

PELLISSIPPI STATE TECHNICAL COMMUNITY COLLEGE  
MASTER SYLLABUS

**MULTIPLE LINES INSURANCE**  
**INP 1030**

**Class Hours: 3.0**

**Credit Hours: 3.0**

**Laboratory Hours: 0.0**

**Date Revised: Spring**  
**00**

**Catalog Course Description:**

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:**

*Multiple-Lines Insurance Production*, latest edition, Volumes I & II, and course guide. Insurance Institute of America.

**I. Week/Unit/Topic Basis:**

<b>Week</b>	<b>Topic</b>
1	Workers Compensation and Employers Liability
2	Excess Property and Liability Coverage
3	Commercial Automobile Insurance
4	Garage and Truckers Insurance
5	Commercial Inland Marine Insurance
6	Ocean Marine and Aviation Insurance
7	Review and Midterm
8	Commercial Crime Insurance
9	Surety Bonds
10	Other Commercial Coverages

- 11 Package Insurance Policies
- 12 Introduction to Risk Management
- 13 Account Development
- 14 Case Studies
- 15 Review
- 16 Final Exam

## 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

60 - 69 D  
Below 60 F

**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.