insurance contracts.
- Explain different functions in insurance company operations.
- Explain the rationale for policy design and provisions.
- Explain the major types of commercial insurance

### Text/Materials/Web:

Curriculum: Insurance Operations By Kathy Stokes, G-W Publisher and iCev

Handouts: Additional handouts may be required. Instructor will provide information on obtaining this material.

Other Online Sources: BPA Workplace Skills Assessment Program Book

### Teaching Methods:

1. Lectures: Important material from the text and outside sources will be covered in class. Students should plan to take careful notes as not all material can be found in the texts or readings. Discussion is encouraged as is student-procured outside material relevant to topics being covered.
2. Assignments: End of chapter activities and online activities will be assigned weekly to reinforce material in the text. These assignments may require the application of various software packages.
3. Quizzes: Occasional unannounced quizzes will be given to help ensure students keep up with assigned material.
4. Exams: Exams will be given as a major grade after every unit.
5. Projects: Students will be required to complete group and individual projects.
6. Participation: Student participation will be graded by the level of class participation and attendance.

## Grading:

<u>Assignment</u>	<u>Semester Average:</u>	<u>Weight</u>
Daily Work		
Warm-up		
Participation		
Quizzes	—————→	40%
Dress for Success**		
Tests		
Projects	—————→	60%

## Course Policies:

Missed Classes: The student is responsible for obtaining material distributed on class days when he/she was absent. This can be done through contacting a classmate who was present or by contacting the instructor during his conference period in person or email.

Assignments: All assignments are due at the beginning of class on the date due. Late submission of assignments will be assessed a penalty.

Academic Dishonesty: Plagiarism and cheating are serious offenses and may be punished by failure on exam, paper or project; failure in course. For this class, it is permissible to assist classmates in general discussions of computing techniques. General advice and interaction are encouraged. Each person, however, must develop his or her own solutions to the assigned projects, assignments, and tasks. In other words, students may not "work together" on graded assignments.

Posting of Grades: All grades will be posted on SKYWARD. Students and Parents are responsible for obtaining access to SKYWARD and checking it on a daily basis.

Tutoring: Tutoring will be available on Mondays and Wednesdays from 4-4:30pm and upon request.

Mobile Devices Policy: All student devices will only be allowed in class for an educational purpose. Otherwise, devices should be in the charging station, powered off, or placed on silent, and stored out of sight. The teacher will notify you when you will use any mobile device for class work.

Disclaimer: It is the policy of Sharyland ISD not to discriminate on the basis of race, color, national origin, sex or handicap in its vocational programs, services or activities as required by Title VI of the Civil Rights Act of 1964, as amended; Title IX of the Education Amendments of 1972; and Section 504 of the Rehabilitation Act of 1973, as amended.

Es norma del distrito de Sharyland ISD no discriminar por motivos de raza, color, origen nacional, sexo o impedimento, en sus programas, servicios o actividades vocacionales, tal como lo requiere el Título VI de la Ley de Derechos Civiles de 1964, según enmienda; el Título IX de las Emmiendas en la Educación de 1972, y la Sección 504 de la Ley de Rehabilitación de 1973, según enmienda.

Week #	Week of	PR	Unit #	Unit/Concept Name	Notes
1	Aug. 15-19	PR1	1	Routines and Procedures Syllabus Classroom Rules and Procedures All About Me Dress for Success BPA Expectations BPA Goals List BOY	DFS Presentations
2	Aug. 22-26	PR1	1	Ch. 14 Professional Standards; Laws Regulation and Ethics Legal Principles Utmost Good Faith Checkpoint 14.1 History of Insurance QR Code 1 <b>REVIEW BPA 2022-2023 CALENDAR OF EVENTS</b>	WAC iCev Mobile QR Code Assessment
3	Aug. 29-Sept. 2	PR1	1	Insurable Interest Indemnity and Subrogation Build Your Vocabulary Checkpoint 14.2 & 14.3 Ch. 14 Review Your Knowledge	TBA Meet the Teacher WAC iCev Mobile QR Code Assessment
4	Sept. 6- 9	PR2	1	Ch. 14 Apply Your Knowledge <b>Ch. 14 QR Exam Code</b> Working in Teams Assignment Common Core Writing Assignment 1 <b>2022-2023 BPA WASP REVIEW</b>	WAC iCev Mobile QR Code Assessment
5	Sept. 12-16	PR2	1	Ch. 15 Ethics and Social Responsibility CTSO Business Law Assignment Event Prep 1 Insurance Industry Ethics Checkpoint 15.1 Build Your Vocabulary Insurance Fraud History of Insurance QR Code 2 <b>2022-2023 BPA MEMBER APPLICATIONS DUE</b>	WAC iCev Mobile QR Code Assessment
6	Sept. 19-23	PR2	1	Insurance Fraud Real World Case Checkpoint 15.2 Insurance Industry's Role in Society Checkpoint 15.3 Build Your Vocabulary	WAC iCev Mobile QR Code Assessment
7	Sept. 27-30	PR3	1	Ch. 15 Review Your Knowledge Apply Your Knowledge Working in Teams Assignment 2 Common Core Writing Assignment 2 <b>Ch. 15 QR Exam Code</b>	WAC iCev Mobile QR Code Assessment

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8	Oct. 3-7	PR3	1	Ch. 16 Roles and Responsibility Licensing and Professional Designations Checkpoint 16.1 Build Your Vocabulary Administrative Support Operations Build Your Vocabulary CTSO Proper Attire Event Prep 2	WAC iCev Mobile QR Code Assessment
9	Oct. 10-14	PR3	1	Administrative Support Operations Checkpoint 16.2 Management Occupations History of Insurance QR Code Build Your Vocabulary Checkpoint 16.3	WAC iCev Mobile QR Code Assessment
10	Oct. 17-21	PR4	1	Financial Occupations History of Insurance QR Code Build Your Vocabulary Checkpoint 16.4 Sales Occupation Build Your Vocabulary Checkpoint 16.5	WAC iCev Mobile QR Code Assessment
11	Oct. 24-28	PR4	1	Ch. 16 Review Your Knowledge & Apply Your Knowledge Working in Teams Assignment 3 Common Core Writing Assignment 3 CTSO Leave Nothing to Chance Event Prep 3 <b>Unit 1 Exam</b>	WAC iCev Mobile QR Code Assessment
12	Oct. 31-Nov. 3	PR4	2	Property & Automobile Experience Ch. 1 Basics of Insurance Why Insurance? Check Your Insurance IQ QR Code History of Insurance QR Code Build Your Vocabulary Checkpoint 1.1	WAC iCev Mobile QR Code Assessment
13	Nov. 7-11	PR5	2	What Risks Do You Face? Real World Cases Build Your Vocabulary Checkpoint 1.2 Section 1.3 Considerations When Buying Insurance Build Your Vocabulary Checkpoint 1.3 <b>FLC EVENT PREP</b>	WAC iCev Mobile QR Code Assessment
14	Nov. 14-18	PR5	2	Ch. 1 Review Your Knowledge Ch. 1 Apply Your Knowledge Ch. 1 QR Exam Code	WAC iCev Mobile QR Code

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				<b>Ch. 1 Exam QR Code</b> CTSO Student Organizations Even Prep 4 BPA RLC Competitive Events Prep	Assessment
	Nov. 21-25			Thanksgiving Break	
15	Nov. 28-Dec. 2	PR5	2	Ch. 2 Property and Casualty Insurance for Homes & Businesses Homeowner's and Renter's Insurance Check our Insurance IQ QR Code Real World Case History of Insurance QR Code Build Your Vocabulary BPA RLC Competitive Events Prep	WAC iCev Mobile QR Code Assessment
16	Dec. 5-9	PR6	2	Checkpoint 2.1 Commercial Insurance Build Your Vocabulary Checkpoint 2.2 Ch. 2 Review Your Knowledge & Apply Your Knowledge <b>Ch. 2 Exam QR Code</b> CTSO Insurance Ethics Event Prep 5 BPA RLC Competitive Events Presentations	WAC iCev Mobile QR Code Assessment
17	Dec. 12-16	PR6	2	Ch. 3 Property & Casualty Insurance on Land, Sea, & Air Automobile Insurance Check Your Insurance IQ Semester Exam Review History of Insurance 1 & 2 Build Your Vocabulary Checkpoint 3.1 Marine & Aviation Insurance Build Your Vocabulary Checkpoint 3.2 <b>Semester Exam</b> BPA RLC Competitive Events Presentations	WAC iCev Mobile QR Code Assessment
18	Dec. 19-21	PR6	2	Ch. 3 Review Your Knowledge & Apply Your Knowledge <b>Ch. 3 Exam QR Code</b> <b>Unit 2 Exam</b>	WAC iCev Mobile QR Code Assessment
	Dec. 22-Jan. 6			Winter Break  <b>BPA REGIONAL LEADERSHIP CONFERENCE (JAN. 5 - 6)</b>	

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19	Jan. 9 -13	PR 7	3	Ch. 4 Health Insurance The High Cost of Health Care Check Your Insurance IQ Build Your Vocabulary Checkpoint 4.1 Private Health Insurance Build Your Vocabulary Checkpoint 4.2	WAC iCev Mobile QR Code Assessment Team Presentations
20	Jan. 16-20	PR7	3	Protection When Group Coverage is Lost Build Your Vocabulary Checkpoint 4.3 Working in Teams 4 <b>Ch. 4 Exam QR Code</b> CTSO Insurance Concepts Ch. 5 Disability, Long-Term Care, & Life Insurance Disability Insurance Check Your Insurance IQ QR Code	WAC iCev Mobile QR Code Assessment
21	Jan. 23 -27	PR 7	3	Disability Insurance Build Your Vocabulary Checkpoint 5.1 Long-Term Care Insurance Build Your Vocabulary Checkpoint 5.2 Life Insurance History of Insurance 1 & 2 QR Code <b>VITA PROGRAM CERTIFICATION TRAINING 1-3 TBA</b>	WAC iCev Mobile QR Code Assessment
22	Jan. 30-Feb. 3	PR 8	3	Life Insurance Real World Case Build Your Vocabulary Checkpoint 5.3 Ch. 5 Review Your Knowledge & Apply Your Knowledge	WAC iCev Mobile QR Code Assessment
23	Feb. 6-10	PR 8	3	Common Core Writing Assignment 5 CTSO Community Service Project Ch. 6 Additional Types of Insurance Insurance the Plugs the Holes Check Your Insurance IQ Code Build Your Vocabulary Checkpoint 6.1 Other Insurance for Homeowners History of Ins QR Code Build Your Vocabulary <b>BPA SLC PREP</b>	WAC iCev Mobile QR Code Assessment
24	Feb. 14-17	PR 8	3	Checkpoint 6.2 Medical Malpractice Insurance Build Your Vocabulary Checkpoint 6.3	WAC iCev Mobile QR Code

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				Trends in Insurance Products Real World Case Build Your Vocabulary <b>BPA SLC PRESENTATIONS</b>	Assessment
25	Feb. 20-23	PR 9	3	Ch. 6 Review Your Knowledge & Apply Your Knowledge Working in Teams 5 <b>Ch. 6 Exam QR Code</b> CTSO Role Playing and Interviews Ch. 7 Worker Protections Workers' Compensation Insurance Check Your Insurance IQ Build Your Vocabulary Checkpoint 7.1 <b>BPA SLC PRESENTATIONS</b>	WAC iCev Mobile QR Code Assessment
26	Feb. 27-Mar. 3	PR 9	3	Unemployment Insurance History of Ins QR Code Build Your Vocabulary Checkpoint 7.2 Ch. 7 Review Your Knowledge & Apply Your Knowledge Common Core Writing Assignment 6 CTSO Written Events <b>Ch. 7 Exam QR Code</b> <b>BPA STATE LEADERSHIP CONFERENCE (MAR. 2 - 5)</b>	WAC iCev Mobile QR Code Assessment
27	Mar. 6-10	PR 9	3	Ch. 8 Public Health Insurance Programs Medicare Check Your Insurance IQ History of Insurance QR Code Real World Cases Build Your Vocabulary Checkpoint 8.1 Medicaid Build Your Vocabulary Checkpoint 8.2 <b>COMMUNITY SERVICE PROJECT</b>	WAC iCev Mobile QR Code Assessment
	Mar. 13-17			Spring Break	
28	Mar. 20-24	PR 10	3-4	Ch. 8 Review Your Knowledge Apply Your Knowledge Common Core Writing Assignment 7 CTSO Team Presentation <b>Ch. 8 Exam QR Code</b> <b>UNIT 3 EXAM</b> Ch. 9 Social Security Social Security Retirement Benefits Check Your Insurance IQ History of Insurance IQ Real World Cases	WAC iCev Mobile QR Code Assessment

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29	Mar. 27-31	PR 10	4	Social Security Retirement Benefits Build Your Vocabulary Other Social Security Benefits Build Your Vocabulary Checkpoint 9.2 Common Core Writing Assignment 7 CTSO Extemporaneous Speaking <b>Ch. 9 Exam QR Code</b> Ch. 10 Nature of the Insurance Industry Insurance Contracts Check Your Insurance IQ Build Your Vocabulary <b>BPA NLC PREP</b>	WAC iCev Mobile QR Code Assessment
30	Apr. 3-6	PR 10	4	Insurance Contracts Checkpoint 10.1 How Insurers Manage Risks History of Insurance QR Code Build Your Vocabulary Checkpoint 10.2 Real World Case Insurance Claims Build Your Vocabulary Checkpoint 10.3 Consumer Resources Build Your Vocabulary Checkpoint 10.4 C. 10 Review Your Knowledge Apply Your Knowledge Common Core Writing Assignment 8 <b>Ch. 10 Exam QR Code</b> CTSO Careers <b>BPA NLC PREP</b>	WAC iCev Mobile QR Code Assessment
31	Apr. 17-21	PR 11	4	Ch. 11 How Insurance Companies Make Money Section Premiums Check Your Insurance IQ QR Code History of Insurance QR Code Build Your Vocabulary <b>VITA SERVICE HRS DUE            (15 HRS)</b> Checkpoint 11.1 Investments Build Your Vocabulary Checkpoint 11.2 <b>BPA NLC PREP</b>	WAC iCev Mobile QR Code Assessment Team Presentations
32	Apr. 24-28	PR 11	4-5	Ch. 11 Review Your Knowledge Apply Your Knowledge Common Core Writing Assignment 9	



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				<b>Ch. 11 Exam QR Code</b> CTSO Job Interview <b>UNIT 4 EXAM</b> Ch. 12 State Regulation of Insurance Purpose of State Regulation Check Your Insurance IQ QR Code History of Insurance QR Cod Build Your Vocabulary <b>BPA NATIONAL LEADERSHIP CONFERENCE (APR. 26-29)</b>	WAC iCev Mobile QR Code Assessment
33	May 1-5	PR 11	5	Checkpoint 12.1 What States Regulate Build Your Vocabulary Checkpoint 12.2 State Risks Pools Build Your Vocabulary Checkpoint 12.3 Ch. 12 Review Your Knowledge & Apply Your Knowledge Common Core Writing Assignment 8 CTSO Business Calculations	WAC iCev Mobile QR Code Assessment
34	May 8-12	PR 12	5	<b>Ch. 12 Exam QR Code</b> Ch. 13 Federal Insurance Industry Regulations Build Your Vocabulary Checkpoint 13.1 HIPAA History of Insurance QR Code Build Your Vocabulary Checkpoint 13.2 Semester Exam Review PPACA Build Your Vocabulary Checkpoint 13.3 Review & Apply Your Knowledge Common Core Writing Assignment 9 <b>Ch. 13 Exam QR Code</b> CTSO Business Communications	WAC iCev Mobile QR Code Assessment
35	May 15-19	PR 12	5-6	<b>UNIT 5 EXAM</b> Ch. 17 Benefits of a Career in the Insurance Industry Industry Outlook Check Your Insurance IQ Build Your Vocabulary Checkpoint 17.1 Insights from the Inside Build Your Vocabulary Checkpoint 17.2 SEMESTER EXAM Ch. 17 Review Your Knowledge &	WAC iCev Mobile QR Code Assessment

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				Apply Your Knowledge Common Core Writing Assignment 10 <b>Ch. 17 Exam QR Code</b> CTSO Day of the Event	
36	May 22-24	PR 12	6	Certification and Licensing; Postsecondary Planning <b>BPA 2022-2023 BPA Goals List</b> <b>Reflection EOY</b>	WAC iCev Mobile QR Code Assessment

Notice: This timeline is tentative and subject to changes.