Student's Name / Initials	/	Date	Teacher's Initials	Date

Insurance
Course Code 5275

DIRECTIONS: Evaluate the student using the applicable rating scales below and check the appropriate box to indicate the degree of competency. The ratings 3, 2, 1, and N are not intended to represent the traditional school grading system of A, B, C, and D. The description associated with each of the ratings focuses on the level of student performance or cognition for each of the competencies listed below.

PERFORMANCE RATING
3 - Skilled--can perform task independently with no supervision
2 - Moderately skilled--can perform task completely with limited supervision
1 - Limitedly skilled--requires instruction and close supervision
N - No exposure--has no experience or knowledge of this task

COGNITIVE RATING
3 - Knowledgeable--can apply the concept to solve problems
2 - Moderately knowledgeable--understands the concept
1 - Limitedly knowledgeable--requires additional instruction
N - No exposure--has not received instruction in this area

A. Safety and Ethics

3 2 1 N
__ __ __ __1. Identify major causes of work-related accidents in offices.
__ __ __ __2. Describe the threat to a computer network, methods of avoiding attacks, and options in dealing with virus attacks.
__ __ __ __3. Identify potential abuse and unethical uses of computers and networks.
__ __ __ __4. Explain the consequences of illegal, social, and unethical uses of information technologies (e.g., piracy; illegal downloading; licensing infringement; inappropriate uses of software, hardware, and mobile devices).
__ __ __ __5. Differentiate between freeware, shareware, and public domain software copyrights.
__ __ __ __6. Discuss computer crimes, terms of use, and legal issues such as copyright laws, fair use laws, and ethics pertaining to scanned and downloaded clip art images, photographs, documents, video, recorded sounds and music, trademarks, and other elements for use in Web publications.
__ __ __ __7. Identify netiquette including the use of e-mail, social networking, blogs, texting, and chatting.
__ __ __ __8. Describe ethical and legal practices in business professions such as safeguarding the confidentiality of business-related information.
__ __ __ __9. Discuss the importance of cyber safety and the impact of cyber bullying.

B. Employability Skills

3 2 1 N
__ __ __ __1. Identify positive work practices (e.g., appropriate dress code for the workplace, personal grooming, punctuality, time management, organization).
__ __ __ __2. Demonstrate positive interpersonal skills (e.g., communication, respect, teamwork).

C. Student Organizations

3 2 1 N
__ __ __ __1. Explain how related student organizations are integral parts of career and technology education courses.
__ __ __ __2. Explain the goals and objectives of related student organizations.
__ __ __ __3. List opportunities available to students through participation in related student organization conferences/competitions, community service, philanthropy, and other activities.
__ __ __ __4. Explain how participation in career and technology education student organizations can promote lifelong responsibility for community service and professional development.

D. Insurance / Risk Management Basics

3 2 1 N
__ __ __ __1. Define insurance.
__ __ __ __2. Discuss the historical development of insurance.
__ __ __ __3. Examine the roles of the insurance commission.
__ __ __ __4. Examine state regulated insurance laws.
__ __ __ __5. Examine the concept of risk and probability.
__ __ __ __6. Distinguish between insurable and non-insurable risks and the concept of economic loss.
__ __ __ __7. Describe risk management methods: risk avoidance, risk reduction, risk assumption, and risk transfer.
__ __ __ __8. Define fundamental insurance terminology: claim, coverage, deductible, fiduciary, fraud insurer,

indemnification, insurance limits, insurance policy, insured, policyholder, premium, and underwriting.

Life, Accident, and Health

E. Life

3 2 1 N

__ __ __ __1. Explain the purpose of life insurance.

__ __ __ __2. Compare and contrast different types of life insurance products (e.g., term insurance, permanent [whole life and variable life] insurance, key man insurance, annuities, policy riders).

__ __ __ __3. Explain the process of underwriting life insurance.

__ __ __ __4. Examine a life insurance application.

__ __ __ __5. Determine variables to consider when naming beneficiaries.

__ __ __ __6. Examine why life insurance is important to the financial goals of the family.

__ __ __ __7. Discuss how much life insurance a person needs.

F. Health

3 2 1 N

__ __ __ __1. Describe the purpose of health insurance.

__ __ __ __2. Explain the advantages and disadvantages of group and individual plans.

__ __ __ __3. Define co-pay, covered and non-covered expenses, deductible, exclusions, HIPAA, insurability, living will, medical expenses, out-of-pocket costs, power of attorney, preexisting conditions, and waiting period.

__ __ __ __4. Compare/Contrast the types of health plans: HMO, PPO, point of service (POS) plan, FFS, and managed care plans.

__ __ __ __5. Describe COBRA, Medicare, Medigap, and Medicaid as supplementary and transitional insurance options and rights.

__ __ __ __6. Discuss various supplemental and catastrophic insurance products (high deductible, cancer, long-term care, etc.).

G. Disability

3 2 1 N

__ __ __ __1. Explain the benefits of disability insurance.

__ __ __ __2. Describe coverage and benefits in a disability insurance policy.

__ __ __ __3. Evaluate the role of Social Security in providing disability benefits.

Property and Casualty

H. Liability

3 2 1 N

__ __ __ __1. Discuss liability in both business and personal environments.

__ __ __ __2. Determine insurance needs and ways to limit losses stemming from liability.

__ __ __ __3. Evaluate the effect of lawsuits involving liability.

__ __ __ __4. Discuss need for liability insurance products (umbrella, excess liability, special events, etc.).

I. Automobile Insurance

3 2 1 N

__ __ __ __1. Explain personal auto policy coverage: liability, physical damage (comprehensive and collision), medical, underinsured, uninsured, endorsements, and riders.

__ __ __ __2. Explain how risk factors affect insurance premiums: driving under the influence (DUI), young drivers, driving record, and financial responsibility.

__ __ __ __3. Explain how rates are determined: insurance points, state rates, liability limits, and rating tiers.

__ __ __ __4. Explain what to do in case of an accident.

__ __ __ __5. List the steps involved in filing a claim.

J. Renter's and Homeowner's Insurance

3 2 1 N

__ __ __ __1. Explain the basic coverage of the homeowner and renter insurance.

__ __ __ __2. Describe the basic policy types (including flood insurance).

__ __ __ __3. Differentiate between replacement value and market value.

__ __ __ __4. Describe the application process and factors that determine premiums.

__ __ __ __5. Explain how to inventory and document all business and personal property and how to use riders and endorsements to cover specific needs.

__ __ __ __6. Assess the need for umbrella and excess liability coverage.

__ __ __ __7. Explain the steps involved in filing a claim.

K. Employer-funded Insurance

3 2 1 N

__ __ __ __1. Define worker's compensation insurance.

__ __ __ __2. Define unemployment insurance.

L. Ethics / Fraud / Insurer's Responsibilities

3 2 1 N

__ __ __ __1. Discuss ethical and fiduciary responsibilities of insurance professionals.

__ __ __ __2. Describe illegal and unethical insurance practices.

__ __ __ __3. Describe the major rights and responsibilities of an insured.

__ __ __ __4. Define errors and omission insurance.

__ __ __ __5. Research types of insurance fraud and the effects on policyholders.

M. Careers in the Insurance Industry

3 2 1 N

__ __ __ __1. Describe career opportunities in the insurance field.

__ __ __ __2. Identify the state requirements for agent licensure.

__ __ __ __3. Explain the need for customer service in an agency operation.

__ __ __ __4. Explain the items to be considered when selecting an insurance company: product, price, and company stability.

__ __ __ __5. Analyze the different types of insuring organizations (e.g., broker, independent agent, company-affiliated).