Curriculum Committee

FLORIDA SOUTHWESTERN STATE COLLEGE

Change of Program or Certificate Proposal

Note required information: Program or certificate changes require a change to the catalog page. All change of program or certificate proposals must include the new catalog page, with all proposed changes, at the end of this document. All changes that affect the courses, words, numbers, symbols, program description, admissions requirements, and graduation requirements must be documented. Note before completing this proposal that all new courses and current prerequisite, co-requisite, core, or elective courses changes must have already been reviewed (or submitted for the same meeting) by the Curriculum Committee and approved by the Provost. The Track Changes feature in Word must be used to illustrate all changes to the catalog page.

School or Division	School of Business and Technology
Program or Certificate	Risk Management & Insurance Management Certificate
Proposed by (faculty only)	Bill Van Glabek
Presenter (faculty only)	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 be resubmitted for a later date.

Submission date	9/28/2018

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

☒ Approve   ☐ Do Not Approve

Mary R. Myers   2/6/19

Curriculum Committee Chair Signature   _Date_

☑ Approve   ☐ Do Not Approve

(signature)   2-9-19

Vice Provost for Academic Affairs Signature   _Date_

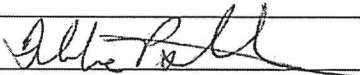All Curriculum proposals require review by the Office of Accountability & Effectiveness.

☑ Reviewed

Barbara J. Miley   2-12-19

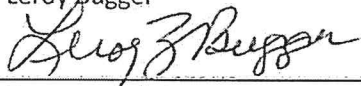_Office of Accountability & Effectiveness Signature_   _Date_

Section I, Important Dates and Endorsements Required

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 Vice Provost for Academic Affairs' Office.

Term in which approved action will take place	Choose an item.
Provide an explanation below for the requested exception to the effective date.	
Type in the explanation for exception.	

Any exceptions to the term start date requires the signatures of the Academic Dean and Vice Provost for Academic Affairs prior to submission to the Dropbox.

Dean	Signature	Date
Debbie Psihountas		10/22/18
Vice Provost for Academic Affairs	**Signature**	**Date**
Dr. Eileen DeLuca		

Required Endorsements	Type in Name	Select Date
Department Chair or Program Coordinator/Director	Leroy Bugger	10/22/2018
Academic Dean or Vice Provost for Academic Affairs	Type name here	Click here to enter a date.

List all faculty endorsements below. (Note that proposals will be returned to the School or Division if faculty endorsements are not provided).
Type in all applicable faculty names here

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Section II, Proposed Changes

Do any of the changes affect the AA focus? (If so, a Change of Program proposal is also needed.)	☐ Yes ☒ No
Have the deans of the General Studies been contacted/consulted?	☐ Yes ☒ No
Have you attached an updated catalog page?	☒ Yes ☐ No
Change of School, Division, or Department	N/A
Change to program or certificate name	N?A
List below, any changes to the program or certificate prerequisites. Include course titles and credits if applicable.	
N/A	
List below, any changes to the General Education requirements. Include course titles and credits if applicable.	
N/A	
List below, any changes to the program or certificate Core requirements. Include course titles and credits if applicable.	
Replace ACG 2450 Accounting Software Applications-3 credit hours with CGS 1100 Computer Applications for Business-3 credit hours	
List below, any changes to the program or certificate Elective requirements. Include course titles and credits if applicable.	
N/A	
List below, any other changes to the program or certificate requirements.	
N/A	
Change to program length (credits or clock hours to complete)	N/A

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

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Section III, Justification for proposal

This action is to provide a CCC in Risk Management and Insurance Management in the AS in Business Administration risk management specialization within the 24 and 60 credit hour frameworks.

Briefly describe any Program Accreditation required for this program.
SACSCOC, FDFR, and FAIA
Briefly describe any Industry Certification available for student to take during or following completion this program.
FDFR will waive examination requirement for 215, 440, and 2044 insurance licenses upon successful completion of the RMI courses in the program.

Program Title: CCC in Risk Management and Insurance Management	
Career Cluster: RMI	
FLDOE Framework Standard	**FSW Course**
01.0 Demonstrate effective business communication skills. – The student will be able to: 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. 01.02 Use interpersonal communication skills to facilitate effective interactions to work collaboratively. 01.03 Exhibit public relations skills that aid in achieving customer satisfaction. 01.04 Demonstrate effective teamwork skills. Participate in a group discussion as a member and leader.	*SLS 1515 Cornerstone Experience* *or* *SLS 1331 Personal Business Skills* *and* *GEB 1011 Introduction to Business*

01.05 Develop the ability to withstand conflict and resolve it when dealing with difficult people 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. 01.07 Compose business correspondence and related documents and demonstrate correct spelling, grammar, punctuation and word choice. 01.08 Prepare, outline and deliver an effective oral presentation. Prepare and use visual material, including slide presentation software. 01.09 Research and interpret information retrieved from print and electronic resources. 01.10 Research and compose a document containing statistical information. 01.11 Demonstrate ability to communicate effectively with diverse populations.	
02.0 Describe the significance of legal and ethical issues in a business environment. – The student will be able to: 02.01 Describe the basic features of a contract. 02.02 Describe the features of negotiable instruments. 02.03 Define intellectual property rights. 02.04 Identify the appropriate use of employer property. 02.05 Describe the role of confidentiality in business. 02.06 Identify the importance of making decisions that are based on ethical reasoning and describe the personal and long term	RMI 2212 Personal Business & Property Insurance RMI 2110 Principles of Risk Management RMI 2662 Introduction to Risk Management & Insurance

consequences of unethical choices in the workplace. 02.07 Use ethical reasoning and judgment and act in accordance with legal responsibilities. 02.08 Demonstrate conflict resolution skills. 02.09 Recognize different personality styles and how to interact effectively with them in the workplace. 02.10 Discuss how values and attitudes influence behavior. 02.11 Demonstrate knowledge of legal and privacy issues regarding e-mail, voice mail, internet, telephone, and other communication methods	
03.0 Develop human resources skills. – The student will be able to: 03.01 Identify the role and function of human resources in the business environment. 03.02 Describe and conduct a job analysis. 03.03 Identify the role, principles and functions of recruitment and staffing. 03.04 Describe the recruitment and staffing process. 03.05 Demonstrate effective interview methods. 03.06 Identify methods of new employee orientation and training. 03.07 Identify the components of compensation and benefits plans. 03.08 Describe the legal issues associated with compensation and benefits plans. 03.09 Describe the administration of employer compensation and benefits plans. 03.10 Describe the provisions of the Civil Rights Acts and Equal Employment Opportunity Commission (EEOC), as they apply human resources functions.	MAN 2021 Management Principles

03.11 Identify methods to protect organizations from potential negative legal actions.	
04.0 Demonstrate employability skills. – The student will be able to: 04.01 Identify sources of employment opportunities. 04.02 Describe the job search process. 04.03 Complete a resume and a cover letter. 04.04 Complete an electronic job application form correctly. 04.05 Prepare a resume for electronic distribution. 04.06 Demonstrate effective job interview techniques and identify different types of interviews. 04.07 Prepare a thank you note for an interview. 04.08 Identify and demonstrate appropriate responses to feedback from supervisors. 04.09 Identify and demonstrate acceptable work habits. 04.10 Describe the importance of an employee's ability to be flexible in the workplace. 04.11 Demonstrate effective time management skills. 04.12 Identify methods for securing an employment reference.	SLS 1515 Cornerstone Experience
05.0 Prepare or develop strategic or organizational skills. – The student will be able to: 05.01 Define effective leadership and identify key leadership behaviors. 05.02 Compare different styles of leadership. 05.03 Examine ways effective leaders develop, coach, and motivate.	MAN 2021 Management Principles

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05.04 Define organization vision and mission. **05.05 Identify characteristics of effective goals.** **05.06 Describe personal leadership style.** **05.07 Explain how effective leaders identify problems and make decisions.** **05.08 Compare different styles of managing conflict.** **05.09 Choose appropriate action in situations requiring application of business ethics.** **05.10 Identify ways to assign work to others.** **05.11 Apply steps in effective decision making process to a business situation.**	
06.0 Identify, classify, and demonstrate management activities. – The student will be able to: **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.** **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.** **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 an organization's policy impacts management's decisions.**	**MAN 2021 Management Principles**

06.04 Describe basic management roles, including interpersonal, informational and decision-making. 06.05 Discuss political, conceptual, interpersonal, and diagnostic skills required in management. 06.06 Identify how a business's strategy is formulated to achieve organizational objectives, including use by management in planning, organizing, staffing, and directing organizational goals. 06.07 Describe the value and application of data to management decision making. 06.08 Describe how marketing and innovation are significant contributions to successful management. 06.09 Identify a variety of organizational cultures and their impact on communication.	

07.0 Demonstrate knowledge and application of product and service technology. – The student will be able to: 07.01 Explain the terms, conditions, and coverage found in the standard fire policy. 07.02 List and explain the purposes of the forms that can be added to the standard fire policy. 07.03 Understand and discuss the standard clauses found in various fire and allied forms. 07.04 List and explain the various dwelling coverage forms available. 07.05 List and explain the various commercial coverage forms available. 07.06 Understand and discuss the different types of insurance contracts available to cover consequential and contingent losses.	RMI 2212 Personal Business & Property Insurance RMI 2110 Principles of Risk Management RMI 2662 Introduction to Risk Management & Insurance

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07.07 **Understand the procedure followed in the rating of fire and allied lines insurance contracts, and demonstrate this understanding.** **07.08** **Explain the purpose and scope of the special flood and windstorm programs.** **07.09** **Understand and discuss the basic inland marine policy.** **07.10** **List the major personal inland marine coverage and explain the uses and differences.** **07.11** **List the major commercial inland marine coverage and explain the use and purpose.** **07.12** **Understand the procedure followed in the rating of inland marine insurance contracts and demonstrate this understanding.** **07.13** **List and discuss the divisions of ocean marine insurance.** **07.14** **List and define the implied warranties in ocean marine insurance.** **07.15** **Explain the liability of an ocean carrier for the property of others.** **07.16** **List and explain the nature of the insurable interests in an ocean marine venture.** **07.17** **Define the common ocean marine terms associated with the settlement of losses.** **07.18** **List and understand the ocean marine perils.** **07.19** **Explain the purpose of the basic ocean marine clauses.** **07.20** **Discuss the coverage afforded by the ocean marine policies.** **07.21** **Understand the procedure followed in the rating of ocean marine contracts and demonstrate this understanding.** **07.22** **Discuss the principles and application of the law of negligence.** **07.23** **List and discuss the broad division of general liability insurance.**	

07.24 **Discuss the different personal liability coverage and explain the differences among them.**	
07.25 **Discuss the different commercial liability coverage and explain the application to practical situations.**	
07.26 **Understand the procedure followed in the rating of general liability insurance and demonstrate this understanding.**	
07.27 **Discuss the negligence liability of automobile owners and operators.**	
07.28 **Explain the various automobile liability insurance plans.**	
07.29 **Discuss the different automobile insurance policies and explain the differences among them.**	
07.30 **List and explain the different types of automobile coverage.**	
07.31 **Understand the procedure followed in the rating of automobile insurance and demonstrate this understanding.**	
07.32 **Discuss the purpose and operation of the Florida Joint Underwriters Association (FJUA).**	
07.33 **Explain the Florida Automobile Reparation Reform Act (Personal Injury Protection-PIP).**	
07.34 **Discuss the negligence liability of employers.**	
07.35 **Discuss the coverage, endorsements, conditions and exclusions found in Worker's Compensation policies.**	
07.36 **Understand the workings of the various Worker's Compensation retrospective rating plans and demonstrate this understanding.**	
07.37 **Understand the procedure followed in the rating of Worker's Compensation insurance and demonstrate this understanding.**	

07.38 Discuss the purpose and operation of the assigned risk plan. 07.39 Discuss the nature of the boiler and machinery hazard. 07.40 List and explain the basic coverage found in boiler and machinery policies. 07.41 Explain the use and purpose of the various boiler and machinery endorsements. 07.42 Discuss the various policy provisions found in boiler and machinery policies. 07.43 Understand the procedure followed in the rating of boiler and machinery insurance and demonstrate this understanding. 07.44 Define the basic crime terms. 07.45 Discuss the different personal crime policies. 07.46 List and discuss the basic and miscellaneous commercial crime coverage forms. 07.47 Explain the purposes, advantages and disadvantages of crime deductibles.	
07.48 Demonstrate an understanding of the procedure followed in the rating of crime insurance. 07.49 Discuss the comprehensive glass policy. 07.50 Demonstrate an understanding of the procedure followed in the rating of plate glass insurance. 07.51 Explain the purposes of fidelity bonds. 07.52 Define certain basic terms used in the fidelity field. 07.53 List and discuss the different types of fidelity bonds. 07.54 Demonstrate an understanding of the procedure followed in the rating of fidelity bonds. 07.55 Explain the differences between suretyship and insurance.	

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07.56 List and identify the parties to a surety bond. **07.57** List and discuss the different types of surety bonds. **07.58** Demonstrate an understanding of the procedure followed in the rating of surety bonds. **07.59** Discuss the development of the Homeowners policy. **07.60** Determine the types of risks that are eligible for the Homeowners program. **07.61** State the limits of liability required under the various Homeowners forms. **07.62** List and discuss the basic Homeowners coverage forms. **07.63** Discuss the various optional Homeowners coverage forms. **07.64** Explain the application of the mandatory Homeowners deductibles and discuss the optional deductibles available. **07.65** Demonstrate an understanding of the procedure followed in the rating of Homeowners contracts. **07.66** Discuss the history and concept of commercial multiple line insurance. **07.67** Define the above coverage risk and explain how this is reflected in the rate. **07.68** List and discuss the advantages of packaging. **07.69** List and discuss the various commercial multiple line programs. **07.70** Understand the procedure followed in the rating of commercial multiple line programs and demonstrate this understanding. **07.71** Explain the requirements necessary to underwrite and sell aviation insurance. **07.72** Explain why life insurance is needed by our society.	

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07.73 Define the terms used in life insurance. 07.74 Identify and explain the various types of life insurance. 07.75 Explain the basic life insurance policy and its provisions. 07.76 Identify and explain the payment procedures and options for life insurance. 07.77 Explain Florida's rules and regulations relative to life insurance. 07.78 Define health insurance. 07.79 Explain the importance of the health insurance application form. 07.80 Identify and explain the difference between individual and group health insurance. 07.81 Discuss the importance of uniform provisions in a health insurance policy.	
08.0 Develop appropriate business records for an insurance agency. – The student will be able to: 08.01 Discuss why business firms need good record systems. 08.02 Identify appropriate business records for an insurance agency. 08.03 List reasons why business records should be protected. 08.04 Describe how budgets are used to run business firms efficiently. 08.05 Complete identified business records accurately.	*~~ACG 2450 Accounting Software Applications~~* *CGS 1100 Computer Applications for Business* *ACG 2021 Financial Accounting*
09.0 Demonstrate knowledge of employee compensation and benefits plan. – The student will be able to: 09.01 Distinguish between the various types of wage and salary plans. 09.02 Identify reasons why different wages and salaries are paid for different jobs.	ACG 2021 Financial Accounting RMI 2662 Introduction to Risk Management & Insurance

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09.03 Describe the most common kinds of fringe benefits. **09.04 Explain major provisions of both the Occupational Safety and Health Act and the Social Security Act.**	
10.0 Develop a successful promotion plan for an insurance agency – the student will be able to: **10.01 Identify the major methods of promotion.** **10.02 List the sources of advertising.** **10.03 Identify information sources for planning an advertising program.** **10.04 Discuss factors involved in managing promotion including cost, timeliness, and legality.** **10.05 Explain how understanding the customer can improve personal selling.** **10.06 Show how a salesperson can use product knowledge.** **10.07 Instruct employees in effective sales techniques.**	**RMI 2662 Introduction to Risk Management & Insurance**

Provide justification (below) for each change on this proposed curriculum action.
• Replacing ACG 2450 with CGS 1100 This replacement is being done to offer the CCC in Risk Management within the framework of the AS-Business degree- Risk Management specialization without increasing the number of hours to earn either the AS degree or the certificate. The CCC in Risk Management works in conjunction with the AS Business Administration Degree providing a specialization in Risk Management. ACG 2450 is an elective in the AS Business Administration degree; while CGS 1100 is a core requirement for the AS Business Administration degree. By using ACG 2021 Financial Accounting along with the database component of CGS 1100 Computer Applications for Business, this replacement satisfies the state framework of business record keeping. This replacement also maintains the 24 credit hour requirement in the Risk Management certificate as well as the 60 credit hour requirement in the AS-Business degree with the Risk Management specialization.

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Risk Management & 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

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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 Credit Hours

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- MAN 2021 - Management Principles 3 credits
- ACG 2021 - Financial Accounting 3 credits
- ~~ACG 2450 - Accounting Software Applications 3 credits~~
- *CGS 1100 Computer Applications for Business 3 credits*
- *GEB 1011 - Introduction to Business 3 credits*
- RMI 2110 - Personal Insurance 3 credits
- RMI 2212 - Personal Business and Property Insurance 3 credits
- RMI 2662 - Introduction to Risk Management & Insurance 3 credits
- SLS 1515 - Cornerstone Experience 3 credits
- or
- SLS 1331 - Personal Business Skills 3 credits

Total CCC Requirements: 24 Credit Hours

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