COURSE TITLE: Claims and Underwriting Operations

Course Description:
Claims and Underwriting Operations introduces students to the process of underwriting claims, sorting applications on behalf of clients who present similar levels of risk, and determining whether to accept, deny, or limit coverage for each group of applicants. Students will understand the laws and regulations of insurance operations to manage business operations and transactions in the insurance industry. Students will demonstrate an understanding of the claims process, including the role of the agent and the claims adjuster.

Potential Certifications/Credentials:
## Course Scope and Sequence

<table>
<thead>
<tr>
<th>Unit #</th>
<th>Unit Title</th>
<th>Estimated Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Foundational Standards</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Policy</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Compliance</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Contracts</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Customer Service</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Ethics</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Regulatory Requirements</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Career Opportunities</td>
<td></td>
</tr>
</tbody>
</table>
Unit Plans of Instruction

Foundational Standards

Supporting—will be taught throughout the course as needed for the unit.

F1. Incorporate safety procedures in handling, operating, and maintaining tools and machinery; handling materials; utilizing personal protective equipment; maintaining a safe work area; and handling hazardous materials and forces.

F2. Demonstrate effective workplace and employability skills, including communication, awareness of diversity, positive work ethic, problem-solving, time management, and teamwork.

F3. Explore the range of careers available in the field and investigate their educational requirements, and demonstrate job-seeking skills including resume-writing and interviewing.

F4. Advocate and practice safe, legal, responsible, and ethical use of information and technology tools specific to the industry pathway.

F5. Participate in a Career and Technical Student Organization (CTSO) to increase knowledge and skills and to enhance leadership and teamwork.

F6. Discuss and demonstrate ways to value diversity.
Unit 2 Title: Policy

Content Standards
1. Analyze the risk posed by potential clients in order to make insurance approval/denial decisions and set policy prices.
   1a. Explain insurance underwriting techniques and processes.
   1b. Explain the importance of actuarial science in the insurance industry.
   1c. Determine the best strategy to organize the underwriting process of an insurance claim based on the client’s risk profile.

Unpacked Learning Objectives

Students know:
- The process of insurance underwriting.
- Terms related to Insurance Claims and the Underwriting process.
- The purpose of insurance.
- The process of insurance underwriting.
- How to describe the techniques used in underwriting.
- The importance of actual science in the insurance industry.
- How to evaluate strategies for organizing the underwriting process.
- What components are necessary to build a client risk profile.

Students are able to:
- Describe the purpose of insurance.
- Explain the approval/denial process in insurance.
- Correlate the risk posed by potential clients with the price of the policy set.
- Explain the approval process for insurance underwriting.
- Discuss the data needed from the client to evaluate pricing and approval.
- Identify documentation needed for the appraisal and risk profile.
- Define actuarial science.
- Share how probability and statistics aid in identifying and evaluating risks.
- Organize the underwriting process.
- Identify the components of a client risk profile.

Students understand:
- The need and purpose of insurance.
- How pricing of insurance is directly related to the risk posed by the potential clients.
- The various types of insurance and how to determine which is needed and/or better based on the expectations.
- The definition of underwriting, the techniques and processes used to manage the risk involved with insuring clients.
- The different levels of risk in underwriting insurance policies.
- How actuarial science helps in the identification and evaluation of risks involved in ensuring clients.
- That underwriting involves determining the risk of insuring the client.
- How building a client risk profile affects the strategy for pricing.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What factors affect an individual’s risk level and pricing based?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>What is insurance underwriting?</td>
</tr>
</tbody>
</table>

| Exemplar High Quality Unit Task | PowerPoint Presentation on Insurance Underwriting |
## Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Discuss the risk posed by potential clients in order to make insurance approval/denial decisions and set policy prices.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games</td>
<td>Don't Risk It Lesson Plan: Vocabulary Sample Policies Case Scenarios Worksheet Puzzles <a href="https://www.uen.org/lessonplan/download/36296?lessonId=28969&amp;segmentTypeId=2">https://www.uen.org/lessonplan/download/36296?lessonId=28969&amp;segmentTypeId=2</a> Create an Insurance Timeline to determine potential risks and client needs <a href="https://www.commonsense.org/education/lesson-plans/introduction-to-insurance">https://www.commonsense.org/education/lesson-plans/introduction-to-insurance</a></td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product</td>
<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric Pear Deck <a href="https://www.peardeck.com/googleslides">https://www.peardeck.com/googleslides</a> Education Puzzles &amp; Games</td>
</tr>
</tbody>
</table>

### Equipment List by CTE Cluster
- **Link to Helpful Tech Tools**

- [Lesson Plan](https://www.uen.org/lessonplan/download/36296?lessonId=28969&segmentTypeId=2)
- [Sample Policies](https://www.commonsense.org/education/lesson-plans/introduction-to-insurance)
- [Case Scenarios Worksheet](https://www.ngpf.org/curriculum/insurance/activities/)

### ELA:
- Locate and use relevant and credible information through a variety of search tools and research strategies;
- Present clear, coherent responses on intended audience and purpose;
- Synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.
| Describe insurance underwriting techniques and processes. | Introducing Insurance - You Be The Teacher (research and discuss the underwriting process)  
[https://www.ngpf.org/curriculum/insurance/activities/](https://www.ngpf.org/curriculum/insurance/activities/)  
[https://docs.google.com/document/d/1lQJ-ztNhaxmuPH_oCOPjQyOb3tRpuuzZN8cwyRsfxM/edit](https://docs.google.com/document/d/1lQJ-ztNhaxmuPH_oCOPjQyOb3tRpuuzZN8cwyRsfxM/edit) | EdPuzzle videos, articles, and resources  
EverFi additional teaching resources and activities  
[https://everfi.com/](https://everfi.com/)  
MBA Research for Curriculum guides, lessons plan, and modules  
[https://www.mbaresearch.org/](https://www.mbaresearch.org/)  
Canva to create digital graphs, flyers, posters, presentations  
[https://www.canva.com/](https://www.canva.com/)  
Think, Pair, Share  
[https://www.readingrockets.org/strategies/think-pair-share](https://www.readingrockets.org/strategies/think-pair-share)  
Discussion Strategies  
| Describe the importance of actuarial science in the insurance industry in their own words. | Introducing Insurance - You Be The Teacher (research and discuss the underwriting process)  
[https://docs.google.com/document/d/1lQJ-ztNhaxmuPH_oCOPjQyOb3tRpuuzZN8cwyRsfxM/edit](https://docs.google.com/document/d/1lQJ-ztNhaxmuPH_oCOPjQyOb3tRpuuzZN8cwyRsfxM/edit) |  |
| Evaluate strategies for organizing the underwriting process of an insurance claim based on the client’s risk profile. | Introducing Insurance - You Be The Teacher (research and discuss the underwriting process)  
[https://docs.google.com/document/d/1lQJ-ztNhaxmuPH_oCOPjQyOb3tRpuuzZN8cwyRsfxM/edit](https://docs.google.com/document/d/1lQJ-ztNhaxmuPH_oCOPjQyOb3tRpuuzZN8cwyRsfxM/edit) |  |
Key Vocabulary

decision making process, insurance policy, pricing, types of insurance coverages, term vs. whole life insurance, casualty insurance, auto mobile, rental, health, homeowners insurance, application, review, appraisal, contract, risk profile, compliance, underwriting, actuarial science, probability, statistics, strategy, underwriting process, risk profile

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Guest speakers
Field trips
Virtual and real life problems/scenarios games/simulations

CTSO Connection:

Prepare for Competitive Events:
FBLA - Personal Finance, Financial Math, Business Ethics, Securities and Investments
TeachFBLA Lessons
DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
TeachDECA Lessons

Certification/Credential Connection:

ASK Institute - Fundamental Business Concepts
Ask Institute - Concepts of Finance
IC3 Global Standard 4 (or higher)
Intuit® Quickbooks Certified
National Academy of Finance (NAF)
User Microsoft Office Specialist (MOS)
Unit 3 Title: Compliance

Content Standards
2. Develop a compliance program to protect a company’s financial well-being.
   2a. Describe the elements of a compliance program.
   2b. Explain the functional aspects of a compliance audit.

Unpacked Learning Objectives

Students know:
- Strategies to develop a compliance program.
- The elements of a compliance program.
- The purpose of a compliance audit

Students are able to:
- Organize information to create a compliance program.
- Describe the elements of a compliance program.
- Break down the components of a strong compliance program.
- Identify the members and their roles within the compliance program.
- Define compliance audit.
- Identify the purpose of the compliance audit

Students understand that:
- The elements of a compliance program.
- The importance of having a written policy.
- The members and their roles for the compliance program.
- The value of a strong compliance program to the bottom line of an insurance organization.
- The necessary members and roles within the compliance program.
- How the compliance audit evaluates the strength and thoroughness of compliance preparation, security policies, user access controls, and risk management procedures.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>How is compliance established within the insurance industry?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Give an oral presentation or create a visual presentation that explains compliance</td>
</tr>
</tbody>
</table>
# Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Create a compliance program to protect a company’s financial well-being.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/notetaking guides, and interactive review games. Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports</td>
<td>Create a brochure Create a risk assessment tool <a href="https://usa4you.com/resource-center/wellness-center/">https://usa4you.com/resource-center/wellness-center/</a> Create a Venn Diagram to compare and contrast information. Create a table or chart Create an Infographic <a href="https://www.canva.com/">https://www.canva.com/</a></td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: impact of labor market on the economy; market economy; country’s standard of living; stages of the business cycle and inflation change</td>
<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric Pear Deck <a href="https://www.peardeck.com/googleslides">https://www.peardeck.com/googleslides</a> Education Puzzles &amp; Games EdPuzzle videos, articles, and resources</td>
</tr>
<tr>
<td>List elements of a compliance program.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Identify the need for a compliance audit.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Task</td>
<td>Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>------</td>
<td>---------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EverFi</td>
<td>additional teaching resources and activities <a href="https://everfi.com/">https://everfi.com/</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MBA Research</td>
<td>for Curriculum guides, lessons plan, and modules <a href="https://www.mbaresearch.org/">https://www.mbaresearch.org/</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Canva</td>
<td>to create digital graphs, flyers, posters, presentations <a href="https://www.canva.com/">https://www.canva.com/</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Think, Pair, Share</td>
<td><a href="https://www.readingrockets.org/strategies/think-pair-share">https://www.readingrockets.org/strategies/think-pair-share</a></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Key Vocabulary

| financial well-being, compliance program, written policy, compliance officer, compliance committee, compliance program, training and education, communication, monitoring, auditing, disciplinary guidelines, detecting offenses, corrective actions, compliance audit |

### Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

- Guest speakers
- Field trips
- Virtual and real life problems/scenarios games/simulations

### CTSO Connection:

- Prepare for Competitive Events:
  - FBLA - Personal Finance, Financial Math, Business Ethics, Securities and Investments
  - TeachFBLA Lessons
  - DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
  - TeachDECA Lessons

### Certification/Credential Connection:

- ASK Institute - Fundamental Business Concepts
- Ask Institute - Concepts of Finance
- IC3 Global Standard 4 (or higher)
- Intuit® Quickbooks Certified
- National Academy of Finance (NAF)
- User Microsoft Office Specialist (MOS)
Unit 4 Title: Contracts

Content Standards
3. Interpret provisions of insurance contracts.
   3a. Discuss fundamental legal principles that pertain to insurance.
      Examples: indemnity, insurable interest, subrogation, utmost good faith
   3b. Describe the features of insurance contracts.

Unpacked Learning Objectives

Students know:
- How to identify various provisions of insurance contracts.
- The differences between each fundamental legal principle in insurance.
- The differences between each fundamental legal principle in insurance.
- The terminology involved with the fundamental legal principles of insurance.
- The features of insurance contracts.

Students are able to:
- Explain the terms used in this chapter.
- Discuss the difference between exclusions and restrictions.
- Share why a grace period is provided.
- Differentiate between the various fundamental principles of insurance.
- Describe legal principles that pertain to insurance.
- Differentiate between the various fundamental principles of insurance.
- Define the terms, indemnity, insurable interest, subrogation, and Utmost Good faith.
- Explain details of a sample insurance contract.

Students understand that:
- In the insurance industry, there must be numerous provisions included in the contract.
- Which provisions are required in insurance.
- Insurance policies are contractual.
- The purpose of an insurance contract is to provide people with financial security and protection from future uncertainty.
- Insurance policies are contractual.
- The purpose of an insurance contract is to provide people with financial security and protection from future uncertainty.
- Indemnity, insurable interest, subrogation, and utmost good faith and their relationship to the creation of the legal principles of insurance.
- Insurance policies are contractual.
- The purpose of an insurance contract is to provide people with financial security and protection from future uncertainty.
The definitions of terms: Aleatory, Adhesion, Utmost Good Faith, Executory, Unilateral, Conditional, Personal Contract, Warranties and Representations

| Unit Driving/Essential Question | Why are contracts important when obtaining insurance?  
What are the necessary legal principles and provisions in regards to insurance? |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Develop a mock insurance contract.</td>
</tr>
</tbody>
</table>
# Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Identify various provisions of insurance contracts.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games. Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports</td>
<td>Graphic Organizers to summarize sections Web Diagram to explain, depict, interpret, and/or generalize information Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share ideas about the legal principles in insurance Misinformation Activity: Read false information, and call on various students to restate the information correctly.</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product SS: Business organization; impact of labor market on the economy; market economy; country’s standard of living; stages of the business cycle and inflation change</td>
<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric Pear Deck <a href="https://www.peardeck.com/googleslides">https://www.peardeck.com/googleslides</a></td>
</tr>
<tr>
<td>Describe the fundamental legal principles that pertain to insurance.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Equipment List by CTE Cluster**

- **Link to Helpful Tech Tools**
  - [https://www.peardeck.com/googleslides](https://www.peardeck.com/googleslides)

- **Link to Differentiation Examples**
<table>
<thead>
<tr>
<th>Define the terms used to create the fundamental legal principles that pertain to insurance.</th>
<th>Create a table or diagram to explain the basic concept of each type of insurance legal principles (should include: concept, definition, impact, and example)</th>
<th>Utilize a game or puzzle to identify differences or characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Next Gen Personal Finance <a href="https://www.ngpf.org/curriculum/insurance/activities/">https://www.ngpf.org/curriculum/insurance/activities/</a></td>
<td><a href="https://thecitizensbank.com/assets/files/9c1sTzoJ">https://thecitizensbank.com/assets/files/9c1sTzoJ</a></td>
</tr>
<tr>
<td>Will identify the features of insurance contracts.</td>
<td>Create a Table or Graph/Chart (Pie, Column, Line, Bar)</td>
<td>Create a poster or illustrative document Create a brochure</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="https://www.canva.com/">https://www.canva.com/</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Canva to create digital graphs, flyers, posters, presentations <a href="https://www.canva.com/">https://www.canva.com/</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Think, Pair, Share <a href="https://www.readingrockets.org/strategies/think-pair-share">https://www.readingrockets.org/strategies/think-pair-share</a></td>
</tr>
</tbody>
</table>
**Key Vocabulary**

| Insurance contracts, premium payments, grace period, reinstatement, exclusions, restrictions, change of plan provision, utmost good faith, proximate clause, insurable interest, indemnity, subrogation, contribution, loss minimization, aleatory, adhesion, executory, unilateral, conditional, personal contract, warranties and representations |

**Work-Based Learning, Simulated Work Experiences, and Experiential Learning:**

- Guest speakers
- Field trips
- Virtual and real life problems/scenarios games/simulations

**CTSO Connection:**

Prepare for Competitive Events:
- FBLA - Personal Finance, Financial Math, Business Ethics, Securities and Investments
- TeachFBLA Lessons

- DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
- TeachDECA Lessons

**Certification/Credential Connection:**

- ASK Institute - Fundamental Business Concepts
- Ask Institute - Concepts of Finance
- IC3 Global Standard 4 (or higher)
- Intuit® Quickbooks Certified
- National Academy of Finance (NAF)
- User Microsoft Office Specialist (MOS)
Unit 5 Title: Customer Service

Content Standards
4. Evaluate information acquired from claimants to simulate the process of settling insurance claims.
   4a. Outline the process of conducting a database search to obtain background information on claimants and witnesses.

5. Utilize information technology tools to simulate the underwriting of an insurance policy.
   5a. Use computer smart systems to assist in the underwriting process.
   5b. Research websites to determine a potential client's risk.

6. Prepare documentation to support insurance underwriting.
   6a. Describe the components of an underwriting file.

7. Assess information provided by the client to determine insurance needs.
   7a. Demonstrate effective verbal and non-verbal communication skills when interviewing a client.

8. Interpret the sections of the declaration page on policies.

Unpacked Learning Objectives

Students know:
- How to analyze information acquired from claimants.
- The process of settling insurance claims.
- The process of conducting a database search and determining what information is gathered from the database search.
- How to underwrite an insurance policy.
- How to underwrite an insurance policy using computer smart systems.
- How to determine a client's risk from the internet.
- How to complete documentation to support insurance underwriting.
- How to identify the different components of underwriting.
- Various types of insurance coverage
- How to access information provided by the client to determine their insurance needs.
- How to emulate effective verbal and non-verbal communication.
- Successful interview strategies.
- How to interpret the sections of the declaration page on policies.

Students are able to:
• Analyze the information provided
• Conduct interviews with witnesses
• List the steps in the claim settlement procedure.
• State the process of conducting a database search to obtain background information on claimants.
• Identify what key information is obtained during the database search.
• List all the steps necessary to underwrite an insurance policy.
• Describe the underwriting process.
• Describe the best computer smart system based on their strengths and weaknesses.
• Explain the steps to underwriting, using a computer smart system.
• Evaluate and select the best website to use for research when assessing risk.
• List all information to be collected on the insurance documentation
• Identify and share the properties of the components of an underwriting file.
• Discuss the various types of insurance.
• List the information needed to determine their insurance needs.
• Determine the best form of communication when interviewing clients.
• Decipher non-verbal cues
• Explain each section of the declaration page.
• Explain the purpose of the declaration page.

Students understand:
• Claimants must file a claim to receive proceeds from the policy.
• There are steps before payment can be distributed from a policy.
• That there is a clear process for conducting background search on claimants and witnesses.
• How to underwrite an insurance policy.
• How computer technology is incorporated in the field of insurance.
• How computer technology is incorporated in the field of insurance.
• That insurance policies are contractual agreements.
• You must be highly organized and detail-oriented to ensure you receive all of the necessary information for documentation.
• What an underwriting file consists of.
• The purpose of an underwriting report.
• The needs of clients will differ and it’s important to ask probing questions to vet the clients to ensure they will have the proper coverage for their needs.
• The importance of effective communication skills.
• That communication can be verbal and non-verbal to be aware of the messaging non-verbal cues can convey.
• How the declaration page is used.
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>SWBAT</td>
<td>Formative/Summative</td>
<td>Learning Activity Checklist</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product; ensure effective conventions of grammar,</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Link to Differentiation Examples</td>
<td></td>
<td>Equipment List by CTE Cluster</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Link to Helpful Tech Tools</td>
</tr>
<tr>
<td>Analyze the information acquired from claimants to simulate the process of settling insurance claims.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games</td>
<td>Graphic Organizers to summarize sections Web Diagram to explain, depict, interpret, and/or generalize information Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information</td>
<td></td>
<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials</td>
</tr>
<tr>
<td></td>
<td>Summative:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Simulate underwriting an insurance policy using technology tools.</td>
<td>Research insurance underwriting and technology tools used for underwriting and Create a Pros and Cons Chart Utilize software to practice scenarios Insurance Calculator <a href="https://usa4you.com/calculators-2/">https://usa4you.com/calculators-2/</a></td>
<td>Research insurance underwriting and technology tools used for underwriting and Create a Pros and Cons Chart Utilize software to practice scenarios Insurance Calculator <a href="https://usa4you.com/calculators-2/">https://usa4you.com/calculators-2/</a></td>
<td>Explore computer smart systems for the underwriting process.</td>
<td></td>
</tr>
<tr>
<td>Explore computer smart systems for the underwriting process.</td>
<td>Research insurance underwriting and technology tools used for underwriting and Create a Pros and Cons Chart Utilize software to practice scenarios Insurance Calculator <a href="https://usa4you.com/calculators-2/">https://usa4you.com/calculators-2/</a></td>
<td>Research insurance underwriting and technology tools used for underwriting and Create a Pros and Cons Chart Utilize software to practice scenarios Insurance Calculator <a href="https://usa4you.com/calculators-2/">https://usa4you.com/calculators-2/</a></td>
<td>Identify the different websites to determine a client’s risk.</td>
<td>Web Diagram to explain, depict, interpret, and/or generalize information</td>
</tr>
<tr>
<td>Activity</td>
<td>Resource</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prepare documentation to support insurance underwriting.</td>
<td>Risky Business Insurance Investigator Worksheet</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><a href="https://thecitizensbank.com/assets/files/9c1sTzoJ">https://thecitizensbank.com/assets/files/9c1sTzoJ</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Identify the different components of underwriting.</td>
<td>Utilize Word Processing Software to prepare documents based on case scenarios</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Write a Sample Claim</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><a href="https://usa4you.com/foreducators/claimsinformation/">https://usa4you.com/foreducators/claimsinformation/</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assess information provided by the client to determine insurance needs</td>
<td>Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Insurance Game</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
|                                                                        | https://www.consumerfinance.gov/consumer-
<table>
<thead>
<tr>
<th>Activity</th>
<th>Details</th>
<th>Key Vocabulary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emulate effective verbal and non-verbal communication skills when</td>
<td>Peer Skits Case scenarios</td>
<td>claim settlement procedure, negotiation, claimants, witnesses, database, database search,</td>
</tr>
<tr>
<td>interviewing a client.</td>
<td></td>
<td>background information, witnesses, information technology, predictive analytics, machine</td>
</tr>
<tr>
<td></td>
<td></td>
<td>learning, internet of things, insurtech, social media data, artificial intelligence,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>telematics, blockchain</td>
</tr>
<tr>
<td>Interpret the sections of the declaration page on policies.</td>
<td>Graphic Organizers to summarize sections</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Auto Declaration Page Worksheet</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Insurance Investigator</td>
<td></td>
</tr>
</tbody>
</table>

Key Vocabulary

- claim settlement procedure
- negotiation
- claimants
- witnesses
- database
- database search
- background information
- witnesses
- information technology
- predictive analytics
- machine learning
- internet of things
- insurtech
- social media data
- artificial intelligence
- telematics
- blockchain
data, automated underwriting, smart underwriting, algorithmic underwriting, research websites, granular data, verisk.com, corelogic.com, documentation, risk evaluation, identification, social security numbers, pay stubs, W-2s or I-9s, proof of income, federal tax returns, bank statements, notes, description of properties, underwriting report, estimates of damage, types of insurance coverage, effective communication, non-verbal, verbal, organizational skills, attention to details, declaration page

## Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

- Guest speakers
- Field trips
- Virtual and real life problems/scenarios games/simulations

## CTSO Connection:

Prepare for Competitive Events:
- FBLA - Personal Finance, Financial Math, Business Ethics, Securities and Investments
- TEACHFBLA Lessons
- DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
- TEACHDECA Lessons

## Certification/Credential Connection:

- ASK Institute - Fundamental Business Concepts
- Ask Institute - Concepts of Finance
- IC3 Global Standard 4 (or higher)
- Intuit® Quickbooks Certified
- National Academy of Finance (NAF)
- User Microsoft Office Specialist (MOS)
Unit 6 Title: Ethics

Content Standards
9. Manage agency accounts to protect the insurance company's financial well-being.
   9a. Explain the legal necessity of notifying a client in writing when a policy is canceled.
   9b. Monitor agency accounts.

10. Enumerate the steps to process a claim to fulfill the company's legal obligation to the client.
    10a. Discuss the role and purpose of conducting personal interviews with claimants for processing insurance claims.
    10b. Compare and contrast information received from interviewing witnesses, medical experts, and/or other individuals as necessary while processing the claim.
    10c. Discuss the role of the state regulatory agency in protecting consumers from unlicensed agents.
    10d. Describe the process of negotiating with a claimant to settle an insurance claim.

11. Demonstrate professional ethical behavior and meet legal responsibilities.
    11a. Analyze ethical challenges affected by factors such as cost, new and emerging technologies, and allocation of limited resources.
    11b. Discuss the nature of errors and omissions (E&O) claims made against insurance professionals.
    11c. Explain techniques used to determine insurance fraud and the ramifications of fraud findings.

Unpacked Learning Objectives

Students know:
- How to manage agency accounts to protect the insurance company's financial well-being.
- The importance of effective communication with clients when a policy is canceled.
- How to monitor agency accounts.
- How to process a claim to fulfill the company's legal obligations.
- How to conduct personal interviews to process insurance claims.
- How to compare and contrast information from interviews to process a claim.
- How the state regulatory agency protects consumers from unlicensed agents.
- How to negotiate with a claimant to settle an insurance claim.
- How to use professional ethical behavior while meeting legal responsibilities.
- The ethical challenges affected by various factors.
- The nature of (E&O) claims.
- How these claims are made against professionals
- Techniques used to identify insurance fraud and its ramifications.

Students are able to:
● Explain steps necessary to protect the insurance company's finances.
● Describe ways to manage agency accounts.
● Identify the legal issues associated with canceling a policy.
● Explain why a policy is canceled.
● Identify necessary steps to monitor agency accounts.
● Discuss other measures to monitor agency accounts.
● Identify and list the necessary steps to process a claim.
● Identify Effective communication methods to use with claimants when processing an insurance claim.
● Compare information from witnesses, medical experts, and others to actually process a claim.
● Explain the role of the state regulatory agency on protecting consumers from unlicensed agents.
● Explain the process of negotiating a claim to settle an insurance claim.
● Utilize professional ethical behavior while meeting legal responsibilities.
● Identify ethical challenges affected by cost, new and emerging technology, and allocation of limited resources.
● Identify how (E&O) claims are made against insurance professionals.
● Discuss techniques used to identify insurance fraud and its ramifications.

Students understand:
● How to communicate the insurance company’s financial well-being.
● Legalities of canceling a policy.
● The importance of monitoring agency accounts.
● The legal obligations for processing a claim.
● The role of personal communication when processing a claim.
● That comparing and contrasting interviews is an important step to processing claims.
● The importance of the state regulatory agency in protecting consumers from unlicensed agents.
● The process for settling an insurance claim.
● How to use professional ethics while meeting legal responsibilities.
● Those ethical challenges can be affected by various factors such as cost, new and emerging technology, and allocation of limited resources.
● How (E&O) claims are made against insurance professionals.
● The techniques used to identify insurance fraud and the ramifications of fraud.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>Why is it important to maintain professionalism and ethics when handling an insurance claim? What are the legalities of insurance?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Design a website for an insurance company that explains how it protects the company’s and clients financial well-being.</td>
</tr>
</tbody>
</table>
## Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage agency accounts to protect the insurance company’s financial well-being.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games. Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports</td>
<td>Research and Review Web Diagram to explain, depict, interpret, and/or generalize information. Research and write a summarization of the process. Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share ideas about the claims Process <a href="https://usa4you.com/foreducators/claimsinformation/">https://usa4you.com/foreducators/claimsinformation/</a> <a href="https://www.readingrockets.org/strategies/think-pair-share">https://www.readingrockets.org/strategies/think-pair-share</a> <a href="https://lindsayannlearning.com/student-led-discussion-strategies/">https://lindsayannlearning.com/student-led-discussion-strategies/</a></td>
<td>ELA: Synthesize information from multiple sources; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information.</td>
<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric <a href="https://www.peardeck.com/googleslides">Pear Deck</a></td>
</tr>
<tr>
<td>Explain the legal necessity of notifying a client in writing when a policy is canceled.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Task                                                                 | Research and write a summarization of the process | Create a table or diagram to explain the basic concept of each type of insurance legal principles (should include: concept, definition, impact, and example) | Education Puzzles & Games
EdPuzzle videos, articles, and resources
EverFi additional teaching resources and activities
MBA Research for Curriculum guides, lessons plan, and modules
Canva to create digital graphs, flyers, posters, presentations
Think, Pair, Share
Discussion Strategies
|
|---|---|---|---|
| Monitor agency accounts. | Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share ideas about the claims Process https://usa4you.com/foreducators/claimsinformation/ | https://lindsayannlearning.com/student-led-discussion-strategies/ | |
| List all of the steps to process a claim to fulfill the company’s legal obligation to the client. | | | |
| Discuss the role and purpose of conducting personal interviews with claimants for processing insurance claims. | Research the insurance claims process | ELA: Utilize active listening skills; synthesize information from multiple sources; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, |
| |
| |
| Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction
Updated as of Sep 16, 2022 |
<table>
<thead>
<tr>
<th>Activity</th>
<th>Method</th>
<th>Resource</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compare and contrast information received from interviewing witnesses,</td>
<td>Web Diagram to explain, depict, interpret, and/or generalize information</td>
<td><a href="https://usa4you.com/foreducators/claimsinformation/">https://usa4you.com/foreducators/claimsinformation/</a></td>
</tr>
<tr>
<td>medical experts, and/or other individuals as necessary while processing</td>
<td>Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share ideas about the claims</td>
<td></td>
</tr>
<tr>
<td>the claim.</td>
<td>Process</td>
<td><a href="https://usa4you.com/foreducators/claimsinformation/">https://usa4you.com/foreducators/claimsinformation/</a></td>
</tr>
<tr>
<td>Discuss the role of the state regulatory agency in protecting consumers</td>
<td>Research the insurance claims process</td>
<td></td>
</tr>
<tr>
<td>from unlicensed agents.</td>
<td>Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share ideas about the claims</td>
<td></td>
</tr>
<tr>
<td>Process</td>
<td>Process</td>
<td><a href="https://usa4you.com/foreducators/claimsinformation/">https://usa4you.com/foreducators/claimsinformation/</a></td>
</tr>
<tr>
<td>Describe the process of negotiating with a claimant to settle an</td>
<td>Research and write a summarization of the process</td>
<td></td>
</tr>
<tr>
<td>insurance claim.</td>
<td>Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share ideas about the claims</td>
<td></td>
</tr>
<tr>
<td>Process</td>
<td>Process</td>
<td><a href="https://usa4you.com/foreducators/claimsinformation/">https://usa4you.com/foreducators/claimsinformation/</a></td>
</tr>
<tr>
<td>Demonstrate professional ethical behavior and meet legal</td>
<td>Analyze Ethical Dilemmas Worksheet</td>
<td></td>
</tr>
<tr>
<td>responsibilities.</td>
<td><a href="https://docs.google.com/document/d/1GVL83ljYFTqjm">https://docs.google.com/document/d/1GVL83ljYFTqjm</a></td>
<td></td>
</tr>
<tr>
<td>Activity: Ethical or Not?</td>
<td>CCgEDb8CXjycJfc16MPYgusxRDNNvCY/edit</td>
<td></td>
</tr>
<tr>
<td>--------------------------</td>
<td>----------------------------------------</td>
<td></td>
</tr>
<tr>
<td><a href="https://docs.google.com/document/d/144NNTATgerjNZX0f6Ku3ct6kc6OVx8aLiW8S5XCC9NI/edit">https://docs.google.com/document/d/144NNTATgerjNZX0f6Ku3ct6kc6OVx8aLiW8S5XCC9NI/edit</a></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Case Scenarios**

Interactive: The Ethical Dilemmas of Self-Driving Cars

https://docs.google.com/document/d/1UfHe7DvahyFhwGj04d8SWdhaDSQ2YrEGBNvtotBSF_E/edit

**Research and Article Review**

Graphic Organizers to summarize sections

Create a table or list of insurance fraud examples
Key Vocabulary

organizational skills, financials, ethics, insurance cancellation, notice of cancellation, monitoring, claims process, interview process, insurance claimant, insurance claim, witness, medical experts, consumers, state regulatory agency, licensed agents, insurance claimant, negotiation, ethical behavior, professional, ethical challenges, unethical leadership, discrimination, harassment, ethical conflict, liability insurance, error & omission (e&o), insurance fraud, ramifications

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Guest speakers
Field trips
Virtual and real life problems/scenarios games/simulations

CTSO Connection:

Prepare for Competitive Events:
FBLA - Personal Finance, Financial Math, Business Ethics, Securities and Investments
TeachFBLA Lessons
DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
TeachDECA Lessons

Certification/Credential Connection:

ASK Institute - Fundamental Business Concepts
Ask Institute - Concepts of Finance
IC3 Global Standard 4 (or higher)
Intuit® Quickbooks Certified
National Academy of Finance (NAF)
User Microsoft Office Specialist (MOS)
Unit 7 Title: Regulatory Requirements

Content Standards
12. Implement compliance measures to adhere to regulatory requirements.
   12a. Discuss federal and state regulations governing the insurance industry.
   12b. Discuss the role of the state regulating agency in protecting consumers from unlicensed agents.
   12c. Explain federally-mandated health insurance requirements and restrictions.
      Examples: ERISA, COBRA, HIPAA

Unpacked Learning Objectives

Students know:
- How to implement compliance measures
- How to adhere to regulatory requirements.
- The federal and state regulations governing the insurance industry,
- How the state agencies protect consumers from unlicensed agents.
- How to explain the federally-mandated health insurance requirements and restrictions.
- How to explain the federal and state regulations governing the insurance industry.
- How to explain these terms: ERISA, COBRA, HIPAA.

Students are able to:
- Describe compliance measures.
- Describe regulatory requirements
- Describe the federal and state regulations governing the insurance industry.
- Explain the role of the state regulatory agency in protecting consumers from unlicensed agents.
- Discuss the role of the state in protecting consumers from unlicensed agents.
- Describe federally-mandated health insurance requirements
- Describe federally-mandated health insurance restrictions.
- Define: ERISA, COBRA, HIPAA.
- Compare and contrast these terms: ERISA, COBRA, HIPAA.

Students understand:
- The measures needed to meet regulation.
- The federal and state regulations governing the insurance industry.
- The importance of state agencies in protecting consumers from unlicensed agents.
- The importance of having federally-mandated health insurance requirements and restrictions.
- The differences between ERISA, COBRA, and HIPAA.

| Unit Driving/Essential Question | Why is insurance a mandate?  
| What are the state and federal insurance regulations? |
| Exemplar High Quality Unit Task | Compare and Select an Insurance Product Research Project and Illustration.  
https://docs.google.com/document/d/1r_stZ2OjkY5dvmOrPCR_T-4Y1M3Yauo0xAL6bgKLS80/edit# |
## Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Implement compliance measures to adhere to regulatory requirements.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/ note-taking guides, and interactive review games. Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports.</td>
<td>Research: Insurance in Your State Webquest <a href="https://docs.google.com/document/d/1Fqo1d1OXFrVlz3cZkmPjeEk3d4wOxTFw9fHxt_tGhQ/edit#heading=h.rj6uohr6q0sp">https://docs.google.com/document/d/1Fqo1d1OXFrVlz3cZkmPjeEk3d4wOxTFw9fHxt_tGhQ/edit#heading=h.rj6uohr6q0sp</a> Discussion: Should the Government Be Allowed to Require Insurance? <a href="https://docs.google.com/document/d/1cD5Zgp9F2DuK8N6403RqwA2gwByOmV2zKMOOnvaQfrSo/edit">https://docs.google.com/document/d/1cD5Zgp9F2DuK8N6403RqwA2gwByOmV2zKMOOnvaQfrSo/edit</a></td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; utilize active listening skills; synthesize information from multiple sources; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.</td>
<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric.</td>
</tr>
<tr>
<td>Discuss federal and state regulations governing the insurance industry.</td>
<td>Research: Insurance in Your State Webquest <a href="https://docs.google.com/document/d/1Fqo1d1OXFrVlz3cZkmPjeEk3d4wOxTFw9fHxt_tGhQ/edit#heading=h.rj6uohr6q0sp">https://docs.google.com/document/d/1Fqo1d1OXFrVlz3cZkmPjeEk3d4wOxTFw9fHxt_tGhQ/edit#heading=h.rj6uohr6q0sp</a></td>
<td></td>
<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric.</td>
<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric.</td>
</tr>
</tbody>
</table>

**Equipment List by CTE Cluster**

**Link to Helpful Tech Tools**

---

Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction Updated as of Sep 16, 2022
| Explain the role of the state regulating agency in protecting consumers from unlicensed agents. | Hxt_tGhqQ/edit#heading=h.rj6uohr6q0sp | Research: Insurance in Your State Webquest  
https://docs.google.com/document/d/1Fgo1d1OXFrvlz3cZkmPjeEk3d4wOxFw9fHxt_tGhqQ/edit#heading=h.rj6uohr6q0sp | EdPuzzle videos, articles, and resources  
EverFi additional teaching resources and activities  
https://everfi.com/  
MBA Research for Curriculum guides, lessons plan, and modules  
https://www.mbaresource.org/  
Canva to create digital graphs, flyers, posters, presentations  
https://www.canva.com/  
Think, Pair, Share  
https://www.readingrockets.org/strategies/think-pair-share  
Discussion Strategies  
https://lindsayannelearning.com/student-led-discussion-strategies/ |
| Discuss federally-mandated health insurance requirements and restrictions. | Web Quest: What Happens if You Don’t Have Health Insurance Activity?  
| Explain the differences between ERISA, COBRA and HIPAA. | Reading the Fine Print Comparison Activity: Health Benefits Form  
https://docs.google.com/document/d/1Lo8IX6lyW1HDkYyDcNrlOBrOs8M5qxW6oBFQfBAZotl/edit |  |
Key Vocabulary

| consumers, state regulatory agency, licensed agents, compliance program, compliance officer, compliance committee, training and education, communication, monitoring, auditing, disciplinary guidelines, detecting offenses, corrective action, regulations, state regulatory, agency, compliance program, consumers, state regulatory agency, licensed agents, health insurance, Affordable Care Act (ACA), Essential Health Benefits (EHB), Employee Retirement Income Security Act (ERISA), Continuation Of Health Coverage (COBRA), health insurance, portability and accountability act (HIPAA) |

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

| Guest speakers |
| Field trips |
| Virtual and real life problems/scenarios games/simulations |

CTSO Connection:

| Prepare for Competitive Events: |
| FBLA - Personal Finance, Financial Math, Business Ethics, Securities and Investments |
| TeachFBLA Lessons |
| DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project |
| TeachDECA Lessons |

Certification/Credential Connection:

| ASK Institute - Fundamental Business Concepts |
| Ask Institute - Concepts of Finance |
| IC3 Global Standard 4 (or higher) |
| Intuit® Quickbooks Certified |
| National Academy of Finance (NAF) |
| User Microsoft Office Specialist (MOS) |
Unit 8 Title: Career Opportunities

Content Standards

13. Analyze careers in insurance to determine which roles and responsibilities best match personal interests.
   13a. Outline the process for obtaining licensure and certification in the insurance field.
   13b. Describe the services of professional organizations in insurance.

14. Acquire and share knowledge of the insurance industry to obtain a foundation for employment in insurance.
   14a. Describe the nature of the insurance industry.
   14b. Discuss the role of supervisory and regulatory bodies in the insurance industry.

Unpacked Learning Objectives

Students know:
- What insurance careers match their personal interest.
- The roles and responsibilities of careers that match their interest.
- Each step to obtaining a certificate or license in insurance.
- Describe the services of each professional Insurance organization.
- How to explain the foundation for employment in insurance
- How to describe the insurance industry.
- The duties of the supervisory position
- The duties of the regulatory agencies

Students are able to:
- Describe careers in insurance to decide which careers match their personal interests.
- Explain the roles and responsibilities of the careers that match their interest
- Identify the steps for obtaining licensure and certification in the insurance field
- Explain the importance of obtaining certification and licensure.
- Define the professional insurance organizations
- Explain what each organization has to offer.
- Explain how to obtain employment in insurance.
- Define the necessary foundation for employment in insurance.
- Explain how the insurance industry works.
- Define the insurance industry.
- Describe the supervisory position in the insurance industry.
● Describe the regulatory agencies in the insurance industry.

**Students understand:**
● What careers in insurance match personal interest.
● The importance of licensure and certification in the insurance field.
● What services the various professional organizations offer.
● How to obtain a foundation for employment in insurance.
● The insurance industry.
● The role of the supervisor and regulatory agencies.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>How can I become a licensed insurance agent? What are the roles of an insurance agent?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Insurance Career Exploration Project</td>
</tr>
</tbody>
</table>
### Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Compare and contrast careers in insurance to determine which roles and responsibilities best match personal interest.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/notetaking guides, and interactive review games</td>
<td>Create a Venn Diagram to compare and contrast information careers using the US Occupational Handbook</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; utilize active listening skills; synthesize information from multiple sources; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product</td>
<td>Computer/Chromebook/Laptop</td>
</tr>
<tr>
<td></td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports</td>
<td>Research and Review Graphic Organizer: How to become an insurance agent</td>
<td></td>
<td>Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi</td>
</tr>
<tr>
<td>Outline the process for obtaining licensure and certification in the insurance field.</td>
<td></td>
<td></td>
<td></td>
<td>Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device</td>
</tr>
<tr>
<td>Identify professional organizations in insurance and describe the services provided with each association.</td>
<td>Webquest: Identify insurance providers and services Webquest basics.</td>
<td></td>
<td></td>
<td>Textbooks/Interactive Textbooks Teacher made materials Rubric</td>
</tr>
</tbody>
</table>

**Examples**

- ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; utilize active listening skills; synthesize information from multiple sources; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product

**Technology & Materials**

- Computer/Chromebook/Laptop
- Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR)
- Internet/WiFi
- Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device
- Textbooks/Interactive Textbooks
- Teacher made materials
- Rubric

**Equipment List by CTE Cluster**

- Computer/Chromebook/Laptop
- Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR)
- Internet/WiFi
- Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device
- Textbooks/Interactive Textbooks
- Teacher made materials
- Rubric

**Link to Helpful Tech Tools**

- Pear Deck [https://www.peardeck.com/](https://www.peardeck.com/)
- Google Slides [https://www.googleslides.com](https://www.googleslides.com)
- Education Puzzles & Games [Webquest basics.](https://staterequirement.com/how-to-become-an-insurance-agent/)
| Identify and present knowledge of the insurance industry to obtain a foundation for employment in insurance. | Webquest: Foundations of the insurance industry Webquest basics.  
https://www.mrnedved.com/insurance.html | EdPuzzle videos, articles, and resources  
EverFi additional teaching resources and activities  
https://everfi.com/  
MBA Research for Curriculum guides, lessons plan, and modules  
https://www.mbaresearch.org/  
Canva to create digital graphs, flyers, posters, presentations  
https://www.canva.com/  
Think, Pair, Share  
https://www.readingrockets.org/strategies/think-pair-share  
Discussion Strategies  
https://lindsayannlearning.com/student-led-discussion-strategies/ |
|---|---|---|
| Discuss the nature of the insurance industry. | Cartoon Case Scenarios Activity: Insurance Coverage  
https://docs.google.com/document/d/1DYNIMpUCPhTSZvxk3TxhUSDFID3KvF5-rAdInzqmhdU/edit#heading=h.vu8680x4ev0q | --- |
| Discuss the role of supervisory and regulatory bodies in the insurance industry. | Webquest: Foundations of the insurance industry Webquest basics.  
https://www.mrnedved.com/insurance.html | --- |
Key Vocabulary

employability skills, communication, diversity, work ethic, problem-solving, time management, teamwork, claims, underwriting, underwriter, interview skills, educational requirements, resume, claims examiner, claims adjuster, appraiser, broker, state license, licensing application, background check, licensed insurance agent, insurance license exam, professional organization, NAIC (National Association of Insurance Companies), AIA (American Insurance Association), employability skills, communication, diversity, work ethic, problem-solving, time, management, teamwork, financial loss, risk, expenses, premium payments, consumers, state regulatory agency, licensed agents, compliance program, compliance officer, compliance committee, training and education, communication, monitoring, auditing, disciplinary, guidelines, detecting offenses, corrective action, regulations

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

- Guest speakers
- Field trips
- Virtual and real life problems/scenarios games/simulations

CTSO Connection:

- Prepare for Competitive Events:
  - FBLA - Personal Finance, Financial Math, Business Ethics, Securities and Investments
  - TEACH FBLA Lessons
  - DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
  - TEACH DECA Lessons

Certification/Credential Connection:

- ASK Institute - Fundamental Business Concepts
- Ask Institute - Concepts of Finance
- IC3 Global Standard 4 (or higher)
- Intuit® Quickbooks Certified
- National Academy of Finance (NAF)
- User Microsoft Office Specialist (MOS)