COURSE TITLE: Foundations of Insurance I: Property and Casualty

Course Description:
Foundations of Insurance I: Property and Casualty is designed to help students develop skills related to property and casualty insurance, as they gain product knowledge of the industry. Students examine characteristics of personal auto and residential policies, utilize insurance terminology to explain insurance risks and benefits, and distinguish among policy types and coverages, including medical coverage. Students develop effective techniques used to gather client information and serve customers, including providing timely, accurate information to meet customer needs and answer consumer questions effectively. Students also examine the certification pathway for selling insurance and the role of the state insurance commissioner.

Potential Certifications/Credentials:
## Course Scope and Sequence

<table>
<thead>
<tr>
<th>Unit #</th>
<th>Unit Title</th>
<th>Estimated Hours</th>
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<tbody>
<tr>
<td>1</td>
<td>Foundational Standards</td>
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<td>2</td>
<td>Personal Auto Coverage</td>
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<td>3</td>
<td>Medical Payment Coverage – Auto</td>
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<td>4</td>
<td>Personal Residential Coverage</td>
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<td>5</td>
<td>Insurance Certification</td>
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<tr>
<td>6</td>
<td>Ethics</td>
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</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: Personal Auto Coverage

Content Standards
1. Interpret the sections of the declaration page on personal auto policies.

2. Gather and share information on how auto insurance works and the importance of obtaining and maintaining auto insurance.
   2a. Discuss factors that affect insurability and premiums.
       Examples: age, gender, driving record, make/model of vehicle, credit score, garage location, annual mileage
   2b. Distinguish between eligibility and coverage.

3. Enumerate the physical damage components of comprehensive and collision insurance.
   Examples: hail, vandalism, glass coverage

4. Compare and contrast insurance limits when determining the amount of coverage for comprehensive and collision auto insurance.

5. Explain the purpose and importance of uninsured and underinsured motorist insurance, including the legal minimum liability coverage required in Alabama.

Unpacked Learning Objectives

Students know:
- The sections of the declaration page on personal auto policies.
- Information on how auto insurance works and the importance of obtaining and maintaining auto insurance.
- Factors that affect insurability and premiums.
- The differences between eligibility and coverage.
- The physical damage components of comprehensive and collision insurance.
- Insurance limits when determining the amount of coverage for comprehensive and collision auto insurance.
- The purpose and importance of uninsured and underinsured motorist insurance, including the legal minimum liability coverage required in Alabama.

Students are able to:
- Identify the sections of the declaration page on personal auto policies.
- Research information on how auto insurance works and the importance of obtaining and maintaining auto insurance.
- Report information on how auto insurance works and the importance of obtaining and maintaining auto insurance.
- List factors involved to determine the insurance premium.
- Explain the difference between eligibility and coverage.
Students understand that:

- Insurance policy is a legal contract.
- Insurance covers unexpected losses.
- Everyone is insurable, and there is not a standard insurance premium.
- Eligibility conditions that must be met in order to be considered for insurance products.
- Coverage risk and liability
- Comprehensive and collision coverage are the two types of car insurance coverage that is needed for physical damage to your vehicle.
- Having an adequate insurance policy can cover accident-related costs while protecting your family and assets.
- The State of Alabama requires motorists to have a certain amount of liability coverage.
- Uninsured motorist insurance protects you if you're in an accident with an at-fault driver who doesn't carry liability insurance.
- Underinsured motorist coverage steps in when you're in an accident with an at-fault driver whose liability limits are too low to cover the medical expenses of any injured people.

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<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>Exemplar High Quality Unit Task</th>
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<tr>
<td>What is auto insurance?</td>
<td>Create a storyboard to depict automobile coverage scenarios</td>
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<tr>
<td>What are the main types of auto insurance policies?</td>
<td>Create an automobile insurance commercial</td>
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<td>What are Alabama’s state requirements?</td>
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<tr>
<td>What factors determine auto insurance premiums?</td>
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<tr>
<td>How do you determine the right amount of insurance coverage for your automobile?</td>
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<td>What steps should one take immediately after an auto accident, and how do you file a claim?</td>
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# Map of Student Learning by Learning Objective

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<tbody>
<tr>
<td>Students will analyze the sections of the declaration page on personal auto policies.</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.</td>
<td>Graphic Organizers to summarize sections. <a href="https://www.edpuzzle.com">EdPuzzle videos, articles, and resources</a>. Web Diagram to explain, depict, interpret, and/or generalize information. <a href="https://www.canva.com">https://www.canva.com/</a></td>
<td>ELA: Writing/Speaking: Using a podcast app such as <a href="https://voicethread.com">VoiceThread</a>, explain the sections of the declaration page on personal auto policies.</td>
<td><a href="#">Equipment List by CTE Cluster</a> <a href="#">Link to Helpful Tech Tools</a></td>
</tr>
<tr>
<td>Students will collect information on how auto insurance works and the importance of obtaining and maintaining auto insurance. Students will present information on how auto insurance works and the importance of obtaining and maintaining auto insurance.</td>
<td>Give a presentation. Create a poster or illustrative document. Create a brochure. Create a storyboard or infographic. Create a video or audio. Create a written essay or paragraph. Peer Skits <a href="https://www.moneyinstructor.com/wsp/carliability.asp">https://www.moneyinstructor.com/wsp/carliability.asp</a></td>
<td>ELA: Students may submit their information on how auto insurance works and the importance of obtaining and maintaining auto insurance using <a href="https://padlet.com">Padlet</a> to guide class discussions. ELA: Writing: Students will write an argument essay using the <a href="#">AEC</a> format for writing arguments. Essays.</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">Pear Deck</a> <a href="#">googleslides</a> Education Puzzles &amp; Games</td>
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<tr>
<td>Students will identify factors that affect insurability and premiums.</td>
<td>Create a Table or Graph/Chart (Pie, Column, Line, Bar) Create a poster or illustrative document Create a brochure</td>
<td>will argue the importance of obtaining and maintaining auto insurance. SCI: Research how automobile insurance is dependent on technology to determine premium cost.</td>
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<tr>
<td>Students will differentiate between eligibility and coverage.</td>
<td>Create a Table or Graph/Chart (Pie, Column, Line, Bar)</td>
<td>ELA: Students create a one-pager assignment illustrating the factors that affect insurability and premiums. Infographics can also be created digitally using Canva. MATH: Calculate insurance premiums with different factors. SCI: Create a chart that identifies technology and design factors that reduce or increase premium costs.</td>
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<tr>
<td>Students will list the physical damage components of comprehensive and collision insurance.</td>
<td>Create a Table or Graph/Chart (Pie, Column, Line, Bar) Create a poster or illustrative document</td>
<td>ELA: Writing, Presenting: Students will use Animaker to create a video presenting the physical components of</td>
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<td>Activity</td>
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<tr>
<td>Students will examine insurance limits when determining the amount of coverage for comprehensive and collision auto insurance.</td>
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<tr>
<td>Students will discuss the purpose and importance of uninsured and underinsured motorist insurance, including the legal minimum liability coverage required in Alabama.</td>
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**Create a brochure**

<table>
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<tr>
<th>Task</th>
<th>Description</th>
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<tbody>
<tr>
<td>Create a Venn Diagram to compare and contrast information.</td>
<td>Create a Venn Diagram to compare and contrast information. <a href="https://www.canva.com/">https://www.canva.com/</a></td>
</tr>
<tr>
<td>Utilize a game or puzzle to identify differences or characteristics EdPuzzle videos, articles, and resources</td>
<td>Utilize a game or puzzle to identify differences or characteristics EdPuzzle videos, articles, and resources</td>
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</tbody>
</table>

**MATH: Project**

- Compare the monetary differences between comprehensive and collision auto insurance with given scenarios to learn about insurance limits.

**ELA: Using**

- Make a Public Service Announcement PSA Template, students can make a public service announcement discussing the importance of being fully or minimally insured as a motorist.

**Think-Pair-Share, Pass-Pass Synthesize** to think about, discuss, and share ideas about the importance of adequate auto insurance coverage.

- [https://www.readingrockets.org/strategies/think-pair-share](https://www.readingrockets.org/strategies/think-pair-share)
Key Vocabulary

declaration page, personal auto policies, auto insurance, insurability, premiums, age, gender, driving record, make of vehicle, model of vehicle, credit score, garage location, annual mileage, eligibility, coverage, physical damage, comprehensive insurance, collision, insurance, hail coverage, vandalism coverage, glass coverage, insurance limits, comprehensive auto insurance, collision auto insurance, uninsured motorist insurance, underinsured motorist insurance, legal minimum liability coverage

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: Medical Payment Coverage – Auto

Content Standards
6. Research and share information on personal automobile policy liability coverage related to bodily injury and medical payments.

Unpacked Learning Objectives

Students know:
● Information on personal automobile policy liability coverage related to bodily injury and medical payments.

Students are able to:
● Analyze information on personal automobile policy liability coverage related to bodily injury and medical payments.
   Report information on personal automobile policy liability coverage related to bodily injury and medical payments.

Students understand:
● Bodily injury liability can cover medical bills, funeral expenses, lost wages, legal fees, and other related fees that may result from an automobile accident.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What does my policy cover?</th>
<th>What is liability insurance?</th>
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<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Create a model to show the various coverages in a visual display.</td>
<td>Interpret the model with a written summarization.</td>
</tr>
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### Map of Student Learning by Learning Objective

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<tr>
<td>Students will investigate information on personal automobile policy liability coverage related to bodily injury and medical payments.</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>Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information about the auto insurance policies and coverage  Misinformation Activity: Read false information from policies, and call on various students to restate the information correctly. Utilize a game or puzzle to identify differences or characteristics</td>
<td>ELA: Research: Using the Alabama Virtual Library and EBSCOhost database, students will find one peer-reviewed journal on personal automobile policy liability coverage related to bodily injury and medical payments. Students will read and annotate the sources and write a summary of the article. SCI: Explain how Newton's Law applies to automotive crashes.</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>
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[Chain of Thought]
| Students will present information on personal automobile policy liability coverage related to bodily injury and medical payments. | Give a presentation Create a poster or illustrative document Create a brochure Create a storyboard or infographic Create a video or audio Create a written essay or paragraph Peer Skits | MATH: Read and analyze tables about personal automobile policy liability coverage related to bodily injury and medical payments. Calculate the covered expenses given different scenarios based on the information. | Education Puzzles & Games 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 [https://lindsayannlearning.com/student-led-discussion-strategies/](https://lindsayannlearning.com/student-led-discussion-strategies/) |
Key Vocabulary

- personal automobile policy liability coverage
- bodily injury
- medical payments
- peer reviewed journal

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: Personal Residential Coverage

Content Standards

7. Identify common sections of homeowners and dwelling structure policies.
   7a. Interpret the declaration page of a personal residential insurance policy.
   7b. Summarize the coverages and limitations of dwelling policies purchased for investment property.
   7c. Define and explain insurance industry terminology.
       *Examples: coverage, actual cash value, liability, market value, premium*

8. Explain the eligibility requirements for a homeowner’s policy.

9. Evaluate the property and liability components of a homeowner’s policy and optional coverages and endorsements that may be included.
   9a. Explain the liability components of coverage for additional living expenses, personal liability, and medical expenses.
   9b. Describe the coverage provided by optional endorsements that may be added to a homeowner’s policy.
       *Examples: inflation guard, valuable items coverage, personal property replacement cost*

10. List the common perils against which homeowners are insured.
    *Examples: lightning, explosion, water damage, theft, windstorms, hail, fire*
   10a. List perils not covered by a standard homeowner’s policy, including mold, flood, terrorism, and earthquake.
   10b. Investigate how property owners may qualify for flood insurance through the National Flood Insurance Program managed by FEMA.

11. Summarize coverage options for insurance on recreational vehicles.

12. Explain watercraft insurance coverage for different types of loss, including medical payments, physical damage, and liability.

13. Describe options for extra coverage for personal residential property including personal umbrella, excess liability, and hybrid policies.

14. Research and share information on the options in a renter’s insurance policy.
    *Examples: personal property, personal liability, additional living expenses*
Unpacked Learning Objectives

Students know:
- Common sections of homeowners and dwelling structure policies.
- The declaration page of a personal residential insurance policy.
- The coverages and limitations of dwelling policies purchased for investment property.
- Insurance industry terminology.
- The eligibility requirements for a homeowner’s policy.
- The property and liability components of a homeowner’s policy and optional coverages and endorsements that may be included.
- The liability components of coverage for additional living expenses, personal liability, and medical expenses.
- The coverage provided by optional endorsements that may be added to a homeowner’s policy.
- The common perils against which homeowners are insured.
- The perils not covered by a standard homeowner’s policy, including mold, flood, terrorism, and earthquake.
- How property owners may qualify for flood insurance through the National Flood Insurance Program managed by FEMA.
- The coverage options for insurance on recreational vehicles.
- Watercraft insurance coverage for different types of loss, including medical payments, physical damage, and liability.
- Options for extra coverage for personal residential property including personal umbrella, excess liability, and hybrid policies.
- Information on the options in a renter’s insurance policy.

Students are able to:
- Recognize the common sections of homeowners and dwelling structure policies.
- Recall the declaration page of a personal residential insurance policy.
- Identify the coverages and limitations of dwelling policies purchased for investment property.
- Research insurance industry terminology.
- Explain insurance industry terminology.
- Identify the eligibility requirements for a homeowner’s policy.
- Examine the property and liability components of a homeowner’s policy and optional coverages and endorsements that may be included.
- Describe the liability components of coverage for additional living expenses, personal liability, and medical expenses.
- Recognize the coverage provided by optional endorsements that may be added to a homeowner’s policy.
- Outline the common perils against which homeowners are insured.
- Outline the perils not covered by a standard homeowner’s policy, including mold, flood, terrorism, and earthquake.
- Gather information on how property owners may qualify for flood insurance through the National Flood Insurance Program managed by FEMA.
- Describe coverage options for insurance on recreational vehicles.
- Identify watercraft insurance coverage for different types of loss, including medical payments, physical damage, and liability.
- Identify options for extra coverage for personal residential property including personal umbrella, excess liability, and hybrid policies.
- Collect information on the options in a renter’s insurance policy.
- Report information on the options in a renter’s insurance policy.
Students understand:
- Homeowners insurance offers protection for damage or loss caused by events such as storms, fires and theft.
- An insurance declaration page provides the key information about your insurance policy.
- Dwelling coverage helps cover the cost of repairing or rebuilding your home if it's damaged by certain hazards.
- Finding affordable insurance can be difficult, especially if there are insurance terms you don't understand.
- Simply owning a house isn't enough to make you eligible for homeowners’ insurance.
- You must go through an application process to see if you qualify.
- Homeowners insurance offers protection for damage or loss caused by events such as storms, fires and theft.
- The personal liability coverage within your homeowners policy provides coverage to pay for claims of bodily injury and property damage sustained by others for which you or covered residents of your household are legally responsible.
- Insurance endorsements allow your insurer to change a standard homeowners or renters policy.
- These endorsements are mainly used for additions, subtractions, and other updates to your coverage.
- Protecting yourself against financial loss from particular perils is one of the main reasons to buy insurance for your home, in addition to liability protection.
- Flood insurance can protect the contents in a building, and protect your most important financial assets.
- If you have a recreational vehicle, you should secure RV insurance to protect it from theft, vandalism, fire, or other damages.
- If you have a watercraft, you should secure watercraft insurance to protect it from theft, vandalism, fire, or other damages.
- Umbrella liability coverage protects against the potential financial fallout of certain types of unforeseen events that lead to property damage or injury, for which the policyholder is held responsible.
- A renters policy covers your belongings if they're stolen or destroyed. It also pays out if you cause harm to other people or their property.

| Unit Driving/Essential Question | What is homeowners insurance?  
| What is renters insurance?  
| What is a declaration page?  
| Why is it valuable to have insurance for your dwelling, regardless of whether you own or rent a home? |

| Exemplar High Quality Unit Task | Create a Facts, Inferences & Conclusion Diagram or Presentation |
## Map of Student Learning by Learning Objective

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<tbody>
<tr>
<td>Students will acknowledge the common sections of homeowners and dwelling structure policies.</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</td>
<td>MATH: Read the breakdown of the common sections of homeowners and dwelling structure policies. Analyze monetary compensation with given scenarios.</td>
<td>Computer/Chromebook / Laptop</td>
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<tr>
<td>Students will explain the declaration page of a personal residential insurance policy.</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>Web Diagram to explain, depict, interpret, and/or generalize information</td>
<td>ELA: Students can use the Think-Pair-Share strategy to explain the declaration page of a personal residential insurance policy.</td>
<td>Active/Interactive Board</td>
</tr>
<tr>
<td>Students will Discuss the coverages and limitations of dwelling policies purchased for investment property.</td>
<td>Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information about the homeowners and dwelling policies and coverage Misinformation Activity: Read false information from policies, and call on</td>
<td>Web Diagram to explain, depict, interpret, and/or generalize information</td>
<td>ELA: Writing/Speaking: Using a podcast app such as VoiceThread, discuss the coverages and limitations of dwelling policies purchased for investment property. MATH: Project: Given different scenarios, students will work in groups to calculate the</td>
<td>Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR)</td>
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<td>Internet/WiFi Output Devices (Speaker, Headphones, Printer)</td>
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<td>Projection/Presentation Device</td>
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<td>Textbooks/Interactive Textbooks</td>
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<td>Teacher made materials</td>
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<td>Rubric</td>
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<tr>
<td>Students will identify insurance industry terminology.</td>
<td>Various students to restate the information correctly.</td>
<td>coverages of the given dwelling policies purchased for an investment property and discuss its limitations.</td>
<td>Pear Deck <a href="https://www.peardeck.com/googleslides">https://www.peardeck.com/googleslides</a></td>
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<tr>
<td>Students will interpret insurance industry terminology.</td>
<td>Utilize a game or puzzle to identify differences or characteristics and interpret terms</td>
<td>SCI: Utilize the scientific method to determine the amount of coverage needed.</td>
<td>Education Puzzles &amp; Games <a href="https://edpuzzle.com">EdPuzzle videos, articles, and resources</a></td>
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</tr>
<tr>
<td>Students will describe the eligibility requirements for a homeowner’s policy.</td>
<td>Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information about the homeowners policies</td>
<td>ELA: Writing: Use Students can make a cartoon using Animaker to describe the eligibility requirements for a homeowner’s policy.</td>
<td>EverFi additional teaching resources and activities <a href="https://everfi.com/">https://everfi.com/</a></td>
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**Communication Strategies**

- **Graphic Organizers**
  
  
  - [https://thecitizensbank.com/assets/files/9c1sTzoJ](https://thecitizensbank.com/assets/files/9c1sTzoJ)

- **Vocabulary Quadrants**
  
  - [https://www.mbaresearch.org/](https://www.mbaresearch.org/)

- **Creating 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**
  
| Students will analyze the property and liability components of a homeowner's policy and optional coverages and endorsements that may be included. | Create a poster or illustrative document  
Create a brochure | different scenarios based on the given information.  
MATH: Create a table or a graph to study the property and liability components of a homeowner's policy and optional coverages and endorsements. Calculate monetary differences with a given scenario with and without optional coverages and endorsements.  
SCI: Utilize the scientific method to determine the amount of coverage needed. |
|---|---|---|
| Students will identify the liability components of coverage for additional living expenses, personal liability, and medical expenses. | Create a Table or Graph/Chart (Pie, Column, Line, Bar)  
Create a poster or illustrative document  
Create a brochure | MATH: Calculate the cost of additional living expenses that may be covered under the insurance.  
SCI: Utilize the scientific method to determine the amount of coverage needed. |
| Students will discuss the coverage provided by optional endorsements that may be added to a homeowner's policy. | Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information about the homeowners policies and coverage | ELA: Students can write a one-act play of a situation where an insurance agent is discussing optional endorsements that a homeowner can add to his policy. Students can peer edit their classmates' scripts and write an evaluation of their performances. |
| Students will identify the common perils against which homeowners are insured. | Graphic Organizers to summarize sections | ELA: Students may submit their group discussion points on the perils not covered by a standard homeowner’s policy using Padlet to guide class discussions. |
| Students will identify perils not covered by a standard homeowner’s policy, including mold, flood, terrorism, and earthquake. | Graphic Organizers to summarize sections | SCI: Utilize soil surveys to determine appropriate property usage. |
| Students will research how property owners may qualify for flood insurance through the National Flood Insurance Program managed by FEMA. | Give a presentation | SCI: Utilize topography maps to determine floodplain areas locally. |
| Students will outline coverage options for insurance on recreational vehicles. | Graphic Organizers to summarize sections | ELA: Students can create a mind map using Coggle to outline coverage options for insurance on recreational vehicles. |
| | Create a Venn Diagram to compare and contrast information. | |
| Students will discuss watercraft insurance coverage for different types of loss, including medical payments, physical damage, and liability. | Create a table or chart | Create a brochure or Infographic | ELA: Writing: Using either the point-by-point or subject-by-subject compare/contrast format, write an essay detailing the different types of loss, including medical payments, physical damage, and liability in watercraft insurance coverage. Use this as a guide for the two methods of compare/contrast: NROC Developmental English Foundations (ELA) |
| Students will discuss options for extra coverage for personal residential property including personal umbrella, excess liability, and hybrid policies. | Create a Venn Diagram to compare and contrast information. | Create a table or chart | MATH: Create tables and charts to analyze watercraft insurance coverage for different types of loss. Calculate monetary compensations including medical payments, physical damage, and liability based on the tables and charts with given scenarios. |
| ELA: Using Visme, create a brochure detailing the options for extra coverage for personal residential property. Students should peer edit the brochures prior to “publication” for correct | Create a brochure or Infographic |
| Students will examine information on the options in a renter’s insurance policy. | Create a brochure or Infographic | Give a presentation Create a poster or illustrative document Create a brochure Create a storyboard or infographic Create a video or audio Create a written essay or paragraph Peer Skits | content, grammar, punctuation, and spelling. ELA: Writing: Students will write expository paragraphs (based on the model) presenting their knowledge on the following: information on the options in a renter’s insurance policy. ELA: Create a TikTok or TikTok-style video on information on the options in a renter’s insurance policy. MATH: Create a Venn Diagram to compare renter’s insurance policy and homeowner’s insurance policy. Given different scenarios, the students will discuss the eligible coverage based on the insurance policy. |
Key Vocabulary

homeowners struction policies, dwelling structure policies, declaration page, residential insurance policy, dwelling policies, investment property, insurance industrial terminology, coverage, actual cash value, market value, premium, homeowner’s policy, eligibility requirements, homeowner’s policy, optional coverages, insurance endorsements, property components, liability components, liability components, coverage, living expenses, personal liability, medical expenses, endorsements, homeowners’ policy, inflation guard, valuable items coverage, personal property replacement cost, perils, homeowners, lightning, explosion, water damage, theft, windstorms, hail, fire, homeowner’s policy, peril, mold, flood, terrorism, earthquake, property owners, flood insurance, national flood insurance program, FEMA, recreational vehicles, watercraft insurance, types of loss, medical payments, physical damage, liability, personal residential property, personal umbrella, excess liability, hybrid policies, renter’s insurance policy, personal property, personal liability, additional living expenses

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: Insurance Certification

Content Standards
15. Explain the certification and/or state insurance license requirements for individuals who wish to sell property and casualty insurance products and services.

16. Discuss the role of the state insurance commissioner in regulating the sale of insurance products.

Unpacked Learning Objectives

Students know:
- The certification and/or state insurance license requirements for individuals who wish to sell property and casualty insurance products and services.
- The role of the state insurance commissioner in regulating the sale of insurance products.

Students are able to:
- Identify the certification and/or state insurance license requirements for individuals who wish to sell property and casualty insurance products and services.
- Describe the role of the state insurance commissioner in regulating the sale of insurance products.

Students understand that:
- Qualifications are necessary in order to become an insurance agent.
- The fundamental reason for government regulation of insurance is to protect American consumers.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What is an insurance agent? What are the certification requirements for an insurance agent?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Create a brochure that explains insurance certification requirements for an agent</td>
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## Map of Student Learning by Learning Objective

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<tbody>
<tr>
<td>Students will discuss the certification and/or state insurance license requirements for individuals who wish to sell property and casualty insurance products and services.</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>Create a Table or Graph/Chart (Pie, Column, Line, Bar) Create a poster or illustrative document Create a brochure</td>
<td>ELA: Research and annotation and documentation, students will use the <a href="https://www.alabama.gov/virtuallibrary">Alabama Virtual Library</a> to research a peer-reviewed journal that details the certification and/or state insurance license requirements for individuals who wish to sell property and casualty insurance products and services. After reading the journal, students will complete an <a href="https://www.example.com/annotated-bibliography">annotated bibliography worksheet</a> detailing the important components of the article and what is needed in the research process.</td>
<td><a href="https://www.example.com/equipment-list">Equipment List by CTE Cluster</a> <a href="https://www.example.com/helpful-tech-tools">Link to Helpful Tech Tools</a></td>
</tr>
</tbody>
</table>

### Learning Activity Checklist
- [Link to Differentiation Examples](https://www.example.com/differentiation-examples)

### 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

[Portrait](https://www.example.com/peardeck)
- [https://www.peardeck.com/googleslides](https://www.peardeck.com/googleslides)
| Students will explain the role of the state insurance commissioner in regulating the sale of insurance products. | Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information about state insurance commissioners  
Peer Skits  
https://www.readingrockets.org/strategies/think-pair-share  
https://lindsayannlearning.com/student-led-discussion-strategies/ | ELA: Using Alabama Virtual Library and EBSCO database, students will research the role of the state insurance commissioner in regulating the sale of insurance products. After researching, they will write an essay synthesizing information from at least three different sources, including one peer-reviewed journal. Peers can edit their classmates’ papers before submission. | Education Puzzles & Games  
EdPuzzle videos, articles, and resources  
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/ |
Key Vocabulary

insurance license, property insurance, casualty insurance, insurance products, insurance services, state insurance commissioner, sale of insurance products, peer-reviewed journal

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

Guest speakers
Field trips
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User Microsoft Office Specialist (MOS)
Unit 6 Title: Ethics

Content Standards
17. Discuss the implications of unethical insurance practices in property and casualty insurance.

Unpacked Learning Objectives

Students know:
● The implications of unethical insurance practices in property and casualty insurance.

Students are able to:
● Describe the implications of unethical insurance practices in property and casualty insurance.

Students understand:
● Unethical insurance practices can result in the delay of payment or the denial of a policyholder's claim.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>How can unethical insurance practices affect an insurance claim?</th>
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<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Create an oral report/presentation or debate about unethical insurance practices.</td>
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</table>
Students will explain the implications of unethical insurance practices in property and casualty insurance.

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<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>Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information about the homeowners and dwelling policies and coverage</td>
<td>ELA: Speaking and Presentation: Students will create a multimedia presentation using Google Slides and use it to guide their discussion of unethical insurance practices in property and casualty insurance.</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>Equipment List by CTE Cluster Link to Helpful Tech Tools</td>
</tr>
<tr>
<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>Misinformation Activity: Read false information from policies, and call on various students to restate the information correctly Debates &amp; Peer Skits Case Scenarios</td>
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<td>Tool/Resource</td>
<td>Description</td>
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<td>EdPuzzle videos, articles, and resources</td>
<td>EdPuzzle provides educational videos, articles, and resources for teachers.</td>
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<tr>
<td>EverFi additional teaching resources and activities</td>
<td>EverFi offers additional teaching resources and activities for educators.</td>
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<tr>
<td>MBA Research for Curriculum guides, lessons plan, and modules</td>
<td>MBA Research provides curriculum guides, lesson plans, and modules.</td>
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<tr>
<td>Canva to create digital graphs, flyers, posters, presentations</td>
<td>Canva is a tool for creating digital graphics, flyers, posters, and presentations.</td>
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<tr>
<td>Think, Pair, Share</td>
<td>Think, Pair, Share is a teaching strategy that promotes active learning.</td>
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<tr>
<td>Discussion Strategies</td>
<td>Discussion Strategies provide guidance for facilitating student-led discussions.</td>
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</table>
Key Vocabulary

unethical insurance practices, property insurance, casualty insurance

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