Course concerned primarily with major commercial lines insurance coverage. Selling techniques used successfully by agents and brokers illustrate the application of coverage knowledge in the sales process.

Entry Level Standards:
None

Prerequisites:
None

Textbook(s) and Other Reference Materials Basic to the Course:

I. Week/Unit/Topic Basis:

<table>
<thead>
<tr>
<th>Week</th>
<th>Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Workers Compensation and Employers Liability</td>
</tr>
<tr>
<td>2</td>
<td>Excess Property and Liability Coverage</td>
</tr>
<tr>
<td>3</td>
<td>Commercial Automobile Insurance</td>
</tr>
<tr>
<td>4</td>
<td>Garage and Truckers Insurance</td>
</tr>
<tr>
<td>5</td>
<td>Commercial Inland Marine Insurance</td>
</tr>
<tr>
<td>6</td>
<td>Ocean Marine and Aviation Insurance</td>
</tr>
<tr>
<td>7</td>
<td>Review and Midterm</td>
</tr>
<tr>
<td>8</td>
<td>Commercial Crime Insurance</td>
</tr>
<tr>
<td>9</td>
<td>Surety Bonds</td>
</tr>
<tr>
<td>10</td>
<td>Other Commercial Coverages</td>
</tr>
</tbody>
</table>
II. Course Objectives*:

A. Illustrate the various types of commercial insurance lines available from the insurance industry. I,II

B. Able to identify and discuss various successful selling techniques. I,II,III

C. Determine good Risk Management practices in relation to developing stable sources of premium income. I,II,III

D. Apply principles learned in course to case studies. I,II

*Roman numerals after course objectives reference goals of the Business and Community Services department.

III. Instructional Processes*:

Students will:

1. Take part in course assignments such as team discussions; team case studies; team projects; experiential exercises; oral, written, PowerPoint, and/or email presentations; Internet research; etc. to help develop teamwork, leadership, and followership skills. Communication Outcome, Personal Development Outcome, Cultural Diversity & Social Adaptation Outcome, Information Literacy Outcome, Transitional Strategy, Active Learning Strategy

2. Use critical thinking skills to interpret and evaluate the financial statements of existing companies and make informed judgements about these statements to facilitate in decision making and problem solving strategies. Problem Solving and Decision Making Outcome, Numerical Literacy Outcome, Information Literacy Outcome, Active Learning Strategies

3. Exhibit professional behavior by attending class regularly, arriving punctually with the appropriate materials, and being prepared for active class participation each day. Personal Development Outcome, Transitional Strategy

4. Use email to communicate problems, questions, and issues to the instructor. Communication Outcome, Informational Literacy Outcome, Technological Literacy Outcome

*Strategies and outcomes listed after instructional processes reference Pellissippi State’s goals for strengthening general education knowledge and skills, connecting coursework to experiences beyond the classroom, and encouraging students to take active and responsible roles in the educational process.

IV. Expectations for Student Performance*:
Upon successful completion of this course, the student should be able to:

1. Discuss the role of workers compensation system in society. A
2. Illustrate the exposures that may be treated with a difference in conditions policy. A,D
3. Summarize protection granted by business auto coverage liability insurance agreements and the hazards not covered. C
4. Differentiate among the eligibility requirements for garage and truckers insurance. C
5. Illustrate inland marine exposures faced by commercial accounts. A
6. Explain the exposures created by the various terms of sale used in ocean cargo transportation. B
7. Illustrate the four areas of analysis for a crime policy. A,C
8. Describe the exposures treated and coverage provided by the various license and permit bonds, public official bonds, and judicial bonds. C
9. Identify clients who are prospects for the various types of business continuation plans. A,B
10. Explain the concepts, format, and eligible coverages in the commercial package policy. A
11. Explain the importance of risk management to insurance selling. B,D
12. Explain why an agency should balance its sales activities between account development and account acquisition. D

*Letters after performance expectations reference the course objectives listed above.

V. Evaluation:

A. Testing Procedures:

   Quizzes 30%
   Midterm 30%
   Final 30%

B. Laboratory Expectations:

   N/A

C. Field Work:

   N/A

D. Other Evaluation Methods:

   Attendance 10%

E. Grading Scale:

   90 - 100 A
   80 - 89 B
   70 - 79 C
VI. Policies:

Attendance Policy:

Pellissippi State Technical Community College expects students to attend all scheduled instructional activities. As a minimum, students in all courses must be present for at least 75 percent of their scheduled class and laboratory meetings in order to receive credit for the course.