SOUTHEAST COMMUNITY COLLEGE
BUSINESS DIVISION
Business Program
Revision Date: 08-22-22

[Syllabus Statements]

I. CATALOG DESCRIPTION

Course Number:	BSAD1220
Course Title:	Principles of Underwriting and Claims
Prerequisite(s):	BSAD1200 (Fundamentals of Insurance I)
Catalog Description:	This course is designed to provide a knowledge foundation about insurance underwriting and claims. Students will learn to evaluate information for usefulness and profitability of risk and to select proper underwriting techniques for implementing, monitoring, and correcting decisions. Students will learn the claims investigation process and dispute resolution techniques.
Credit Hours:	3.0
Class Hours:	45
Lab Hours:	0
Total Contact Hours:	45

II. COURSE OBJECTIVES: *Course will teach students to*

A. Analyze underwriting and claims processes in an insurance company.
B. Investigate the techniques used in the underwriting and claims processes.
C. Assess customer service and communication techniques in relation to the underwriting and claims processes.
D. Identify a legal framework pertaining to the underwriting and claims processes.
E. Examine the insurance negotiation process.

III. STUDENT LEARNING OUTCOMES AND GENERAL EDUCATION LEARNING OUTCOMES

A. Student Learning Outcomes: *Students will be able to*
- **1.** Understand and analyze the underwriting process.
- **2.** Examine the basic sources for acquiring particular types of underwriting information.
- **3.** Evaluate underwriting and claims information for usefulness.
- **4.** Identify techniques for monitoring insurance decisions.
- **5.** Determine loss ratios, expense ratios, and combined ratios
- **6.** Examine re-underwriting
- **7.** Understand and analyze the claims process
- **8.** Understand and analyze the negotiation process.

B. General Education Learning Outcomes (GELOs)
- **1.** GELO 3: Critical Thinking & Problem Solving
  Outcome 1: Collect, identify, interpret and analyze data.

IV. CONTENT/TOPICAL OUTLINE

A. Underwriting Units
- **1.** Introduction to Underwriting
- **2.** Acquiring Information
- **3.** Evaluate the Information
- **4.** Select Course of Action
- **5.** Monitor the Decision
- **6.** Underwriting Specific Lines
- **7.** Reinsurance

B. Claims Units
  1. Guidelines for Claim Investigations
  2. Evidence
  3. Determining Legal Liability
  4. Investigating Auto Liability Claims
  5. Investigating other types of Claims

C. Negotiation Units
  1. The Role of Negotiation in Claim Handling
  2. Preparing for Negotiation
  3. Establishing the Right Climate
  4. Negotiating a Quality Settlement
  5. Special Considerations

V. INSTRUCTIONAL MATERIALS

A. Required Text(s):
  1. *Underwriting Basics, Property and Casualty Continuing Education Course*, Current Edition, DF Institute, Inc. Kaplan Financial.
  2. *Claims Investigation*, Current Edition, DF Institute, Inc. Kaplan Financial.
  3. *Negotiation Skills*, Current Edition, DF Institute, Inc. Kaplan Financial.

VI. METHODS OF PRESENTATION/INSTRUCTION

A. Lecture/Reading of chapters
B. Demonstration of problem solving

VII. METHODS OF EVALUATION

A. Objective Exams
B. Homework problems/Group Work
C. In-class assignments
D. Final examination
E. SCC STANDARD GRADING SCALE POLICY

A+	95-100	C+	75-79
A	90-94	C	70-74
B+	85-89	D+	65-69
B	80-84	D	60-64
		F	Below 60

VIII. SPECIFIC COURSE REQUIREMENTS

A. Course Prerequisite: INSU1100 (Fundamentals of Insurance I)