

## BUSAD116 : Principles Of Life And Health Insurance

### General Information

Author:	<ul style="list-style-type: none"><li>Sophia Possidon</li><li>Zakaria, Marisa</li><li>Allen, Roderick</li></ul>
Course Code (CB01) :	BUSAD116
Course Title (CB02) :	Principles Of Life And Health Insurance
Department:	BUSAD
Proposal Start:	Spring 2025
TOP Code (CB03) :	(0512.00) Insurance
CIP Code:	(52.1701) Insurance.
SAM Code (CB09) :	Clearly Occupational
Distance Education Approved:	No
Will this course be taught asynchronously?:	No
Course Control Number (CB00) :	CCC000517435
Curriculum Committee Approval Date:	03/27/2024
Board of Trustees Approval Date:	06/18/2024
Last Cyclical Review Date:	03/27/2024
Course Description and Course Note:	BUSAD 116 educates individuals about life and health insurance for employment as insurance professionals in entry-level and higher positions. It covers insurance fundamentals, including the types of insurers, institutions that provide insurance, how it is regulated, and the measurement of financial performance.
Justification:	Mandatory Revision
Academic Career:	<ul style="list-style-type: none"><li>Credit</li></ul>
Author:	No value

### Academic Senate Discipline

Primary Discipline:	<ul style="list-style-type: none"><li>Insurance</li></ul>
Alternate Discipline:	No value
Alternate Discipline:	No value

### Course Development

<b>Basic Skill Status (CB08)</b> Course is not a basic skills course.	<b>Course Special Class Status (CB13)</b> Course is not a special class.	<b>Grading Basis</b> <ul style="list-style-type: none"><li>Grade with Pass / No-Pass Option</li></ul>
<input type="checkbox"/> Allow Students to Gain Credit by Exam/Challenge	<b>Pre-Collegiate Level (CB21)</b> Not applicable.	<b>Course Support Course Status (CB26)</b> Course is not a support course

## Transferability & Gen. Ed. Options

### General Education Status (CB25)

Not Applicable

### Transferability

Transferable to CSU only

### Transferability Status

Approved

## Units and Hours

### Summary

<b>Minimum Credit Units (CB07)</b>	3
<b>Maximum Credit Units (CB06)</b>	3
<b>Total Course In-Class (Contact) Hours</b>	54
<b>Total Course Out-of-Class Hours</b>	108
<b>Total Student Learning Hours</b>	162

### Credit / Non-Credit Options

#### Course Type (CB04)

Credit - Degree Applicable

#### Noncredit Course Category (CB22)

Credit Course.

#### Noncredit Special Characteristics

No Value

#### Course Classification Code (CB11)

Credit Course.

Variable Credit Course

#### Funding Agency Category (CB23)

Not Applicable.

Cooperative Work Experience

Education Status (CB10)

### Weekly Student Hours

	In Class	Out of Class
Lecture Hours	3	6
Laboratory Hours	0	0
Studio Hours	0	0

### Course Student Hours

<b>Course Duration (Weeks)</b>	18
<b>Hours per unit divisor</b>	0
<b>Course In-Class (Contact) Hours</b>	
Lecture	54
Laboratory	0
Studio	0
<b>Total</b>	54
<b>Course Out-of-Class Hours</b>	
Lecture	108
Laboratory	0
Studio	0
<b>Total</b>	108

### Time Commitment Notes for Students

No value

### Units and Hours - Weekly Specialty Hours

Activity Name	Type	In Class	Out of Class
No Value	No Value	No Value	No Value

### Pre-requisites, Co-requisites, Anti-requisites and Advisories

No Value

### Entry Standards

Entry Standards

### Course Limitations

Cross Listed or Equivalent Course



# Learning Outcomes and Objectives

## Course Objectives

Define types of life and health insurance.

Describe types of insurers and insurance regulations.

Identify measures of financial performance such as profitability and solvency.

Explain marketing concepts.

Describe loss exposures and policy provisions.

## SLOs

### Describe underwriting activities, regulations, and processes.

Expected Outcome Performance: 70.0

<i>BUSAD</i> General Business - Certificate	Analyze, evaluate, and explain business problems using basic concepts and terminology of accounting and finance.
<i>BUSAD</i> General Business - A.S. Degree Major	Analyze, evaluate, and explain business problems using basic concepts and terminology of accounting and finance.
<i>ILOs</i> Core ILOs	Communicate clearly, ethically, and creatively; listen actively and engage respectfully with others; consider situational, cultural, and personal contexts within or across multiple modes of communication.
<i>BUSAD</i> Insurance Specialist: Property & Causality - A.S. Degree Major	describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies discuss loss exposures, personal risk insurance, and types of personal insurance policies learn to describe and apply insurance concepts such as principles of indemnity, valued policy, and liability limits
<i>BUSAD</i> Insurance Specialist: Property and Causality - Certificate	describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies discuss loss exposures, personal risk insurance, and types of personal insurance policies learn to describe and apply insurance concepts such as principles of indemnity, valued policy, and liability limits

### Explain responsibilities of life and health agents.

Expected Outcome Performance: 70.0

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*BUSAD*  
Insurance Specialist: Property &  
Causality - A.S. Degree Major

describe elements of a contract, insurance contracts, and conditions commonly found in property and liability insurance policies

discuss loss exposures, personal risk insurance, and types of personal insurance policies

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## Describe insurance contracts and conditions in life and health insurance policies.

Expected Outcome Performance: 70.0

*BUSAD*  
General Business - Certificate

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*BUSAD*  
General Business - A.S. Degree  
Major

Analyze, evaluate, and explain business problems using basic concepts and terminology of accounting and finance.

*ILOs*  
Core ILOs

Communicate clearly, ethically, and creatively; listen actively and engage respectfully with others; consider situational, cultural, and personal contexts within or across multiple modes of communication.

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## Course Content

### Lecture Content

#### Life Insurance Policies (4 hours)

- Basic types of insurance: term, whole life, variable, adjustable life, etc.
- Special purpose policies
- Life insurance riders
- Accidental death benefit

#### Providers and Options, Business Insurance (5 hours)

- Sole proprietorships
- Partnerships
- Corporations
- Group life insurance
- Policy, nonforfeiture, dividend, and settlement options
- Beneficiaries
- Third parties: creditors' right

#### Retirement, Annuities, and Pension Plans (6 hours)

- General retirement information
- Types of annuities
- Types of pension plans
- Annuity mortality tables
- Employee Retirement Income Security Act (ERISA)

#### Health Insurance Basics and Workers' Compensation (8 hours)

- Types of health insurance

- Types of healthcare providers
- Health exclusions and limitations
- Employer liability
- Occupational Safety and Health Act (OSHA)
- Current health insurance-related California laws
- Subsequent injury
- 24-hour coverage

**Disability and Hospital—Medical Plans (7 hours)**

- Social security benefits
- Disability income insurance
- Types of hospital-medical plans
- Basic and major medical expense policies
- Preferred provider organizations (PPOs)

**Individual Policy Provisions, Group Health, and Medical Plans (7 hours)**

- Mandatory provisions
- Optional provisions
- Types of group health policies
- Self-insured plans
- Federal and state laws
- Medicaid and Medi-Cal

**Medicare and Health Insurance for Seniors (5 hours)**

- General provisions and eligibility
- Medical and hospital policies
- Drug plans
- Medicare supplement insurance

**California Insurance Code (4 hours)**

- General provisions and regulations
- McCarran-Ferguson Act
- Insurance Commissioner
- Code definitions
- Licensing: prohibited persons, activation, renewal, and termination

**Transacting Insurance (6 hours)**

- Contract law: legal elements
- Required policy contents
- Effective date of coverage
- Recordkeeping, privacy, and replacement
- False or deceptive advertising
- Free insurance
- Fair claims practices
- Fair and equitable settlements
- Fraudulent claims

**Specific Insurance Codes (2 hours)**

- Life insurance codes
- Accident and health codes
- Agent, broker, and solicitor codes
- Unlawful referrals
- General Ethics
- Self-regulation
- Fiduciary duties

**Total hours: 54**

**Additional Information**

Is this course proposed for GCC Major or General Education Graduation requirement? If yes, indicate which requirement in the two areas provided below.

No

**GCC Major Requirements**

No Value

**GCC General Education Graduation Requirements**

No Value

**Repeatability**

Not Repeatable

**Justification (if repeatable was chosen above)**

No Value

**Resources**

**Did you contact your departmental library liaison?**

No

**If yes, who is your departmental library liaison?**

Aisha Conner-Gaten (Business, ESL-Credit)

**Did you contact the DEIA liaison?**

No

**Were there any DEIA changes made to this outline?**

No

**If yes, in what areas were these changes made:**

No Value

**Will any additional resources be needed for this course? (Click all that apply)**

No Value

**If additional resources are needed, add a brief description and cost in the box provided.**

No Value