COURSE TITLE: Risk Management and Commercial Insurance

Course Description:
Risk Management and Commercial Insurance is designed to help students develop knowledge and skills related to commercial insurance, including property, liability, risk management, and workers' compensation. Students examine characteristics of commercial insurance policies, learn how to file a claim, and develop the skills needed to create a commercial insurance plan. Students evaluate business needs to determine the appropriate insurance coverage for a customer, identify possible risks for a commercial business, and proactively protect it from those risks.

Potential Certifications/Credentials:
## Course Scope and Sequence

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<th>Estimated Hours</th>
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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: Property Insurance

Content Standards

1. Explain the purpose of commercial property insurance.
   1a. Assess insurance products and recommend a purchase based on product features in relation to cost.

2. List the advantages and disadvantages of purchasing property insurance to protect company assets from loss due to fire, lightning, windstorm, hail, riot, and civil commotion.

3. Demonstrate ways an insurance agent helps a business protect its financial well-being.
   3a. Assess the safety of business premises.
   3b. Determine suitable liability limits for a particular business.
   3c. Determine the need for business interruption coverage.

4. Describe the factors used in rating the value of business property, including building construction and usage, size, and location of property.

Unpacked Learning Objectives

Students know:
- The purpose of commercial property insurance.
- Insurance products based on product features in relation to cost.
- A purchase based on product features in relation to cost.
- The advantages of purchasing property insurance to protect company assets from loss due to fire, lightning, windstorm, hail, riot, and civil commotion.
- The disadvantages of purchasing property insurance to protect company assets from loss due to fire, lightning, windstorm, hail, riot, and civil commotion.
- Ways an insurance agent helps a business protect its financial well-being.
- The safety of business premises.
- Suitable liability limits for a particular business.
- The need for business interruption coverage.
- The factors used in rating the value of business property including building construction and usage, size, and location of property.
Students are able to:

- Describe the purpose of commercial property insurance.
- Categorize insurance products based on product features in relation to cost.
- Choose a purchase based on product features in relation to cost.
- Outline the advantages of purchasing property insurance to protect company assets from loss due to fire, lightning, windstorm, hail, riot and civil commotion.
- List the disadvantages of purchasing property insurance to protect company assets from loss due to fire, lightning, windstorm, hail, riot and civil commotion.
- Create ways an insurance agent helps a business protect its financial well-being.
- Identify the safety of business premises.
- Identify suitable liability limits for a particular business.
- Examine the need for business interruption coverage.
- Name the factors used in rating the value of business property including building construction and usage, size, and location of property.

Students understand that:

- Commercial property insurance helps protect a company's physical assets from disasters such as fire and burglary.
- When companies purchase insurance, researching the types of insurance necessary for the business will save money in the long run and prevent.
- Companies from purchasing insurance that isn't needed.
- When purchasing property for a company, weighing the benefit of purchasing vs renting in terms of saving money on insurance are key factors.
- Insurance agents protect businesses by providing only the insurance products the company needs, saving them money in the long-run.
- There are rules that govern the safety of buildings owned by a company, such as OSHA.
- Insurance companies help monitor the premises of businesses to ensure safety and prevent any disaster.
- Businesses have liability insurance and limits set to protect the businesses assets.
- In the event the business operations are halted, business interruption coverage helps cover lost income and any other unexpected expenses that may incur.
- The factors that affect the rate of insurance and coverage of a business property.

| Unit Driving/Essential Question | What is the purpose of commercial property insurance?  
What insurance products are based on product features in relation to cost?  
What are the factors that affect the rate of insurance and coverage of a business property? |
| Exemplar High Quality Unit Task | Create a presentation describing the purpose of insurance and the types of insurance coverages that will protect the business from damages caused by certain risks. |
## Map of Student Learning by Learning Objective

|----------------------------------|-------------------------------------------------------|-----------------------------|-------------------------------------------------------------------------------------------------|---------------------------------|
| Students discuss the purpose of commercial property insurance. | Formative: Exit slips with vocabulary and their terms on flash/note cards  
Google Forms quizzes  
Summative: Unit tests, vocabulary tests, and presentations | Create a table or diagram to explain the basic concept of each type of risk (should include: concept, definition, impact, and example)  
Create a Venn Diagram to compare and contrast information.  
Utilize a game or puzzle to identify differences or characteristics | SS: Government regulation of property insurance  
ELA: Create a table explaining the basic concept of each type of risk (minimum of three sentences for each concept) | 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 flyers, posters, presentations  
https://www.canva.com/  
High School Business Courses  
https://businessu.org/ |
| Students evaluate insurance products and plan a purchase based on product features in relation to cost. | Formative: Visual display & Presentations, written Essays/Reports  
Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. | Guest speakers for specific information to be covered for the current section  
Games or puzzles to help with vocabulary for the unit  
Diagrams, charts, graphic organizer | SS: Government regulation of property insurance, effect of insurance on business profit  
ELA: Utilize Quizlet and create an online flashcard system (can be used for review and online games) | EverFi additional teaching resources and activities  
https://everfi.com/  
MBA Research for Curriculum guides, lessons plan, and modules  
https://www.mbaresearch.org/ |
| Students describe the advantages and disadvantages of purchasing property insurance to protect company assets from loss due to fire, lightning, windstorm, hail, riot and civil commotion. | Formative: Exit slips on vocabulary for this section, diagrams showing advantages and disadvantages  
Summative: Test, quizzes, presentation of actual disasters that have happened and differences of those protected and unprotected in the end after repairs | Article reviews  
Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share ideas about diversity. | SS: Effect of insurance on business profit  
ELA: Create a chart and illustrate the advantages and disadvantages (make sure to have color and dialogue if needed)  
MATH: Estimate the extra cost for each additional feature in commercial property insurance, such as loss due to fire, lightning, windstorm, and etc. | 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 flyers, posters, presentations [https://www.canva.com/](https://www.canva.com/) [High School Business Courses](https://businessu.org/) |
|---|---|---|---|---|
| Students generate ways an insurance agent helps a business protect its financial well-being. | Formative: Quizzes, observations of student progress—classwork rubric  
Summative: Essay, summary, unit test | Create a poster, illustrative document, brochure, storyboard or infographic.  
Classroom discussions on ways an agent can help a business protect its financial well-being. | SS: Effect of insurance on business profit  
ELA: Create a short skit illustrating the ways an insurance agent can help a business | 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/) |
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<tr>
<td>Summative: Safety identification tests, OSHA tests</td>
<td>Identify safety issues on puzzles and pictures</td>
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<td>ELA: Create a comic strip showing a violation of OSHA</td>
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<tr>
<td>Summative: Unit exam with all learned skills and concepts. Visual display &amp; presentations</td>
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<td>ELA: Assign each student a suitable liability and give them a period of time to research and be prepared to present their findings in an oral presentation</td>
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<td>MATH: Create tables and charts to identify liability limits for different</td>
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<td>Students list the factors used in rating the value of business property including building construction and usage, size, and location of property.</td>
<td>written essays/reports</td>
<td>businesses. Given different scenarios, students can describe suitable liability limits for the business.</td>
<td>High School Business Courses <a href="https://businessu.org/">https://businessu.org/</a></td>
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<tr>
<td>Formative: Quizzes, observations of student progress- classwork rubric, 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</td>
<td>Create a table or diagram to explain factors used in the rating value process (should include: concept, definition, impact, and example) Create a Venn Diagram to compare and contrast information. Utilize a game or puzzle to identify differences or characteristics</td>
<td>SS: Compare the financial benefits to having interruption coverage to not having it, relevance during COVID19 pandemic ELA: Create a short brochure focusing on coverage. Be sure to be able to fully explain the information. MATH: Calculate business interruption cost in various scenarios. Evaluate the need for the coverage based on the potential loss in relation to costs.</td>
<td>EverFi additional teaching resources and activities <a href="https://everfi.com/">https://everfi.com/</a> MBA Research for Curriculum guides, lessons plan, and modules <a href="https://www.mbaresearch.org/">https://www.mbaresearch.org/</a> Canva to create digital flyers, posters, presentations <a href="https://www.canva.com/">https://www.canva.com/</a></td>
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<tr>
<td>Students evaluate the need for business interruption coverage.</td>
<td>Formative: Quizzes, observations of student progress- classwork rubric, 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</td>
<td>Create a poster, illustrative document, brochure, storyboard or infographic. Classroom discussions on ways an agent can help a business understand the need for business interruption coverage..</td>
<td>EverFi additional teaching resources and activities <a href="https://everfi.com/">https://everfi.com/</a> MBA Research for Curriculum guides, lessons plan, and modules <a href="https://www.mbaresearch.org/">https://www.mbaresearch.org/</a> Canva to create digital flyers, posters, presentations <a href="https://www.canva.com/">https://www.canva.com/</a></td>
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<td>written essays/reports</td>
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<td>High School Business Courses</td>
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</tbody>
</table>
Key Vocabulary

commercial property insurance, insurance products, purchase, cost, product, property insurance, company assets, fire, lightning, windstorm, hail, riot, civil commotion, insurance agent, financial well-being, safety, business premises, suitable liability limits, business, business interruption, coverage, rating, business property, building construction, usage, size, location of property, zoning, police protection, fire protection, seasonal use of property

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

Active Experimentation – testing new ideas; improving skills in a new experience.
Concrete Experience – engaging directly in an accurate situation.
Reflective Observation – noticing what happened and relating to past experiences and conceptual understanding.
Abstract Conceptualization – gathering perceptions into abstract concepts.
Simulated Workplace, Job Shadowing, Internship, Employability Skill Training, Virtual Field Trip

CTSO Connection:

FBLA - TeachFBLA Lessons
DECA - TeachDECA Lessons
BPA - TeachBPA 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: General Liability Insurance

Content Standards

5. Summarize the different types of commercial liability exposure.

6. Explain the coverages of commercial liability insurance, including Coverage A (bodily injury and property damage), Coverage B (advertising and personal injury), and Coverage C (medical payments of others).

7. Summarize the factors used in rating the general liability of the business.

Unpacked Learning Objectives

Students know:
- The different types of commercial liability exposure.
- The coverage of commercial liability insurance, including Coverage A (bodily injury and property damage), Coverage B (advertising and personal injury), and Coverage C (medical payments of others).
- The factors used in rating the general liability of the business.

Students are able to:
- Outline the different types of commercial liability exposure.
- Describe the coverage of commercial liability insurance, including Coverage A (bodily injury and property damage), Coverage B (advertising and personal injury), and Coverage C (medical payments of others).
- Explain in their own words the factors used in rating the general liability of the business.

Students understand that:
- The different types of commercial liability exposure protects the business against any specific liability.
- In business, liabilities arise during operation. Having insurance helps protect the business from personal injuries that may occur.
- Different factors can affect the rate of insurance.
<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What are the different types of commercial liability exposure? What are the factors used in rating the general liability of the business?</th>
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</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Create a presentation exploring the coverage of commercial liability insurance, including Coverage A (bodily injury and property damage), Coverage B (advertising and personal injury), and Coverage C (medical payments of others).</td>
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</table>

**Map of Student Learning by Learning Objective**

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<tbody>
<tr>
<td>Students identify the different types of commercial liability exposure.</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>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</td>
<td>SS: Legal ramifications of commercial liability insurance ELA: Create an illustration of the different types of liability exposure.</td>
<td>EverFi additional teaching resources and activities <a href="https://everfi.com/">https://everfi.com/</a> MBA Research for Curriculum guides, lessons plan, and modules <a href="https://www.mbaressearch.org/">https://www.mbaressearch.org/</a> Canva to create digital flyers, posters, presentations <a href="https://www.canva.com/">https://www.canva.com/</a> High School Business Courses <a href="https://businessu.org/">https://businessu.org/</a></td>
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<tr>
<td>Students summarize in their own words the coverage of commercial liability insurance, including Coverage A (bodily injury and property damage), Coverage B (advertising and personal injury), and Coverage C (medical payments of others).</td>
<td>Visual display &amp; presentations written essays/reports</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>Guest speaker, diagrams, charts, essays Give a presentation, Create a poster or illustrative document, Create a brochure, Create a storyboard or infographic</td>
<td>SS: Legal ramifications of commercial liability insurance</td>
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<tr>
<td>Students list the factors used in rating the general liability of the business.</td>
<td>Visual display &amp; presentations Written Essays/Reports</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>Give a presentation, Create a poster or illustrative document, Create a brochure, Create a storyboard or infographic</td>
<td>SS: Legal ramifications of commercial liability insurance</td>
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<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>High School Business Courses</td>
<td><a href="https://businessu.org/">https://businessu.org/</a></td>
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</table>
Key Vocabulary

commercial liability exposure, premises, operations, products, maintenance, professional malpractice, coverage, commercial liability insurance, bodily injury, property damage, advertising, personal injury, medical payments, general liability, business, rating, classification of business, volume of business, size of business, history of business

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

- Active Experimentation – testing new ideas; improving skills in a new experience.
- Concrete Experience – engaging directly in an accurate situation.
- Reflective Observation – noticing what happened and relating to past experiences and conceptual understanding.
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IC3 Global Standard 4 (or higher)
Intuit® Quickbooks Certified
National Academy of Finance (NAF)
User Microsoft Office Specialist (MOS)
Unit 4 Title: Regulation of Insurance Companies

Content Standards

8. Research regulatory requirements for insurance companies in Alabama and explain consequences of failing to meet those requirements.
   8a. Explain the role of the Alabama Department of Insurance in protecting the stability of the insurance industry.
   8b. Summarize the main provisions of laws that regulate the insurance industry in Alabama.

Unpacked Learning Objectives

Students know:
- Regulatory requirements for insurance companies in Alabama.
- Consequences of failing to meet those requirements.
- The role of the Alabama Department of Insurance in protecting the stability of the insurance industry.
- The main provisions of laws that regulate the insurance industry in Alabama.

Students are able to:
- Investigate regulatory requirements for insurance companies in Alabama.
- Summarize consequences of failing to meet those requirements.
- Recite the role of the Alabama Department of Insurance in protecting the stability of the insurance industry.
- List the main provisions of laws that regulate the insurance industry in Alabama.

Students understand that:
- In Alabama, there are requirements for insurance a company must have in place in order to operate a business.
- The Alabama Department of Insurance regulates insurance companies in Alabama.
- Insurance laws are in place to protect businesses.
- Minimum set of insurance is required by law for the amount of insurance businesses must carry.
| Unit Driving/Essential Question | What are the regulatory requirements for insurance companies in Alabama?  
What are the consequences of failing to meet those requirements?  
What is the role of the Alabama Department of Insurance in protecting the stability of the insurance industry? |
|-------------------------------|--------------------------------------------------------------------------------------------------|
| Exemplar High Quality Unit Task | Define state laws and requirements for insurance companies.  
Utilize technology to access, manage and integrate information.  
Identify Technology advancements in creating policies.  
Apply problem-solving skills in estimating.  
Showcase effective communication skills.  
Conduct a business meeting |
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<tbody>
<tr>
<td>Students define regulatory requirements for insurance companies in Alabama and describe consequences of failing to meet those 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>Read, complete textbook or digital worksheet for this subunit. Demonstration on completing text or digital activities or worksheets. Read, view and do text or digital activities or worksheets. Internet research on formative topics.</td>
<td>SS: Federal and state government regulations for insurance companies</td>
<td>EverFi additional teaching resources and activities <a href="https://everfi.com/">https://everfi.com/</a> MBA Research for Curriculum guides, lessons plan, and modules <a href="https://www.mbaresearch.org/">https://www.mbaresearch.org/</a> Canva to create digital flyers, posters, presentations <a href="https://www.canva.com/">https://www.canva.com/</a> High School Business Courses <a href="https://businessu.org/">https://businessu.org/</a></td>
</tr>
<tr>
<td>Students review the role of the Alabama Department of Insurance in protecting the stability of the insurance industry.</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>Read, complete textbook or digital worksheet for this subunit. Demonstration on completing text or digital activities or worksheets. Read, view and do text or digital activities or worksheets. Internet research on formative topics.</td>
<td>SS: Federal and state government regulations for insurance companies.</td>
<td>EverFi additional teaching resources and activities <a href="https://everfi.com/">https://everfi.com/</a> MBA Research for Curriculum guides, lessons plan, and modules <a href="https://www.mbaresearch.org/">https://www.mbaresearch.org/</a> Canva to create digital flyers, posters, presentations <a href="https://www.canva.com/">https://www.canva.com/</a> High School Business Courses <a href="https://businessu.org/">https://businessu.org/</a></td>
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<tr>
<td>Students discuss the main provisions of laws that regulate the insurance industry in Alabama.</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.</td>
<td>Read, complete textbook or digital worksheet for this subunit. Demonstration on completing text or digital activities or worksheets. Read, view and do text or digital activities or worksheets. Internet research on formative topics.</td>
<td>SS: Federal and state government regulations for insurance companies. ELA: Design a brochure that has the main laws and discuss the relevance of each.</td>
<td>EverFi additional teaching resources and activities <a href="https://everfi.com/">https://everfi.com/</a> MBA Research for Curriculum guides, lessons plan, and modules <a href="https://www.mbaresearch.org/">https://www.mbaresearch.org/</a> Canva to create digital flyers, posters, presentations <a href="https://www.canva.com/">https://www.canva.com/</a> High School Business Courses <a href="https://businessu.org/">https://businessu.org/</a></td>
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<tr>
<td>Visual display &amp; presentations</td>
<td>written essays/reports</td>
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</tbody>
</table>
Key Vocabulary

requirements, insurance companies, Alabama Department of Insurance, insurance industry, insurance laws

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

| Active Experimentation – testing new ideas; improving skills in a new experience. |
| Concrete Experience – engaging directly in an accurate situation. |
| Reflective Observation – noticing what happened and relating to past experiences and conceptual understanding. |
| Abstract Conceptualization – gathering perceptions into abstract concepts. |
| Simulated Workplace, Job Shadowing, Internship, Employability Skill Training, Virtual Field Trip |

CTSO Connection

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| BPA - TeachBPA 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: Workers’ Compensation

Content Standards

9. Explain the role of workers’ compensation insurance and the benefits of workers’ compensation insurance to policyholders.

Unpacked Learning Objectives

Students know:
- The role of workers’ compensation insurance.
- The benefits of workers’ compensation insurance to policyholders.
- The legal contract obligation of an insurance policy.
- The basic principles of risk management.
- Product liability, punitive damage.
- To limit loss resulting from product liability.
- The types of compensatory damages resulting from product liability.
- How employing a risk management consultant can benefit a business.
- Information on the benefits of protection for a company’s principals.
- Key person life insurance and the difficulty involved in replacement of key persons.
- Information on success planning, including how it can benefit a company.
- A commercial insurance plan for a selected business.
- The insurance needs of the commercial customer.
- Risks present and the insurance coverage needed to protect the commercial business from these risks.

Students are able to:
- Recall the legal contract obligation of an insurance policy.
- Recognize the basic principles of risk management.
- Summarize product liability, punitive damage, and methods to limit loss resulting from product liability.
- Demonstrate the types of compensatory damages resulting from product liability.
- Show how employing a risk management consultant can benefit a business.
- Examine information on the benefits of protection for a company’s principals.
- Clarify information on the benefits of protection for a company’s principals.
- Explain information on the benefits of protection for a company’s principals.
- Examine key person life insurance and the difficulty involved in replacement of key persons.
- Evaluate key person life insurance and the difficulty involved in replacement of key persons.
- Research information on succession planning, including how it can benefit a company.
- Illustrate information on succession planning, including how it can benefit a company.
- Develop a commercial insurance plan for a selected business.
- Calculate the insurance needs of the commercial customer.
- Locate risks present and the insurance coverage needed to protect the commercial business from these risks.

**Students understand that:**
- Legal contract obligation is an insurance agreement met between two parties and must be carried out by law.
- The five basic risk management principles of risk identification, risk analysis, risk control, risk financing and claims management can be applied to
- Most any situation or problem.
- Product liability protects the company from fallout in the event a product malfunctions.
- In the event of a faulty product that causes injury, compensatory damages are intended to compensate the injured party for loss or damages caused by the product.
- Risk management consultants are hired by companies to assess risks and develop a plan to minimize loss.
- Company’s principal is the owner of the company.
- Key person life insurance is an insurance policy taken by the company on the life of a key person of the company, such as the owner, president, or CEO.
- It provides a death benefit on the life of that key person.
- Businesses will have a succession plan in place to replace key individuals in a business in the unlikelihood of death.
- A plan for businesses to offer certain plans to their employees, such as medical plans.
- As an insurance agent, knowing your business customers’ needs and being able to provide the insurance products they need is what makes the insurance agent successful.
- Businesses assess their risks and have in place insurance to protect against those risks.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What is the role of workers’ compensation insurance?</th>
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<tbody>
<tr>
<td></td>
<td>What are the benefits of workers’ compensation insurance to policyholders?</td>
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<td>What is the legal contract obligation of an insurance policy?</td>
</tr>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Assess the risks of a potential clients’ business and create an insurance policy to protect against those risks.</td>
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<tr>
<td></td>
<td>Present the five basic risk management principles of risk identification, risk analysis, risk control, risk financing and claims management and how they can be applied to most any situation or problem.</td>
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</tbody>
</table>
## Unpacked Learning Objective

**SWBAT**

**Assessments**

**Formative/Summative**

**Potential Activities**

**Learning Activity Checklist**

**Link to Differentiation Examples**

**Integrated and Related Academic Content: ELA, Math, Science, and/or Social Studies Concepts & Activities**

**Equipment, Technology & Materials**

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<tr>
<td>Students describe the role of workers’ compensation insurance and the benefits of workers’ compensation insurance to policyholders.</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>Group investigation on formative topics. Brainstorming/Discussion paper on formative topics. Listen, think, pair and share about formative topics. Read, complete textbook or digital worksheet for this subunit. Demonstration on completing text or digital activities or worksheets. Read, view and do text or digital activities or worksheets. Internet research on formative topics.</td>
<td>SS: Insurance requirements for businesses ELA: Create a skit/scenario illustrating understanding of workers’ compensation insurance. MATH: Create tables and graphs to showcase the employer costs for workers’ compensation by states. MATH: Calculate the workers’ compensation insurance premium by formula.</td>
<td>EverFi additional teaching resources and activities <a href="https://everfi.com/">https://everfi.com/</a> MBA Research for Curriculum guides, lessons plan, and modules <a href="https://www.mbaresresearch.org/">https://www.mbaressearch.org/</a> Canva to create digital flyers, posters, presentations <a href="https://www.canva.com/">https://www.canva.com/</a> High School Business Courses <a href="https://businessu.org/">https://businessu.org/</a></td>
</tr>
</tbody>
</table>
Key Vocabulary

workers' compensation insurance, policyholders, benefits of worker's compensation, legal contract obligation, insurance policy, principles of risk management, liability, punitive damage, limit loss, product liability, types of compensatory damages, product liability, risk management consultant, benefit, business, company's principals, key person life insurance, replacement of key persons, succession planning, company, commercial insurance plan, commercial customer, risks, insurance coverage, commercial business

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

Active Experimentation – testing new ideas; improving skills in a new experience.
Concrete Experience – engaging directly in an accurate situation.
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IC3 Global Standard 4 (or higher)
Intuit® Quickbooks Certified
National Academy of Finance (NAF)
User Microsoft Office Specialist (MOS)
Unit 6 Title: Risk Management

Content Standards

10. Describe the legal contract obligation of an insurance policy.

11. Identify the basic principles of risk management.
   11a. Discuss product liability, punitive damage, and methods to limit loss resulting from product liability.
   11b. Identify the types of compensatory damages resulting from product liability.
   11c. Describe how employing a risk management consultant can benefit a business.

12. Investigate, interpret, and share information on the benefits of protection for a company’s principals.
   12a. Discuss and explore key person life insurance and the difficulty involved in replacement of key persons.
   12b. Gather and share information on succession planning, including how it can benefit a company.

13. Build a commercial insurance plan for a selected business.
   13a. Determine the insurance needs of the commercial customer.
   13b. Identify risks present and the insurance coverage needed to protect the commercial business from these risks.

Unpacked Learning Objectives

Students know:
- Information on procedures an insurance agent follows to file a commercial property claim.

Students are able to:
- Investigate information on procedures an insurance agent follows to file a commercial property claim.
- Report information on procedures an insurance agent follows to file a commercial property claim.

Students understand that:
- As an insurance agent there is a process for filing a claim for commercial property.
- Insurance agents will follow that process in a timely fashion for their business customers to replace any loss the business may incur.
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<td>Students list the basic principles of risk management.</td>
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<td>SS: Explore how risk management can affect business profitability. ELA: List and illustrate the basic principles of risk management. MATH: Create tables and diagrams to list the risks and possible strategies for reducing financial impact.</td>
<td>EverFi additional teaching resources and activities <a href="https://everfi.com/">https://everfi.com/</a> MBA Research for Curriculum guides, lessons plan, and modules <a href="https://www.mbaresearch.org/">https://www.mbaresearch.org/</a> Canva to create digital flyers, posters, presentations <a href="https://www.canva.com/">https://www.canva.com/</a> High School Business Courses <a href="https://businessu.org/">https://businessu.org/</a></td>
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<td>SS: Explore effects on business profitability MATH: Estimate financial loss from different types of compensatory damages resulting from product liability.</td>
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<td>Students review the types of compensatory damages resulting from product liability.</td>
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<td>Students state how employing a risk management consultant can benefit a business.</td>
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<td>Brainstorming/Discussion paper on formative topics.</td>
<td>ELA: Write a resume for a risk management consultant</td>
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<td>Listen, think, pair and share about formative topics.</td>
<td>MATH: Compare the cost of a risk management consultant with the potential savings for the business.</td>
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<td>Students research, analyze and report on information on the benefits of protection for a company’s principals.</td>
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<td>Students review and name key person life insurance and the difficulty involved in replacement of key persons.</td>
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<td>Students infer and recall information on succession planning, including how it can benefit a company. 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>
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<td>Students create a commercial insurance plan for a selected business.</td>
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<td>SS: Explore effects on business profitability ELA: Create a commercial advertising your insurance plan.</td>
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<td>Students discover the insurance needs of the commercial customer.</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>
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<td>SS: Explore effects on business profitability MATH: Project - Students will identify the insurance needs of the commercial customer to decide the cost of the insurance premium.</td>
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<td>Students explain risks present and the insurance coverage needed to protect the commercial business from these risks.</td>
<td>Unit project incorporating all learned skills and concepts. Visual display &amp; presentations written essays/reports</td>
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</table>
Key Vocabulary

insurance agent, commercial property claim

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

Active Experimentation – testing new ideas; improving skills in a new experience.
Concrete Experience – engaging directly in an accurate situation.
Reflective Observation – noticing what happened and relating to past experiences and conceptual understanding.
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Simulated Workplace, Job Shadowing, Internship, Employability Skill Training, Virtual Field Trip

CTSO Connection

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DECA - TeachDECA Lessons
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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: Skills Application

Content Standards

14. Research and share information on procedures an insurance agent follows to file a commercial property claim.

Unpacked Learning Objectives

Students know:
- The implications of unethical insurance practices in risk management and commercial insurance

Students are able to:
- Review the implications of unethical insurance practices in risk management and commercial insurance.

Students understand that:
- Unethical insurance practices can have major implications on the insurance agency.
- Knowing what these unethical insurance practices are and how to avoid them will help the insurance agent remain successful.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What are the implications of unethical insurance practices in risk management and commercial insurance?</th>
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</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Determine the implications of unethical insurance practices in risk management and commercial insurance in a local area case.</td>
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</table>
## Map of Student Learning by Learning Objective

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<tr>
<td>Students explore and explain information on procedures an insurance agent follows to file a commercial property claim.</td>
<td>Formative: Quizzes, observations of student progress–classwork rubric, Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts.</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</td>
<td>ELA: Create a brochure that “sells” the procedures an insurance agent follows to file a commercial property claim.</td>
<td>EverFi additional teaching resources and activities <a href="https://everfi.com/">https://everfi.com/</a> MBA Research for Curriculum guides, lessons plan, and modules <a href="https://www.mbaresearch.org/">https://www.mbaresearch.org/</a> Canva to create digital flyers, posters, presentations <a href="https://www.canva.com/">https://www.canva.com/</a> High School Business Courses <a href="https://businessu.org/">https://businessu.org/</a></td>
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## Key Vocabulary

unethical insurance, risk management, commercial insurance

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

- **Active Experimentation** – testing new ideas; improving skills in a new experience.
- **Concrete Experience** – engaging directly in an accurate situation.
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Simulated Workplace, Job Shadowing, Internship, Employability Skill Training, Virtual Field Trip

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- User Microsoft Office Specialist (MOS)
Unit 8 Title: Ethics

Content Standards

15. Discuss the implications of unethical insurance practices in risk management and commercial insurance.

Unpacked Learning Objectives

Students know:
- Credentialing opportunities and requirements related to risk management and commercial insurance.

Students are able to:
- Discuss credentialing opportunities and requirements related to risk management and commercial insurance.

Students understand that:
- There are credentialing opportunities for risk management such as Certified Risk Management, Financial Risk Manager, and Professional Risk Manager.
- The credentialing opportunities for commercial insurance are Certified Insurance Counselor, Accredited Advisor in Insurance and Certified Insurance Service Representative to name a few.

<table>
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<th>What are the implications of unethical insurance practices in risk management and commercial insurance?</th>
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<td>Exemplar High Quality Unit Task</td>
<td>Present credentialing opportunities and requirements related to risk management and commercial insurance.</td>
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</table>
## Map of Student Learning by Learning Objective

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Key Vocabulary

credentialing opportunities, risk management, commercial insurance

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

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National Academy of Finance (NAF)
User Microsoft Office Specialist (MOS)
Unit 9 Title: Career Opportunities

Content Standards

16. Investigate credentialing opportunities and requirements related to risk management and commercial insurance.

Unpacked Learning Objectives

Students know:
- Credentialing opportunities and requirements related to risk management and commercial insurance.

Students are able to:
- Discuss credentialing opportunities and requirements related to risk management and commercial insurance.

Students understand that:
- There are credentialing opportunities for risk management such as Certified Risk Management, Financial Risk Manager, and Professional Risk Manager.
- The credentialing opportunities

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<th>What are the credentialing opportunities and requirements related to risk management and commercial insurance?</th>
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<td>Exemplar High Quality Unit Task</td>
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<tr>
<td>Students research credentialing opportunities and requirements related to risk management and commercial insurance.</td>
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Key Vocabulary

credentialing

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