

## Curriculum Committee



### New Program or Certificate Proposal

*Note: Before completing this proposal, all core courses for a new program or certificate must have already been reviewed (or submitted for the same meeting) by the Curriculum Committee and approved by the Provost. In addition, the complete catalog page must be included at the end of this document.*

<b>School or Division</b>	School of Business and Technology
<b>Proposed by (faculty only)</b>	Bill Van Glabek
<b>Presenter (faculty only)</b>	Leroy Bugger
Note that the presenter (faculty) listed above must be present at the Curriculum Committee meeting or the proposal will be returned to the School or Division and must be submitted for a later date.	
<b>Submission date</b>	10/15/2017

### Section I, New Program or Certificate Information (must complete all items)

<b>List new program or certificate.</b>	CCC Risk Management & Insurance Management Program: 1552020102 CIP: 0552020109
<b>Describe (below) the process by which the need for the new program or certificate was identified. Along with the summary, delineate the parties that have endorsed the new program such as Advisory Board, Faculty, and/or Ad Hoc Committees. Submit Minutes of meetings and endorsements along with this form.</b>	
The Florida Department of Education (FDE), Florida Department of Financial Regulation (FDFR), and the Florida Association of Insurance Agents (FAIA) have identified a workforce need for insurance agents. These parties are seeking partnerships with State Colleges in Florida. Upon successful completion of the program the Florida Department of Financial Regulation will waive the examination requirement for 215, 440, 2044 insurance licenses for the State of Florida. The FSW SoBT Advisory Board endorsed the addition of the certificate.	
<b>Provide a summary of the Program needs analysis.</b>	
Employment of insurance sales agents is projected to grow 9 percent from 2014 to 2024, faster than the average for all occupations.  Because the profitability of insurance companies depends on a steady stream of new customers, the demand for insurance sales agents is expected to continue. Employment growth will likely be strongest	

for independent sales agents as insurance companies rely more on brokerages and less on captive agents as a way to control costs.

Many clients do their own Internet research and purchase insurance online. This practice somewhat reduces demand for insurance sales agents, because many purchases can then be made without their services. However, agents are still needed to interact with clients to help them understand their options and choose a policy that is right for them. Many people lack the time or expertise to study the different types of insurance to decide what they need. These clients will continue to rely on the advice from insurance sales agents.

Employment growth should be stronger for agents selling health and long-term care insurance. As the population ages over the next decade, demand will likely increase for packages that cover long-term care. The number of individuals who have access to health insurance will increase because of federal health insurance reform. Insurance companies will rely on sales agents to enroll people from this new customer base.

College graduates who have sales ability, excellent customer-service skills, and expertise in a range of insurance and financial services products are likely to have the best prospects. Multilingual agents may have an advantage, because they can serve a wider customer base. In addition, insurance terminology is often technical, so agents who have a firm understanding of the relevant technical and legal terms also should be desirable to employers.

Many beginning agents fail to earn enough from commissions to meet their income goals. These agents eventually transfer to other careers. Many job openings are likely to result from the need to replace agents who leave the occupation or retire.

Occupational Title	SOC Code	Employment, 2014	Projected Employment, 2024	Change, 2014-24		Employment by Industry
				Percent	Numeric	
SOURCE: U.S. Bureau of Labor Statistics, Employment Projections program						
Insurance sales agents	41-3021	466,100	509,500	9	43,500	

(U.S. Department of Labor, 2016)

### University and College Partnerships

FAIA, fueled by the fundraising and organizational efforts of the Good Works Fund, is aggressively promoting risk management and insurance associate degree programs to Florida state colleges. The number of state colleges now offering such programs has more than doubled:

- Broward College
- Palm Beach State College

- Polk State College
- Santa Fe College
- Seminole State College
- St. Johns River State College
- St. Petersburg College
- State College of Florida

The ultimate goal is to connect students looking for viable career opportunities with agencies that are ready to hire them.

Link: [http://www.faia.com/Workforce\\_Development/](http://www.faia.com/Workforce_Development/)

**Provide a summary of the Salary Levels that graduates of this Program can expect to make.**

**Occupational Employment and Wages, May 2016**

**41-3021 Insurance Sales Agents**

Percentile wage estimates for this occupation:

<b>Percentile</b>	<b>10%</b>	<b>25%</b>	<b>50% (Median)</b>	<b>75%</b>	<b>90%</b>
Hourly Wage	\$13.19	\$17.07	\$24.03	\$37.09	\$61.57
Annual Wage (2)	\$27,430	\$35,500	\$49,990	\$77,140	\$128,070

**Florida**

<b>41-3021</b>	<b><u>Insurance Sales Agents</u></b>	<b>detail</b>	<b>30,060</b>	<b>3.5%</b>	<b>3.656</b>	<b>1.33</b>	<b>\$26.26</b>	<b>\$</b>
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(U.S. Department of Labor, 2016)

**Briefly describe the existing resources available needed to implement this new program.**

Instructors, classrooms, and instructional material. No additional resources other than normal operational resources.

**Briefly describe the additional resources needed to implement this new program.**

None

**Briefly describe any Program Accreditation required for this program.**

SACSCOC, FDFR, and FAIA
<b>Briefly describe any Industry Certification available for student to take during or following completion this program.</b>
FDFR will waive examination requirement for 215, 440, and 2044 insurance licenses upon successful completion of the RMI courses in the program.
<b>Project (below) the average enrollment for core courses.</b>
25 students
<b>Describe (below) how this projection was determined.</b>
Previous enrollments in RMI at FSW.
<b>List (below) similar programs or certificates at other colleges and universities.</b>
<ul style="list-style-type: none"> <li>• <u>Broward College</u></li> <li>• Palm Beach State College</li> <li>• <u>Polk State College</u></li> <li>• <u>Santa Fe College</u></li> <li>• <u>Seminole State College</u></li> <li>• <u>St. Johns River State College</u></li> <li>• <u>St. Petersburg College</u></li> <li>• <u>State College of Florida</u></li> </ul>

**For AS and Certificate Programs:** Attach a Copy of the related FLDOE Curriculum Frameworks. Copy and paste the "Standards" from the FLDOE framework (one standard per row). List the FSW course or courses in which that Standard is taught.

<b>Program Title: CCC in Risk Management and Insurance Management</b>	
<b>Career Cluster: RMI</b>	
<b>FLDOE Framework Standard</b>	<b>FSW Course</b>
<b>01.0 Demonstrate effective business communication skills. – The student will be able to:</b> <b>01.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. Give, follow and interpret oral and written communications.</b>	<b>SLS 1515 Cornerstone Experience or SLS 1331 Personal Business Skills and GEB 1011 Introduction to Business</b>

<p><b>01.02 Use interpersonal communication skills to facilitate effective interactions to work collaboratively.</b></p> <p><b>01.03 Exhibit public relations skills that aid in achieving customer satisfaction.</b></p> <p><b>01.04 Demonstrate effective teamwork skills. Participate in a group discussion as a member and leader.</b></p> <p><b>01.05 Develop the ability to withstand conflict and resolve it when dealing with difficult people</b></p> <p><b>01.06 Discuss the need to use appropriate tone and professional demeanor in business communications, including e-mails, correspondence, conference calls, and conversation. Demonstrate effective listening skills.</b></p> <p><b>01.07 Compose business correspondence and related documents and demonstrate correct spelling, grammar, punctuation and word choice.</b></p> <p><b>01.08 Prepare, outline and deliver an effective oral presentation. Prepare and use visual material, including slide presentation software.</b></p> <p><b>01.09 Research and interpret information retrieved from print and electronic resources.</b></p> <p><b>01.10 Research and compose a document containing statistical information.</b></p> <p><b>01.11 Demonstrate ability to communicate effectively with diverse populations.</b></p>	
<p><b>02.0 Describe the significance of legal and ethical issues in a business environment. – The student will be able to:</b></p> <p><b>02.01 Describe the basic features of a contract.</b></p> <p><b>02.02 Describe the features of negotiable instruments.</b></p> <p><b>02.03 Define intellectual property rights.</b></p> <p><b>02.04 Identify the appropriate use of employer property.</b></p> <p><b>02.05 Describe the role of confidentiality in business.</b></p> <p><b>02.06 Identify the importance of making decisions that are based on ethical reasoning and describe the personal and long term consequences of unethical choices in the workplace.</b></p> <p><b>02.07 Use ethical reasoning and judgment and act in accordance with legal responsibilities.</b></p> <p><b>02.08 Demonstrate conflict resolution skills.</b></p>	<p><b>RMI 2212 Personal Business &amp; Property Insurance</b></p> <p><b>RMI 2110 Personal Insurance</b></p> <p><b>RMI 2662 Introduction to Risk Management &amp; Insurance</b></p>

<p><b>02.09</b> Recognize different personality styles and how to interact effectively with them in the workplace.</p> <p><b>02.10</b> Discuss how values and attitudes influence behavior.</p> <p><b>02.11</b> Demonstrate knowledge of legal and privacy issues regarding e-mail, voice mail, internet, telephone, and other communication methods</p>	
<p><b>03.0</b> Develop human resources skills. – The student will be able to:</p> <p><b>03.01</b> Identify the role and function of human resources in the business environment.</p> <p><b>03.02</b> Describe and conduct a job analysis.</p> <p><b>03.03</b> Identify the role, principles and functions of recruitment and staffing.</p> <p><b>03.04</b> Describe the recruitment and staffing process.</p> <p><b>03.05</b> Demonstrate effective interview methods.</p> <p><b>03.06</b> Identify methods of new employee orientation and training.</p> <p><b>03.07</b> Identify the components of compensation and benefits plans.</p> <p><b>03.08</b> Describe the legal issues associated with compensation and benefits plans.</p> <p><b>03.09</b> Describe the administration of employer compensation and benefits plans.</p> <p><b>03.10</b> Describe the provisions of the Civil Rights Acts and Equal Employment Opportunity Commission (EEOC), as they apply human resources functions.</p> <p><b>03.11</b> Identify methods to protect organizations from potential negative legal actions.</p>	<p><b>MAN 2021 Management Principles</b></p>
<p><b>04.0</b> Demonstrate employability skills. – The student will be able to:</p> <p><b>04.01</b> Identify sources of employment opportunities.</p> <p><b>04.02</b> Describe the job search process.</p> <p><b>04.03</b> Complete a resume and a cover letter.</p> <p><b>04.04</b> Complete an electronic job application form correctly.</p> <p><b>04.05</b> Prepare a resume for electronic distribution.</p> <p><b>04.06</b> Demonstrate effective job interview techniques and identify different types of interviews.</p> <p><b>04.07</b> Prepare a thank you note for an interview.</p> <p><b>04.08</b> Identify and demonstrate appropriate responses to feedback from supervisors.</p>	<p><b>SLS 1515 Cornerstone Experience</b></p>

<p><b>04.09 Identify and demonstrate acceptable work habits.</b></p> <p><b>04.10 Describe the importance of an employee’s ability to be flexible in the workplace.</b></p> <p><b>04.11 Demonstrate effective time management skills.</b></p> <p><b>04.12 Identify methods for securing an employment reference.</b></p>	
<p><b>05.0 Prepare or develop strategic or organizational skills. – The student will be able to:</b></p> <p><b>05.01 Define effective leadership and identify key leadership behaviors.</b></p> <p><b>05.02 Compare different styles of leadership.</b></p> <p><b>05.03 Examine ways effective leaders develop, coach, and motivate.</b></p> <p><b>05.04 Define organization vision and mission.</b></p> <p><b>05.05 Identify characteristics of effective goals.</b></p> <p><b>05.06 Describe personal leadership style.</b></p> <p><b>05.07 Explain how effective leaders identify problems and make decisions.</b></p> <p><b>05.08 Compare different styles of managing conflict.</b></p> <p><b>05.09 Choose appropriate action in situations requiring application of business ethics.</b></p> <p><b>05.10 Identify ways to assign work to others.</b></p> <p><b>05.11 Apply steps in effective decision making process to a business situation.</b></p>	<p><b>MAN 2021 Management Principles</b></p>
<p><b>06.0 Identify, classify, and demonstrate management activities. – The student will be able to:</b></p> <p><b>06.01 Describe the components of management, including: human resources, operations, strategic, marketing, financial, information technology and their impact on an organization’s ability to achieve their goals.</b></p> <p><b>06.02 Identify how an organization’s management policy is formulated in large and small organizations. Describe how an organization’s mission and vision affect the formation of policy.</b></p> <p><b>06.03 Describe management’s primary function in a for-profit organization as the satisfaction of its shareholders in the achievement of a profit. Identify the goals of non-profit and public administration organizations in supporting the goals and mission of those organizations. Describe how</b></p>	<p><b>MAN 2021 Management Principles</b></p>

<p>an organization's policy impacts management's decisions.</p> <p><b>06.04</b> Describe basic management roles, including interpersonal, informational and decision-making.</p> <p><b>06.05</b> Discuss political, conceptual, interpersonal, and diagnostic skills required in management.</p> <p><b>06.06</b> Identify how a business's strategy is formulated to achieve organizational objectives, including use by management in planning, organizing, staffing, and directing organizational goals.</p> <p><b>06.07</b> Describe the value and application of data to management decision making.</p> <p><b>06.08</b> Describe how marketing and innovation are significant contributions to successful management.</p> <p><b>06.09</b> Identify a variety of organizational cultures and their impact on communication.</p>	
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<p><b>07.0</b> Demonstrate knowledge and application of product and service technology. – The student will be able to:</p> <p><b>07.01</b> Explain the terms, conditions, and coverage found in the standard fire policy.</p> <p><b>07.02</b> List and explain the purposes of the forms that can be added to the standard fire policy.</p> <p><b>07.03</b> Understand and discuss the standard clauses found in various fire and allied forms.</p> <p><b>07.04</b> List and explain the various dwelling coverage forms available.</p> <p><b>07.05</b> List and explain the various commercial coverage forms available.</p> <p><b>07.06</b> Understand and discuss the different types of insurance contracts available to cover consequential and contingent losses.</p> <p><b>07.07</b> Understand the procedure followed in the rating of fire and allied lines insurance contracts, and demonstrate this understanding.</p> <p><b>07.08</b> Explain the purpose and scope of the special flood and windstorm programs.</p> <p><b>07.09</b> Understand and discuss the basic inland marine policy.</p> <p><b>07.10</b> List the major personal inland marine coverage and explain the uses and differences.</p> <p><b>07.11</b> List the major commercial inland marine coverage and explain the use and purpose.</p>	<p>RMI 2212 Personal Business &amp; Property Insurance</p> <p>RMI 2110 Personal Insurance</p> <p>RMI 2662 Introduction to Risk Management &amp; Insurance</p>
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<p><b>07.12</b> Understand the procedure followed in the rating of inland marine insurance contracts and demonstrate this understanding.</p> <p><b>07.13</b> List and discuss the divisions of ocean marine insurance.</p> <p><b>07.14</b> List and define the implied warranties in ocean marine insurance.</p> <p><b>07.15</b> Explain the liability of an ocean carrier for the property of others.</p> <p><b>07.16</b> List and explain the nature of the insurable interests in an ocean marine venture.</p> <p><b>07.17</b> Define the common ocean marine terms associated with the settlement of losses.</p> <p><b>07.18</b> List and understand the ocean marine perils.</p> <p><b>07.19</b> Explain the purpose of the basic ocean marine clauses.</p> <p><b>07.20</b> Discuss the coverage afforded by the ocean marine policies.</p> <p><b>07.21</b> Understand the procedure followed in the rating of ocean marine contracts and demonstrate this understanding.</p> <p><b>07.22</b> Discuss the principles and application of the law of negligence.</p> <p><b>07.23</b> List and discuss the broad division of general liability insurance.</p> <p><b>07.24</b> Discuss the different personal liability coverage and explain the differences among them.</p> <p><b>07.25</b> Discuss the different commercial liability coverage and explain the application to practical situations.</p> <p><b>07.26</b> Understand the procedure followed in the rating of general liability insurance and demonstrate this understanding.</p> <p><b>07.27</b> Discuss the negligence liability of automobile owners and operators.</p> <p><b>07.28</b> Explain the various automobile liability insurance plans.</p> <p><b>07.29</b> Discuss the different automobile insurance policies and explain the differences among them.</p> <p><b>07.30</b> List and explain the different types of automobile coverage.</p> <p><b>07.31</b> Understand the procedure followed in the rating of automobile insurance and demonstrate this understanding.</p> <p><b>07.32</b> Discuss the purpose and operation of the Florida Joint Underwriters Association (FJUA).</p> <p><b>07.33</b> Explain the Florida Automobile Reparation Reform Act (Personal Injury Protection-PIP).</p>	
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<p><b>07.34</b> Discuss the negligence liability of employers.</p> <p><b>07.35</b> Discuss the coverage, endorsements, conditions and exclusions found in Worker's Compensation policies.</p> <p><b>07.36</b> Understand the workings of the various Worker's Compensation retrospective rating plans and demonstrate this understanding.</p> <p><b>07.37</b> Understand the procedure followed in the rating of Worker's Compensation insurance and demonstrate this understanding.</p> <p><b>07.38</b> Discuss the purpose and operation of the assigned risk plan.</p> <p><b>07.39</b> Discuss the nature of the boiler and machinery hazard.</p> <p><b>07.40</b> List and explain the basic coverage found in boiler and machinery policies.</p> <p><b>07.41</b> Explain the use and purpose of the various boiler and machinery endorsements.</p> <p><b>07.42</b> Discuss the various policy provisions found in boiler and machinery policies.</p> <p><b>07.43</b> Understand the procedure followed in the rating of boiler and machinery insurance and demonstrate this understanding.</p> <p><b>07.44</b> Define the basic crime terms.</p> <p><b>07.45</b> Discuss the different personal crime policies.</p> <p><b>07.46</b> List and discuss the basic and miscellaneous commercial crime coverage forms.</p> <p><b>07.47</b> Explain the purposes, advantages and disadvantages of crime deductibles.</p> <p><b>07.48</b> Demonstrate an understanding of the procedure followed in the rating of crime insurance.</p> <p><b>07.49</b> Discuss the comprehensive glass policy.</p> <p><b>07.50</b> Demonstrate an understanding of the procedure followed in the rating of plate glass insurance.</p> <p><b>07.51</b> Explain the purposes of fidelity bonds.</p> <p><b>07.52</b> Define certain basic terms used in the fidelity field.</p> <p><b>07.53</b> List and discuss the different types of fidelity bonds.</p> <p><b>07.54</b> Demonstrate an understanding of the procedure followed in the rating of fidelity bonds.</p> <p><b>07.55</b> Explain the differences between suretyship and insurance.</p> <p><b>07.56</b> List and identify the parties to a surety bond.</p>	
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| <p><b>07.57 List and discuss the different types of surety bonds.</b></p> <p><b>07.58 Demonstrate an understanding of the procedure followed in the rating of surety bonds.</b></p> <p><b>07.59 Discuss the development of the Homeowners policy.</b></p> <p><b>07.60 Determine the types of risks that are eligible for the Homeowners program.</b></p> <p><b>07.61 State the limits of liability required under the various Homeowners forms.</b></p> <p><b>07.62 List and discuss the basic Homeowners coverage forms.</b></p> <p><b>07.63 Discuss the various optional Homeowners coverage forms.</b></p> <p><b>07.64 Explain the application of the mandatory Homeowners deductibles and discuss the optional deductibles available.</b></p> <p><b>07.65 Demonstrate an understanding of the procedure followed in the rating of Homeowners contracts.</b></p> <p><b>07.66 Discuss the history and concept of commercial multiple line insurance.</b></p> <p><b>07.67 Define the above coverage risk and explain how this is reflected in the rate.</b></p> <p><b>07.68 List and discuss the advantages of packaging.</b></p> <p><b>07.69 List and discuss the various commercial multiple line programs.</b></p> <p><b>07.70 Understand the procedure followed in the rating of commercial multiple line programs and demonstrate this understanding.</b></p> <p><b>07.71 Explain the requirements necessary to underwrite and sell aviation insurance.</b></p> <p><b>07.72 Explain why life insurance is needed by our society.</b></p> <p><b>07.73 Define the terms used in life insurance.</b></p> <p><b>07.74 Identify and explain the various types of life insurance.</b></p> <p><b>07.75 Explain the basic life insurance policy and its provisions.</b></p> <p><b>07.76 Identify and explain the payment procedures and options for life insurance.</b></p> <p><b>07.77 Explain Florida's rules and regulations relative to life insurance.</b></p> <p><b>07.78 Define health insurance.</b></p> <p><b>07.79 Explain the importance of the health insurance application form.</b></p> |  |
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<p><b>07.80</b> Identify and explain the difference between individual and group health insurance.</p> <p><b>07.81</b> Discuss the importance of uniform provisions in a health insurance policy.</p>	
<p><b>08.0</b> Develop appropriate business records for an insurance agency. – The student will be able to:</p> <p><b>08.01</b> Discuss why business firms need good record systems.</p> <p><b>08.02</b> Identify appropriate business records for an insurance agency.</p> <p><b>08.03</b> List reasons why business records should be protected.</p> <p><b>08.04</b> Describe how budgets are used to run business firms efficiently.</p> <p><b>08.05</b> Complete identified business records accurately.</p>	<p>ACG 2450 Computer Applications for Business ACG 2021 Financial Accounting</p>
<p><b>09.0</b> Demonstrate knowledge of employee compensation and benefits plan. – The student will be able to:</p> <p><b>09.01</b> Distinguish between the various types of wage and salary plans.</p> <p><b>09.02</b> Identify reasons why different wages and salaries are paid for different jobs.</p> <p><b>09.03</b> Describe the most common kinds of fringe benefits.</p> <p><b>09.04</b> Explain major provisions of both the Occupational Safety and Health Act and the Social Security Act.</p>	<p>ACG 2021 Financial Accounting RMI 2662 Introduction to Risk Management &amp; Insurance</p>
<p><b>10.0</b> Develop a successful promotion plan for an insurance agency – the student will be able to:</p> <p><b>10.01</b> Identify the major methods of promotion.</p> <p><b>10.02</b> List the sources of advertising.</p> <p><b>10.03</b> Identify information sources for planning an advertising program.</p> <p><b>10.04</b> Discuss factors involved in managing promotion including cost, timeliness, and legality.</p> <p><b>10.05</b> Explain how understanding the customer can improve personal selling.</p> <p><b>10.06</b> Show how a salesperson can use product knowledge.</p> <p><b>10.07</b> Instruct employees in effective sales techniques.</p>	<p>RMI 2662 Introduction to Risk Management &amp; Insurance</p>

Include complete new catalog page as an attachment. Proposals without the new catalog page will not be reviewed by the committee.

**Section II, Personnel and Resources Needed** (add rows as necessary)

Faculty position(s) (List discipline)	Full time or adjunct?	Total annual expenses
Professor of Accounting	Full Time	No additional cost expected; part of FT teaching load
Professor of Accounting	Adjunct	N/A
Staff position(s) (List title)	Full time or part time?	Total annual expenses
N/A		
<b>Describe (below) library resources needed to support this program or certificate. Explain rationale for response, even if answer is none.</b>		
None beyond normal operations. FAIA library free for FSW RMI program .		
<b>Describe (below) the technology, facilities, laboratory, or other resources needed to support this program or certificate.</b>		
None beyond normal operations		
<b>List (below) the estimated annual amount required for educational materials and supplies or other operating expenses for implementation of the new program or certificate.</b>		
Normal operational funding for School of Business and Technology (SoBT).		
<b>Identify (below) the funding source to be used for personnel and operating expenses.</b>		
SoBT		

**Section III, Justification for proposal**

<b>Provide justification (below) for this proposed curriculum action.</b>
Providing a workforce need in the State of Florida along with forming a partnership with the FDFR and FAIA.

**Section IV, Important Dates and Endorsements Required**

<b>List all faculty endorsements below. (Note that proposals will be returned to the School or Division if faculty endorsements are not provided).</b>
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William Van Glabek, Leroy Bugger, Alissa Callahan, Tim Lucas, Jennifer Patterson, Cindy Orndoff

**NOTE:** Course and Program changes must be submitted by the dates listed on the published Curriculum Committee Calendar. Exceptions to the published submission deadlines must receive prior approval from the Provost's Office.

<b>Term in which approved action will take place</b>	Fall 2018
<b>Provide an explanation below for the requested exception to the effective date.</b>	

\_\_\_\_\_

*Provost Signature*

\_\_\_\_\_

*Date*

Type in the explanation for exception to start date here.

<b>Any exceptions to the term start date requires the signatures of the Academic Dean or Associate Vice President and the Provost prior to submission to the Dropbox.</b>		
<b>Dean or Associate Vice President</b>	<b>Signature</b>	<b>Date</b>
Dr. Thomas Rath		
<b>Provost</b>	<b>Signature</b>	<b>Date</b>
Dr. Jeff Stewart		

<b>Required Endorsements</b>	<b>Type in Name</b>	<b>Select Date</b>
<b>Department Chair or Program Coordinator/Director</b>	Leroy Bugger	Click here to enter a date.
<b>Academic Dean or Associate Vice President</b>	Dr. Thomas Rath	Click here to enter a date.

All Curriculum proposals require approval of the Curriculum Committee and the Provost. Final approval or denial of a proposal is reflected on the completed and signed proposal.

Approve       Do not approve

Mary R. Myers

Curriculum Committee Chair Signature

12/4/17

Date

Approve

Do not approve

Jeff Stewart

12/17/17

Florida SouthWestern State College

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**Risk Management and Insurance Management, CCC**

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**Purpose**

This certificate program can be used to articulate credits into the Business Administration and Management AS degree program.

A College Credit Certificate consists of a program of instruction of less than sixty (60) credits of college-level courses, which is part of an AS or AAS degree program and prepares students for entry into employment.

The purpose of this program is to prepare students for further education and employment in the Insurance industry. The program is designed to develop the student's general employability by improving their work attitudes, communication, critical thinking, technical skills, problem-solving skills and occupation-specific skills relative to insurance sales.

The program content is broad-based to reflect the cross-functional relationships prevalent in risk management and insurance. Students are exposed to related business practices such as standard operating procedures, budgeting, planning, organizing, marketing, customer service, property and casualty rules, personal and commercial insurance rules, and risk management theory. Emphasis is placed on understanding the concept of risk, insurance sales, insurance products/policies, customer service, and providing the right coverage for the amount of risk exposure. Learning is promoted via teamwork, case studies, practitioner guest lectures, video lectures, online learning aides, and visits to insurance agency and carrier sites.

This program prepares students for employment in roles such as: Customer Service Representative, Insurance Office Assistant, Account Managers, Personal Lines Agent, Claims Adjuster, and Risk Analyst.

The content includes but is not limited to related business and insurance practices such as: insurance standard policies and forms, Florida insurance regulations, operating procedures, planning, organizing, customer service, marketing, sales, and risk management. Emphasis is placed on the development of

business and risk management skills necessary to become efficient, effective, and ethical in identifying customers' insurance needs based on the amount of risk found and meeting profit goals within an insurance agency or carrier.

### **Program Structure**

This program is a planned sequence of instruction consisting of 24 credit hours. Students completing this College Credit Certificate can transfer the credits directly to the AS in Business Administration Degree. Please note that the AS in Business Administration and Management requires only five (5) credit hours of electives and the completion of this College Credit Certificate may result in seven (7) excess credit hours of electives beyond the requirement of the AS Business Administration and Management degree.

### **Course Prerequisites**

Many courses require prerequisites. Check the description of each course in the list below to check for prerequisites, minimum grade requirements, and other restrictions related to the course. Students must complete all prerequisites for a course prior to registering for it.

### **Certificate Completion/Graduation**

Students must fulfill all requirements of their program major. Students must indicate their intention to attend commencement ceremony, by completing the Commencement Form by the published deadline.

### **Risk Management and Insurance Management Core Requirements: 24 Hours**

MAN 2021 Management Principles

ACG 2021 Financial Accounting

ACG 2450 Accounting Software Applications

GEB 1011 Introduction to Business

RMI 2110 Personal Insurance

RMI 2112 Personal Business and Property Insurance

RMI 2662 Introduction to Risk Management and Insurance

SLS 1515 Cornerstone Experience or SLS 1331 Personal Business Skills

### **Total Degree Requirements: 24 Credit Hours**