

**Florida Department of Education
CURRICULUM FRAMEWORK**

Program Title: Insurance General Lines Agent
Occupational Area: Marketing

Program Number PSAV
M810014
CIP Number 0208100104
SOC Code 41-3021.00 Insurance Sales Agent
Grade Level 30, 31
Length 200 hours
Certification INSURANCE @7 G

Basic Skills

Math	9
Language	9
Reading	9

- I. **MAJOR CONCEPTS/CONTENT:** The purpose of this program is to prepare students for the position of (Insurance) General Lines Agent. This program is for all participants who deal with the ultimate consumer and must obtain a Florida insurance license.

The specific curriculum used by the instructor must be pre-approved by the Florida Department of Insurance, Bureau of Agent and Agency Licensing. Instructor qualifications must meet Section 4-211.160. The course must use the approved course outline specified in Section 4-211.170. Other rules apply pertaining to entities, school officials, schedule and attendance records, certification of students, attendance, exempted courses, examinations, fees, facilities, forms, penalties, etc. Obtain Packet 4-211 from the Department of Insurance for complete details.

After successful completion, students' names are reported to the Department of Insurance, Bureau of Agent and Agency Licensing making them eligible to take the appropriate state exam.

- II. **LABORATORY ACTIVITIES:** Laboratory activities are not an integral part of this program. Equipment and supplies sufficient to allow students to apply insurance theory to job performance should be utilized.

- III. **SPECIAL NOTES:** Delta Epsilon Chi, "An Association of Marketing Students," is the appropriate career student organization for providing leadership training and for reinforcing specific career and technical skills. Career Student Organizations, when provided, shall be an integral part of the career and technical instructional program, and the activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065 (8), FAC.

In accordance with Rule 6A-10.040, FAC, the minimum basic-skills grade levels required for adult career and technical students to complete this program are: Mathematics 9.0, Language 9.0, Reading 9.0. These grade-level numbers correspond to grade-equivalent scores obtained on one of the state-designated basic-skills examinations. If a student does not meet the basic-skills level required for completion of the program, remediation should be provided concurrently through Vocational Preparatory Instruction (VPI). Please refer to the Rule for exemptions.

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Adult students with disabilities must self-identify and request such services. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules,

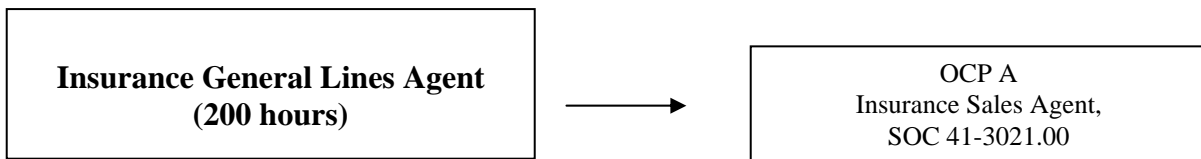
learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

IV. **INTENDED OUTCOMES:** After successfully completing this program, the student will be able to:

- 01.0 Demonstrate an understanding of property and liability principles.
- 02.0 Demonstrate an understanding of automobile insurance.
- 03.0 Demonstrate an understanding of fire and allied lines insurance.
- 04.0 Demonstrate an understanding of general liability insurance.
- 05.0 Demonstrate an understanding of package policies.
- 06.0 Demonstrate an understanding of Workers' Compensation.
- 07.0 Demonstrate an understanding of crime including employee dishonesty.
- 08.0 Demonstrate an understanding of surety.
- 09.0 Demonstrate an understanding of marine insurance.
- 10.0 Demonstrate an understanding of miscellaneous lines of insurance.
- 11.0 Demonstrate an understanding of selected Florida rules and regulations governing insurance.

The following diagram illustrates the program structure:

INSURANCE GENERAL LINES AGENT (PSAV)



**Florida Department of Education
STUDENT PERFORMANCE STANDARDS**

Program Title: Insurance General Lines Agent
Postsecondary Number: M810014

- 01.0 DEMONSTRATE AN UNDERSTANDING OF PROPERTY AND LIABILITY PRINCIPLES--The student will be able to:
- 01.01 Explain what constitutes an insurance policy.
 - 01.02 Compare the difference between property and liability insurance.
 - 01.03 Describe the characteristics of an insurance contract.
 - 01.04 Explain property insurance concepts.
 - 01.05 Describe liability insurance fundamentals.
 - 01.06 Compare and contrast common insurance policy conditions.
 - 01.07 Explain conditions in which the insurer will not perform.
- 02.0 DEMONSTRATE AN UNDERSTANDING OF AUTOMOBILE INSURANCE--The student will be able to:
- 02.01 Describe the components of financial responsibility law.
 - 02.02 Describe the components of Florida's No-Fault Law.
 - 02.03 Explain the dynamics of a personal auto policy.
 - 02.04 Explain the dynamics of a business auto policy.
 - 02.05 Compare and contrast miscellaneous Florida automobile laws.
 - 02.06 Explain the role and purpose of the Florida Joint Underwriting Association (FJUA).
 - 02.07 Detail mechanical breakdown insurance.
- 03.0 DEMONSTRATE AN UNDERSTANDING OF FIRE AND ALLIED LINES INSURANCE--The student will be able to:
- 03.01 Detail the components of a commercial property policy.
 - 03.02 Explain dwelling risks.
 - 03.03 Describe the components of farm coverage.
 - 03.04 Detail flood insurance.
- 04.0 DEMONSTRATE AN UNDERSTANDING OF GENERAL LIABILITY INSURANCE--The student will be able to:
- 04.01 Explain the structure of the Commercial General Liability Policy (CGL).
 - 04.02 Compare and contrast the two revisions of CGL policies.
 - 04.03 Detail the parts of commercial general liability coverage.
 - 04.04 Describe the miscellaneous forms of general liability insurance.
 - 04.05 Explain the "rating" process.
 - 04.06 Detail the standard forms of professional liability.
 - 04.07 Explain personal liability.
 - 04.08 Explain farm liability.
- 05.0 DEMONSTRATE AN UNDERSTANDING OF PACKAGE POLICIES--The student will be able to:
- 05.01 Detail homeowners policies.
 - 05.02 Compare and contrast commercial package policies.

- 06.0 DEMONSTRATE AN UNDERSTANDING OF WORKERS' COMPENSATION--The student will be able to:
- 06.01 Detail the components of Florida's Workers' Compensation Law.
 - 06.02 Detail the parts of Workers' Compensation and Employers Liability insurance.
 - 06.03 Describe the Workers' Compensation Insurance Plan.
 - 06.04 Explain the "rating" process and plans.
- 07.0 DEMONSTRATE AN UNDERSTANDING OF CRIME INCLUDING EMPLOYEE DISHONESTY--The student will be able to:
- 07.01 Detail the components of crime and employee dishonesty insurance.
 - 07.02 Compare and contrast the types of coverage available.
- 08.0 DEMONSTRATE AN UNDERSTANDING OF SURETY--The student will be able to:
- 08.01 Compare and contrast suretyship vs. insurance.
 - 08.02 Explain the parties to a bond.
 - 08.03 Detail the bonding process.
 - 08.04 Describe contract bonds.
 - 08.05 Compare and contrast fiduciary and court bonds.
 - 08.06 Explain license and permit bonds.
 - 08.07 Explain miscellaneous bonds (e.g., lost instrument).
- 09.0 DEMONSTRATE AN UNDERSTANDING OF MARINE INSURANCE--The student will be able to:
- 09.01 Detail the components of inland marine insurance (personal and commercial).
 - 09.02 Detail the components of ocean marine insurance.
- 10.0 DEMONSTRATE AN UNDERSTANDING OF MISCELLANEOUS LINES OF INSURANCE--The student will be able to:
- 10.01 Detail the components of aviation insurance.
 - 10.02 Detail the components of boiler and machinery insurance.
 - 10.03 Demonstrate the components of health insurance.
- 11.0 DEMONSTRATE AN UNDERSTANDING OF SELECTED FLORIDA RULES AND REGULATIONS GOVERNING INSURANCE--The student will be able to:
- 11.01 Explain Chapter 626, Parts I, II, VII, VIII, and X.
 - 11.02 Detail selected rules of the Department of Insurance (e.g., appointment procedures and requirements).