

FLORIDA STATE COLLEGE AT JACKSONVILLE

NON-COLLEGE CREDIT COURSE OUTLINE

COURSE NUMBER: RMI 0635
COURSE TITLE: Insurance Claims Adjuster
PREREQUISITE(S): None
COREQUISITE(S): None
TOTAL CONTACT HOURS: 40

(For Office Use Only:
Vocational Credits 1.50)

FACULTY WORKLOAD POINTS: 1.33

STANDARDIZED CLASS SIZE ALLOCATION: 30

COURSE DESCRIPTION:

This course leads to licensure as an Adjuster in the insurance field. Successful completion of the course and final exam enables the student to obtain their license by-passing the State exam normally required. The course consists of 40 hours of classroom instruction in concepts and practices, personal and business auto, residential and commercial property, general liability, workers compensation, and all other areas of the insurance adjuster's field.

SUGGESTED TEXT(S): Accredited Claims Adjuster, William Traylor, CLU, PhD.,

Or

current edition of the Florida General Lines Agent and Customer Service Representative Study Manual

IMPLEMENTATION DATE: Summer Term (20023)

REVIEW OR MODIFICATION DATE: Fall Term, 2002 (20031)
Fall Term 2008 (20091) - Outline Review 2007

<u>COURSE TOPICS</u>	<u>CONTACT HOURS PER TOPIC</u>
I. Introduction	2
II. Personal Auto	7
III. Inland marine	1
IV. Residential property	5.5
V. Commercial property	2.5
VI. Ocean marine and Aviation	1
VII. Boiler and machinery	0.5
VIII. Umbrellas	0.5
IX. General liability	5
X. Worker compensation	1
XI. Crime insurance	1
XII. Surety	0.5
XIII. Health insurance	0.5
XIV. Joint underwriting association	1
XV. Rules, regulations & procedures	1
XVI. Ethics for Adjusters	2
XVII. Bad Faith	3
XVIII. Negotiation	3
FINAL EXAM 75 QUESTIONS 2-HOURS	2

PROGRAM TITLE: Insurance Claims Adjuster

COURSE TITLE: Insurance Claims Adjuster

CIP NUMBER: 0208100105

LIST PERFORMANCE STANDARD ADDRESSED:

NUMBER(S): TITLES(S):

01.0 DEMONSTRATE AN UNDERSTANDING OF INSURANCE CLAIMS ADJUSTING -- The student will be able to:

- 01.01 Explain what constitutes claims adjusting.
- 01.02 Describe the adjuster industry role and practices.
- 01.03 Define insurance terms and concepts.
- 01.04 Compare the difference between property and liability insurance.
- 01.05 Describe the basic characteristics of an insurance contract.
- 01.06 Explain property insurance concepts.
- 01.07 Explain liability insurance concepts.
- 01.08 Compare and contrast common insurance policy provisions.
- 01.09 Explain conditions in which the contract will not perform.

02.0 DEMONSTRATE AN UNDERSTANDING OF AUTOMOBILE INSURANCE -- The student will be able to:

- 02.01 Describe the parameters of the Florida Financial Responsibility Law.
- 02.02 Describe the elements of the Florida No-Fault Law.
- 02.03 Describe rating, cancellation, and non-renewal factors.
- 02.04 Explain the concepts of a personal automobile policy.
- 02.05 Explain the concepts of a business automobile policy.
- 02.06 Explain the role and purpose of the Florida Joint Underwriters Association.

03.0 DEMONSTRATE AN UNDERSTANDING OF INLAND MARINE INSURANCE - The student will be able to:

- 03.01 Describe the provisions of a personal articles floater insurance coverage.
- 03.02 Describe the more common types of commercial inland marine coverage.

04.0 DEMONSTRATE AN UNDERSTANDING OF RESIDENTIAL PROPERTY INSURANCE -- The student will be able to:

- 04.01 Describe the provisions of dwelling coverage insurance.
- 04.02 Explain the provisions of homeowner's coverage insurance.
- 04.03 Compare and contrast basic types of coverage.
- 04.04 Explain the provisions of flood insurance.

LIST PERFORMANCE STANDARD ADDRESSED: (Continued)

NUMBER(S): TITLES(S):

- 05.0 DEMONSTRATE AN UNDERSTANDING OF COMMERCIAL PROPERTY INSURANCE -- The student will be able to:
- 05.01 Describe building and business personal property coverage.
 - 05.02 Explain coverage extensions.
 - 05.03 Explain builder risk.
 - 05.04 Explain Business Income insurance coverage.
 - 05.05 Describe Condominium Coverage insurance provisions.
- 06.0 DEMONSTRATE AN UNDERSTANDING OF OCEAN MARINE INSURANCE - The student will be able to:
- 06.01 Describe the types of coverage and the policy clauses provided by Ocean Marine insurance.
 - 06.02 Explain the covered perils.
- 07.0 DEMONSTRATE AN UNDERSTANDING OF AVIATION INSURANCE -- The student will be able to:
- 07.01 Describe the coverage's and provisions of Aircraft Hull insurance.
 - 07.02 Explain coverage exclusions.
 - 07.03 Describe the underwriting considerations.
- 08.0 DEMONSTRATE AN UNDERSTANDING OF GENERAL LIABILITY INSURANCE -- The student will be able to:
- 08.01 Describe the provisions provided by general liability insurance coverage.
 - 08.02 Describe the miscellaneous forms of general liability insurance.
 - 08.03 Explain the provisions of professional liability insurance coverage.
 - 08.04 Explain personal general liability insurance coverage.
 - 08.05 Explain farm liability.
 - 08.06 Explain Employment practices liability coverage.
- 09.0 DEMONSTRATE AN UNDERSTANDING OF WORKER COMPENSATION INSURANCE -- The student will be able to:
- 09.01 Explain the workers' insurance compensation plan benefits.
 - 09.02 Explain the provisions of Florida's worker compensation laws.
 - 09.03 Describe the provisions of workers' compensation and employer's liability insurance.
 - 09.04 Describe employer liability coverage.
- 10.0 DEMONSTRATE AN UNDERSTANDING OF CRIME INSURANCE AND SURETY -- The student will be able to:
- 10.01 Describe the purpose of crime insurance and surety.
 - 10.02 Compare and contrast crime insurance and surety.
 - 10.03 Explain the uses and coverage of crime insurance and surety policies.

LIST PERFORMANCE STANDARD ADDRESSED: (Continued)

NUMBER(S): TITLES(S):

- 11.0 DEMONSTRATE AN UNDERSTANDING OF HEALTH INSURANCE -- The student will be able to:
- 11.01 Describe the components and type of health insurance.
- 12.0 DEMONSTRATE AN UNDERSTANDING OF THE JOINT UNDERWRITING ASSOCIATIONS -- The student will be able to:
- 12.01 Explain the purpose of the associations.
- 12.02 Describe the functions of the Florida Automobile joint underwriting association.
- 12.03 Describe the functions of the Florida residential property and casualty joint underwriting association.
- 12.04 Describe the functions of the Florida Windstorm joint underwriting association.
- 12.05 Describe the functions of the Florida workers compensation joint underwriting association.
- 13.0 DEMONSTRATE AN UNDERSTANDING OF RULES, REGULATIONS AND PROCEDURES -- The student will be able to:
- 13.01 Explain types of companies operating in Florida.
- 13.04 Describe continuing education requirements.
- 13.05 Explain expiration of license and appointment.
- 14.0 DEMONSTRATE AN UNDERSTANDING OF ETHICS, BAD FAITH AND NEGOTIATIONS -- The student will be able to:
- 14.01 Discuss ethical responsibilities.
- 14.02 Explain bad faith including terms and obligations.
- 14.03 Describe components of negotiation.
- 14.04 Explain successful negotiating skills.



NOTE: Use either the Tab key or mouse click to move from field to field. The box will expand to accommodate your entry.

Section 1	
COURSE PREFIX AND NUMBER: <u>RMI 0635</u>	SEMESTER CREDIT HOURS (CC): CONTACT HOURS (NCC): <u>40</u>
COURSE TITLE: Insurance Claims Adjuster	

Section 2		
TYPE OF COURSE: (Click on the box to check all that apply)		
<input type="checkbox"/> AA Elective	<input type="checkbox"/> AS Required Professional Course	<input type="checkbox"/> College Prep
<input type="checkbox"/> AS Professional Elective	<input type="checkbox"/> AAS Required Professional Course	<input type="checkbox"/> Technical Certificate
<input type="checkbox"/> Other _____	<input checked="" type="checkbox"/> PSAV	<input type="checkbox"/> Apprenticeship
<input type="checkbox"/> General Education: (For General Education courses, you must also complete Section 3 and Section 7)		

Section 3 (If applicable)		
INDICATE BELOW THE DISCIPLINE AREA FOR GENERAL EDUCATION COURSES:		
<input type="checkbox"/> Communications	<input type="checkbox"/> Social & Behavioral Sciences	<input type="checkbox"/> Mathematics
<input type="checkbox"/> Natural Sciences	<input type="checkbox"/> Humanities	

Section 4		
INTELLECTUAL COMPETENCIES:		
X Reading	<input type="checkbox"/> Speaking	X Critical Analysis
<input type="checkbox"/> Writing	X Listening	<input type="checkbox"/> Information Literacy
		X Quantitative Skills
		X Ethical Judgment
		<input type="checkbox"/> Scientific Method of Inquiry
		<input type="checkbox"/> Working Collaboratively

Section 5	LEARNING OUTCOMES	METHOD OF ASSESSMENT
	Demonstrate an understanding of insurance claims adjusting	State approved end of course exam
	Demonstrate an understanding of automobile insurance	State approved end of course exam
	Demonstrate an understanding of inland marine insurance	State approved end of course exam
	Demonstrate an understanding of residential property insurance	State approved end of course exam
	Demonstrate an understanding of commercial property insurance	State approved end of course exam
	Demonstrate an understanding of ocean marine insurance	State approved end of course exam
	Demonstrate an understanding of aviation insurance	State approved end of course exam
	Demonstrate an understanding of general liability insurance	State approved end of course exam
	Demonstrate an understanding of worker compensation insurance	State approved end of course exam
	Demonstrate an understanding of crime insurance and surety	State approved end of course exam
	Demonstrate an understanding of health insurance	State approved end of course exam
	Demonstrate an understanding of the joint underwriting	State approved end of course exam
	Demonstrate an understanding of rules, regulations and procedures	State approved end of course exam
	Demonstrate an understanding of ethics, bad faith and negotiations	State approved end of course exam

Section 6		
Name of Person Completing This Form:	Bill Barfield	Date: 11/20/09