# Scope & Sequence

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| Course Name: Insurance Operations **TSDS PEIMS Code:** 13016500 | | | **Course Credit:** 1.0  **Course Requirements:** Grade Placement 10-12.  **Prerequisites:** None.  **Recommended Prerequisites:** Principles of Business, Marketing, and Finance. |
| **Course Description:**In Insurance Operations, students will understand the laws and regulations in order to manage business operations and transactions in the insurance industry. | | | |
| **NOTE:** This is a suggested scope and sequence for the course content. This content will work with any textbook or instructional materials. If locally adapted, make sure all TEKS are covered. | | | |
| **Total Number of Periods**  **Total Number of Minutes**  **Total Number of Hours** | 175 Periods  7,875 Minutes  131.25 Hours\* | \*Schedule calculations based on 175/180 calendar days. For 0.5 credit courses, schedule is calculated out of 88/90 days. Scope and sequence allows additional time for guest speakers, student presentations, field trips, remediation, extended learning activities, etc. | |
| **Unit Number, Title, and Brief Description** | **# of Class Periods\***  (assumes 45-minute periods)  Total minutes per unit | **TEKS Covered**  **130.185. (c) Knowledge and skills** | |
| **Unit 1: Professional Standards**  Students will begin the course by learning and discussing appropriate communication, professional standards, ethical and legal issues, customer service, and business etiquette. Students will demonstrate their understanding of ethical and legal decision-making, business etiquette, and customer service, including resolving complaints, and building customer relationships, as they participate in classroom activities, discussions, and/or in workplace vignettes/scenarios. Students will continue to develop and demonstrate appropriate communication and business etiquette skills throughout the course. | 5 periods  225 minutes | (1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:  (A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, or digital means;  (B) demonstrate an understanding of the use of business etiquette;  (C) demonstrate an understanding of appropriate customer service such as building customer relationships and resolving customer complaints; and  (D) demonstrate an understanding of ethical and legal issues. | |
| **Unit 2: Laws, Regulations, and Ethics**  Students will learn, demonstrate, and explain their understanding of ethical and social responsibilities as well as regulation in the insurance industry. Students will summarize federal and state regulations governing the insurance industry, and assess the significance of COBRA, HIPAA, and PPAC. Students will be given multiple opportunities to learn and discuss these topics and to demonstrate their understanding in classroom activities, discussions, projects, and/or presentations. | 25 periods  1,125 minutes | 2) The student has an understanding of the insurance industry. The student is expected to:  (A) examine the insurance industry.  (4) The student examines regulations that ensure compliance adherence to insurance industry regulations. The student is expected to:  (A) evaluate the ethical and social responsibilities in the field of insurance;  (B) summarize federal and state regulations governing the insurance industry;  (C) assess the significance of the Consolidated Omnibus Budget Reconciliation Act (COBRA);  (D) assess the Health Insurance Portability and Accountability Act (HIPAA), including Title I and Title II; and  (E) assess the Patient Protection and Affordable Care Act (PPACA). | |
| **Unit 3: Property and Automobile Insurance**  Students will examine and explain the insurance industry as well as terminology associated with the field. Students will create and/or use graphs, diagrams, text, and/or other representations to explain and describe components and purposes of automobile insurance, homeowner’s insurance, renter’s insurance, flood and earthquake insurance, commercial property and liability insurance, and title insurance. | 25 periods  1,125 minutes | 2) The student has an understanding of the insurance industry. The student is expected to:  (A) examine the insurance industry.  (B) evaluate components of automobile insurance coverage;  (C) evaluate components of homeowner's insurance and renter's insurance, including a personal umbrella liability policy;  (D) evaluate the purpose of flood insurance and earthquake insurance;  (E) evaluate the purpose of commercial property insurance;  (F) evaluate the purpose of commercial liability insurance; and  (G) evaluate the purpose of title insurance. | |
| **Unit 4: Health, Life, Disability, and Employment-Related Insurance**  Students will learn, discuss, and evaluate the purpose of health insurance, long-term care insurance, cancer insurance, unemployment and disability insurance, workers’ compensation insurance, and life insurance. Students will create and/or use graphs, diagrams, text, and/or other representations to compare and contrast Medicare and Medicaid, and to compare and contrast term, whole, and group life insurance. Students will also discuss and summarize the role of life insurance in investment and estate planning. Students will be given multiple opportunities to learn and discuss these topics and to demonstrate their understanding in classroom activities, discussions, projects, and/or presentations. | 20 periods  900 minutes | 2) The student has an understanding of the insurance industry. The student is expected to:  (H) evaluate the purpose of health insurance, long-term care insurance, and cancer insurance;  (I) compare and contrast Medicare and Medicaid;  (J) investigate the purpose of unemployment insurance;  (K) evaluate the purpose of workers' compensation insurance;  (L) evaluate the purpose of disability insurance;  (M) compare and contrast the purpose of life insurance, including term, whole, and group; and  (N) summarize the role of life insurance in investment and estate planning. | |
| **Unit 5: Methods, Ratings, and Trends**  Students will examine, identify, discuss, and explain the methods that insurance companies use to generate income, the use of state risk pool programs, and trends in the insurance industry. Students will create and/or use graphs, diagrams, text, and/or other representations to compare and contrast insurance company ratings, methods insurance companies use to generate income, and insurance premiums according to gender, geographic area, and age. Students will discuss and summarize trends in the insurance industry in classroom activities and/or presentations. | 25 periods  1,125 minutes | 2) The student has an understanding of the insurance industry. The student is expected to:  (O) compare and contrast the methods that insurance companies use to generate income, including collection of premiums and investing activities;  (P) evaluate the use of state risk pool programs; and  (Q) summarize trends in the insurance industry such as hacker insurance, pet insurance, travel insurance, and identity theft insurance.  (9) The student identifies different insurance providers and rates. The student is expected to:  (A) compare and contrast insurance company ratings; and  (B) compare and contrast insurance premiums according to gender, geographic area, and age. | |
| **Unit 6: Underwriting and Claims**  Students will identify, explain, and examine the components used in the insurance industry for approval and denial decisions as well as the underwriting and claims processes. Students will also create and/or use examples, diagrams, text, and/or other representations to explain actuarial science, the underwriting process, and the claims process. Students will demonstrate their understanding of the roles of agents and adjustors in classroom activities and/or scenarios. | 20 periods  900 minutes | (6) The student identifies the components used in the insurance industry for approval and denial decisions. The student is expected to:  (A) explain the importance of actuarial science in the insurance industry;  (B) examine the nature of credit-based insurance scores; and  (C) examine the underwriting process.  (8) The student demonstrates an understanding of the claims process. The student is expected to examine the claims process, including the role of the agent and the adjustor. | |
| **Unit 7: Legal Concepts and Fraud**  Students will identify, examine, and evaluate the legal principles that pertain to insurance and insurance contracts. Students will research, identify, and examine various types of insurance fraud and fraud detection. Students will write and present reports after investigating and researching current events involving insurance fraud. Their reports should be grammatically correct as well as include appropriate citations. Students will also create and/or use diagrams, text, and/or other representations to produce and explain a plan for the prevention and reporting of identity theft. | 25 periods  1,125 minutes | (5) The student explains legal concepts pertinent to the insurance industry. The student is expected to:  (A) examine legal principles that pertain to insurance such as indemnity, insurable interest, subrogation, and utmost good faith; and  (B) evaluate insurance contracts.  (7) The student has an understanding of insurance fraud. The student is expected to:  (A) examine various types of insurance fraud;  (B) investigate various methods for detecting insurance fraud; and  (C) investigate and research a current event about insurance fraud to create a grammatically correct, written report with citations for presentation.  (10) The student demonstrates an understanding of identity theft. The student is expected to create a plan for prevention of identity theft and for the reporting of identity theft. | |
| **Unit 8: Certification and Licensing**  Students will explore, identify, and explain various insurance careers and career-related licensing, certification, and educational requirements. Students will use diagrams, text, and/or other representations to explain the roles and responsibilities of insurance professionals, and/or demonstrate their understanding of these roles and responsibilities in classroom activities and/or scenarios. | 15 periods  675 minutes | (3) The student explores careers in insurance. The student is expected to:  (A) explore education, licensing, and certification requirements; and  (B) understand the role and responsibilities of insurance professionals such as agents, underwriters, actuaries, claims personnel, and investigators. | |
| **Unit 9: Postsecondary Planning**  Students will use appropriate technology and/or other materials/activities to research and identify potential career interests and opportunities. Students will research, identify, and use graphs, diagrams, text, and/or other representations to compare beginning and expected future compensation/earnings of potential careers and the costs and requirements associated with postsecondary education. Students will create their postsecondary plans after identifying and comparing current educational, military, and job opportunities. Plans will include resumes and cover letters, educational requirements, relevant application and testing deadlines, and a description of projected living expenses. If time permits, students will research, collaborate, and briefly discuss examples, opportunities, and benefits of CTSO and/or other extracurricular leadership and team-building student activities as a course culminating activity. | 15 periods  675 minutes | (11) The student demonstrates an understanding of a postsecondary plan. The student is expected to:  (A) understand educational, military, and current job opportunities; and  (B) create a postsecondary plan that includes topics such as application requirements; testing requirements; certification requirements; associated deadlines; associated costs, including living expenses; job prospects and opportunities; beginning earnings; expected future earnings; and resumes and cover letters. | |