

PELLISSIPPI STATE TECHNICAL COMMUNITY COLLEGE
MASTER SYLLABUS

**INSURANCE CLAIMS
INP 1080**

Class Hours: 3.0

Credit Hours: 3.0

Laboratory Hours: 0.0

**Date Revised: Spring
00**

Catalog Course Description:

Course covers material of importance to both property and liability claims personnel. Subjects such as bad faith and punitive damages, unfair claims practices law, and human relations skills are covered in the contemporary claims context.

Entry Level Standards:

None

Prerequisites:

None

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

Human Relations in Handling Insurance Claims, Rokes, Willis Park, latest edition, Richard D. Irwin, Inc.

Aggressive Good Faith and Successful Claims Handling, Rokes, Willis Park, latest edition, Insurance Institute of America.

AIC 33 Course Guide, Insurance Institute of America.

I. Week/Unit/Topic Basis:

Week	Topic
1	Understanding Human Relations
2	Science and Human Behavior
3	The Imperfect Human
4	Communication
5	Listening and Developing Listening Skills
6	Communication Techniques
7	Midterm
8	Motivation
9	Motivation Principles and Claims Handlings

10	Then and Now
11	Bad Faith
12	Punitive Damages
13	Unfair Claims Settlement Practice Statutes
14	Aggressive Good Faith
15	Review
16	Final Exam

II. Course Objectives*:

- A. Understand how basic human relations skills, knowledge, human behavior, and communication are important to the claims adjusters. I,II,III
- B. Become familiar with the legal concepts and consequences of bad faith, punitive damages and unfair claims settlement. I,II,III

*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. Explain and illustrate the importance of understanding human behavior for a claims adjuster. A
2. Explain the importance of good claims handling of the traits of assertiveness and consideration. A
3. Describe the type of investigation an adjuster should conduct when dishonesty is suspected. B
4. Discuss the various forms and uses of both verbal and non-verbal communication. A
5. Explain the importance of good listening to claims representatives in developing conversations, receiving instructions, and taking statements. A
6. Distinguish between the purposes of direct and open questions. A
7. Explain how conflicting motivations affect the claims settlement process. B
8. State and explain the claims handling philosophy which is consistent with contemporary legal and social values. B
9. Explain how the concepts of privity of contract and third-party beneficiary have applied to third party claimants. B
10. Explain why bad faith actions may be based on negligence alone. B
11. Distinguish between compensatory and punitive damages. B
12. Explain and give examples of what constitutes an unfair claims practice. B
13. List the four objectives of punitive damages. B

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

V. Evaluation:

A. Testing Procedures:

Quizzes 35%
 Midterm 35%
 Final 30%

B. Laboratory Expectations:

N/A

C. Field Work:

N/A

D. Other Evaluation Methods:

N/A

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.