Insurance

Ontario College Diploma (318 Non Co-op, 368 Co-op)
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MOHAWK'S INSURANCE PROGRAM PROVIDES A STEPPING STONE TO FURTHERING YOUR EDUCATION AND OPENS THE GATEWAY TO A REWARDING CAREER.

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A Closer Look

The Insurance Diploma program will give students the opportunity to discover the challenges of specific Insurance topics and experience field trips, guest speakers and attendance at industry events to make the learning experience exciting and relevant.

Program Description

• Mohawk has over 40 years of experience in educating insurance professionals. The Insurance industry provides awards and scholarships in the amount of $10,000 annually.

• Discover the challenges of specific Insurance topics

• Experience field trips, guest speakers and attendance at industry events to make the learning experience exciting and relevant

• Learn the many aspects and challenging topics of the insurance industry, with subjects offered by the Insurance Institute of Canada.

• Students can prepare for professional designations from the Insurance Brokers Association of Ontario, Ontario Insurance Adjusters and the Insurance Institute of Canada

• Complete nine out of ten credits required for The Chartered Insurance Professional (CIP) designation from the Insurance Institute of Canada on an accelerated basis

• We offer a one-week Intensive Registered Insurance Broker course (RIBO) at the college for Insurance Program Graduates who have successfully completed their fourth semester of the Insurance Program in spring who wish to obtain their basic broker level one license.

• Upon completion of a common first semester, students can choose to transfer into second semester of one of the following programs:
  o Business - Accounting
  o Business - Marketing
  o Business Administration
  o Business (General)
  o Business – Financial Services
Career Opportunities for Business – Insurance Graduates

The Insurance Diploma program can lead to exciting career opportunities. Insurance careers may involve the following:

**Industries of Employment:**
- Insurance Companies
- General Business Organizations
- Life Insurance Companies
- Independent Adjusting Firms
- Brokerages and Agencies

**Occupational Categories:**
- Underwriters
- Claims Adjusters
- Brokers/Agents
- Risk Managers
- Company Field Representatives
- Mediators
- Fraud Investigators

Why Mohawk? Insurance Program Testimonials:

[http://www.mohawkcollege.ca/business-programs/insurance-diploma.html#prettyPhoto/0/](http://www.mohawkcollege.ca/business-programs/insurance-diploma.html#prettyPhoto/0/)
# Program of Studies (Fall 2015)

## Semester 1 – September and January Intake

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<td>Introduction To Insurance</td>
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<td>INSR IA180</td>
<td>Principles Of Insurance 1</td>
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<td>WORK 10106</td>
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Co-op Format (Fall Intake)

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<td>Vacation</td>
<td>Semester 3</td>
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<td>Sept-Dec</td>
<td>Jan-Apr</td>
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<td>Work Term 3</td>
<td>Semester 4</td>
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Co-op Format (Winter Intake)

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<th>Sept-Dec</th>
<th>Jan-Apr</th>
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<tbody>
<tr>
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<td>Semester 3</td>
<td>Work Term 1</td>
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<td>May-Aug</td>
<td>Sept-Dec</td>
<td>Jan-Apr</td>
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<tr>
<td>Work Term 2</td>
<td>Work Term 3</td>
<td>Semester 4</td>
<td></td>
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Semester 1

**ACCT CB101 Accounting 1**
Develop an understanding of the role of accounting and its relationship to management. Prepare financial statements to determine the financial position of a business organized as a corporation and the results of its operations for a given period in accordance with current accounting standards.

**CRED 10018 Business Career Strategies**
This course provides a framework for building a successful and satisfying career in business. Students will develop strategies for personal growth as they create a skills inventory and discover their personal learning styles. They will identify and practice effective study and work habits, self and time management, and teamwork and communication skills in order to adopt the attitudes, interpersonal skills, ethics and values that are in demand by employers. Students will identify core business processes, and examine their interrelationships with an eye to assessing the skills required to be successful in different business specialty careers. They will plan their career path by choosing a program major that matches their personal skills to the requirement of that profession.

**ECON EB122 Microeconomics**
Through studying the fundamental economic problem of scarcity, this course will provide an opportunity for the student to develop a basic level of literacy in microeconomics. Students will learn to apply various economic theories and models to analyze technical and non-technical problems associated with various market economy environments.

**INFO 10048 Computer Applications For Business**
Develop business communication and documentation skills using industry-standard software and other electronic tools. Learn how to locate, create, edit, manage, and store documents and information in ways that will increase personal and organizational productivity. Gain initial hands-on experience before pursuing Microsoft Office certification.
**MATH MA101** Mathematics
This first semester Business Mathematics 42 hour course covers: Percents, Equations, Trade and Cash Discounts, Markup/Markdown, and Break-Even Analysis. Prerequisite: Grade 11 Math (M or U) or Grade 12 Math (C)

**MRKT CB158** Marketing 1
Understand how environmental forces shape an organization's Marketing program. Understand the process of developing Marketing plans that reflect current consumer behaviour patterns, and practice the development of a product or service component of the Marketing mix.

**Options Group (1): Select 1**
**COMM 11040** Communication D
Communication is an introductory college level English course. Through a variety of assignments, successful students in this course will develop the reading, writing, critical and analytical skills essential to them as communicators in college and upon graduation. This course teaches writing through the critical reading of various fiction and non-fiction material and brings students with basic skills to college level foundational skills.

**COMM LL041** Communication
Communication is an introductory college level English course. Students exiting this course will demonstrate competence in grammar, sentence structure, and writing skills. Successful students in this course will develop the reading, writing, critical and analytical skills essential to them as communicators in college and upon graduation. This course teaches writing through the critical reading of various fiction and non-fiction material and brings students to college level foundation skills.

**Semester 2**
**INSR IA100** Introduction To Insurance
Demonstrate the unique principles, laws of insurance and the Registered Insurance Brokers of Ontario Act. Explore the basic elements of both Automobile and Personal Property insurance policies which will provide the necessary knowledge for future program courses.

**INSR IA180** Principles of Insurance 1
Understand and comprehend the meaning of the basic concepts and language of insurance; the legal context of insurance and the participants (brokers, underwriters and claims people) in the industry and their relationship to each other. Analyze the introduction of a risk and demonstrate how insurance deals with it.
**INSR IA191  Financial Services Essential #1**
Knowledge and application of the fundamentals of law and insurance as they relate to insurance on the person are introduced. The need for financial stability is explored and how risks associated with the person can be solved through the use of insurance. The basics of life and health insurance products for business and personal uses for financial needs are covered. A framework of government programs is studied as well in order to properly assess financial needs.

**OPEL XXXXX  General Education Elective**

**Options Group (1): Select 1**

**BUSN BE450  Personal Financial Management**
Develop a functional level of competency in managing their personal financial affairs. Identify the critical areas of financial concern and apply various techniques and models to analyze technical and non-technical problems associated with the various areas of financial planning.

**BUSN OB371  Introduction to Organizational Behaviour**
Establish a conceptual framework of organizational behaviour and the interpersonal skills necessary to function effectively as an individual and as a member of a team in an organization.

**Semester 3**

**BUSN 10053  Effective Negotiation Strategies**
Students, through case studies and role play, will demonstrate their negotiation skills by learning and immediately applying industry standard techniques. The course will focus on skills, technology and strategy to increase personal performance upon entering the workforce. Students will explore different models that will help them increase their knowledge and experience in negotiating. They will also be able to identify negotiation occasions, set negotiation objectives, research the background to a negotiation situation, present offers, bargain and settle, consolidate agreements as well as manage the stress and strain of negotiating.

**COMM 10065  Business Writing & Reporting**
Students will create effective business documents and presentations including: using a clear, persuasive writing style; producing convincing business documents; and creating effective visual communications that deliver your message and improve your business and apply these skills using advanced techniques in Microsoft Word and PowerPoint.
**INSR 10000 Essential Skills for the Insurance Broker and Agent**
This course will expose the student to the production or marketing of personal lines insurance, concentrating on the generation of home, automobile, and life insurance business.

**INSR 10011 Insurance and Canadian Law**
The student will study the major elements of Canadian Law and how these laws affect Insurance contracts, business organizations, professionals, property transactions and other related legal issues. In this course, students will examine prevalent Canadian cases which help to clarify the laws and understand how Statue Laws and precedents were developed and how they affect the insurance industry. All legal aspects of the Insurance Contract will be examined as well as the regulation of insurance businesses. This course will introduce the student to the role insurance plays in respect to the consumer and environment protection.

**INSR IA381 Insurance on Property**
The foundation for all types of property insurance with explanations of the legislative framework that governs the property policies and their principles, doctrines, and other characteristics. Learn about the Basic Fire Policy in order to demonstrate the reasoning behind covered perils, clauses and limitations. Solve and analyze the framework and features in the most common commercial and personal lines insurance policies within the legislation. Analyze and discuss policy wordings to new and practical problems for named perils and all risk property policies.

**INSR IA383 Automobile Insurance**
Students will be introduced to the various aspects of Automobile Insurance, and the application of these concepts in the Insurance Industry. Students will get an overview of the different approaches to Automobile insurance and some of the related problems. Owner’s policies or coverage’s specific to your own province will be covered in detail.

**Semester 4**

**INSR 10001 Underwriting Essentials**
The student will see how the role of the underwriter has evolved and how the underwriter accepts or rejects risks for the insurer within internal and external environments. “Hard” and “soft” skills and the underwriting temperament will be applied to the analysis of individual property, liability, and automobile risks.

**INSR 10002 Essentials of Loss Adjusting**
Students will apply the knowledge of insurance and professional conduct within the claims domain. Students will collect and analyze information and relate this to insurance coverages. Identifying personality traits in the interrelationship of negotiating and evaluation of claims will be covered.

**INSR 10010  Risk Management**
An overview of how to determine the insurance needs of a commercial client will be provided in this course. Concentration on the “Risk Management Process” and its application in business is detailed. Commercial insurance coverage’s that are used in business today are introduced and are used in an applied learning environment.

**INSR IA382  Insurance Against Liability**
Analyze the elements of Commercial Liability policies. Relate legal principles and apply knowledge of the concepts of underwriting, marketing and claims handling to prepare to work in the many areas of the insurance industry.

**OPEL XXXXZ  General Education 2 Elective**

**Semester XX**

*Options (For co-op program):*

**WORK 10105  Work Experience 1 - Insurance**
The Insurance cooperative education program at Mohawk College is a two-year Ontario College Diploma offered at Fennell Campus in Hamilton, Ontario.

**WORK 10106  Work Experience 2 - Insurance**
The Insurance cooperative education program at Mohawk College is a two-year Ontario College Diploma offered at Fennell Campus in Hamilton, Ontario.

**WORK 10107  Work Experience 3 - Insurance**
The Insurance cooperative education program at Mohawk College is a two-year Ontario College Diploma offered at Fennell Campus in Hamilton, Ontario.
Charter of Expectations

The McKeil School of Business strives to maintain standards of excellence as a community committed to personal development. Every student and employee of the College is to provide and maintain an environment conducive to learning and working, in which all individuals are treated with respect and dignity. The McKeil School of Business has set standards to promote positive student conduct which are structured around, but not necessarily limited to, the following principles:

Professionalism:
We expect students to:
- Adopt an attitude of professionalism that will promote a sense of pride in our community.
- Strive to maintain an environment in which proper language without profanity is used.
- Demonstrate integrity, responsibility, honesty, respect and enthusiasm.
- Maintain an environment free from harassment, discrimination and disruptive behaviour.

Honesty and Integrity:
We dedicate ourselves to upholding the reputation and honour of our role in education. We expect students to understand the following:
- All individual evaluations must be the result of the student’s own work and not that of others.
- Academic dishonesty is a serious offense and subject to the Academic Honesty policy.
- E-Learn, MoCoMotion and all computer accounts must be kept confidential. All inappropriate activity that comes from the student’s accounts will be associated with that student and they can be held accountable.
- Reasons for missing assignments, projects, deadlines, tests, or exams must be legitimate and formally documented to the satisfaction of individual faculty members.
- Forms of academic dishonesty include, but are not limited to the following:
  - Possession or use of unauthorized material
  - Copying from other students’ work
  - Direct use or paraphrasing of material without acknowledgement of its source
  - Falsifying data Copyright infringement, such as using unlawfully downloaded or photocopied materials
  - Submitting individual work that has been done by someone else, whether in whole or in part
  - Making material available for others to submit as their own work
  - Submitting for credit any academic work for which credit has been previously obtained or is being sought in another course.
*All of the above are subject to the penalties outlined in the Academic Honesty policy*

Responsibility:
As a member of the McKeil School of Business, the student is accountable for actions both in and out of class. These actions include but are not limited to the following:
- Reviewing the course outline and learning plan for course expectations including evaluation criteria.
- Attend classes prepared with assigned readings and homework completed.
- Preparing for classes by completing assignments such as readings and homework.
- Informing professors of CAAP’s prior to class times, especially if a CAAP requires in-class
support.
• Scheduling personal appointments and work schedules outside of school hours.
• Scheduling group meetings in a mutually convenient manner.
• Working in a productive manner with group members.
• Completing and submitting assignments, reports, and projects on time.
• Keep a backup copy of all individual and group assignments.

As a member of Mohawk College, the student shall not in any way abuse other students, college employees or guests of the college. Abusive communication means any unwelcome words or images received or distributed in person or by any communication medium, including social media, that intimidate, disparage or cause humiliation, offence or embarrassment to a person.

Faculty Contact:
McKeil School of Business faculty may be contacted by e-mail, or by phone. If leaving a voice mail message, please speak slowly and clearly include your full name, student number, and course code, reason for the call and how you can be contacted. If you choose to e-mail the professor, you must use your Mohawk College e-mail account and clearly include your full name, student number, course code and reason for the e-mail.

Tests and Evaluations:
All references to test(s) should be understood to mean test(s), quizzes, exam(s) or in-class assessment(s).

• It is the student’s responsibility to be available for all tests at their scheduled time – including those scheduled during exam week(s). It is the student’s responsibility to notify the course professor by telephone and/or e-mail prior to the start of the test if he/she cannot be present for any reason. If a student misses a test without contacting the professor \textit{before} the test takes place, he/she will receive a grade of zero for that test.

• The student will be required to provide documentation, such as a medical note or accident report, validating the reason for missing the test. Medical notes must specifically state that you were unable to write the test on the specific date.

A student has a right to view her/his final test or exam with the professor within ten (10) working days of the grade being posted and should make these arrangements with the professor directly.

Test Protocol:
• Students must arrive 10 minutes prior to all tests.
• Students arriving less than 30 minutes late for a test will be allowed to write the test, but they have lost the time that they have missed.
• Students will not be permitted to enter a testing room if they are 30 minutes late and will receive a grade of zero unless relevant documentation is provided.
• Students will not be permitted to leave within the first thirty 30 minutes of a test.
• Students who request to leave the test at any point during the scheduled test will not be able to return unless permission has been granted by the professor.
• The use of aids, such as electronic devices, dictionaries, and translators during a test must be approved by a professor prior to the test.
• Students must place their personal belongings at the front or side of the test room.
• Students must place their Mohawk Identification Card in front of them on the desk throughout the test period for identification purposes.
• While waiting outside a test room, students should be respectful and considerate of others
who are still writing the test.

- Students will not be permitted to talk or make unnecessary noise at any point during the test.

**Compliance:**
Individual faculty members are charged with the responsibility of dealing with infractions of the Charter of Expectations. Disciplinary measures may include, but not be limited to, any of the following:

- Verbal warning
- Written warning
- Deductions from the student’s class mark
- Ejection from the class, course, program, or College

**Blended Learning:**
In the blended delivery model, students commit to both face-to-face classroom instruction and active learning outside the classroom. The student is expected to be fully prepared for face-to-face classes by completing self-study activities such as:

- Required readings
- Pre-class deliverables
- Supplementary learning resources such as videos, games or simulations
- On-line discussions through Discussion Boards
- On-line activities
- Group work

**Group work:**
In courses involving group work, students **MUST PASS** the individual component of the course in order to receive a passing grade. If he/she does not pass the individual component, he/she will receive the grade for the individual component **ONLY** as their final grade. Students must be aware that as members of a group they are collectively and individually responsible for all work submitted.

**Placements:**
For programs where there are unpaid work-term placements, the student must meet the academic requirements of the program before they are allowed to participate in the work placement. All placements are at the discretion of the Associate Dean and/or Program Coordinator.

**Program of Studies and Graduation**
For each program, the College defines a Program of Studies which lists courses, sorted by semester, that provide a continuum of learning from basic to more complex levels. Programs of Studies are reviewed annually and changes made where necessary. Each new intake of students is associated with the most current version of the program, which is indicated by the year.

Students are responsible to apply to graduate for the next upcoming convocation ceremony during the semester he/she is completing the final courses of the program.

**References:**
Mohawk College has developed several policies and procedures designed to protect students and provide an enriching and rewarding learning experience in which the rights of individuals are respected.

For the most up-to-date information on the following policies and procedures, please consult the Mohawk College website.
Policies and Procedures that relate to academic issues:

- Academic Appeal Policy
- Academic Honesty Policy
- Human Rights Policy
- Information Technology - Use and Security Policy
- Student Behaviour Policy
- Program Promotion and Graduation Requirements
- Student Complaint Procedure
- Violence Prevention & Protection Policy
- Academic Accommodation for Students with Disabilities
Promotion Guidelines

Plan Ahead! Determine your Goals!

Effective Fall 2009, Mohawk College introduced changes to promotion and grading. The new passing grade for a course is 50%. For any courses taken prior to this date, the passing grade is 60%.

Transfer Credits from another Post-Secondary Institution must have a minimum grade of 60%.

In addition, in order to be promoted to the next semester (and future semesters) a student must have a WGPA of 60%. For Co-op a student must have a WGPA of 70%. Certain courses have pre-requisites for future courses so please refer to your Program of Study. As well, in order to qualify to graduate from a program a student must have earned a WGPA of 60% overall of the combined courses in the Program of Study.

Summary of Promotion Policy

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<th>0 Failures</th>
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<th>More than one Failure</th>
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<td>&gt;=50% and &lt;60%</td>
<td>Promote with Advice</td>
<td>Promote with Advice</td>
<td>Probation</td>
</tr>
<tr>
<td>&gt;=60%</td>
<td>Promote with Good Standing</td>
<td>Promote with Advice</td>
<td>Probation</td>
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*Weighted GPA (Grade Point Average) A representation of student achievement that is calculated using the following formula: the sum of the percentage grades multiplies by the credit value and divided by the sum of the credits for the courses taken as defined by the Program of Studies

Promotion Criteria

Insurance

No more than 1 failure

Insurance (co-op)

Must maintain an overall WGPA of 70% in each semester. No more than 1 failure or dropped course throughout each semester. 2nd to 3rd semester: Must pass INSR IA180 Principles of Insurance (prerequisite for 3rd semester) AND no more than one failure or dropped course in second semester.
## Academic Year: 2015/2016

### Coordinators
Reception (905) 575-2005

If calling from outside the college dial (905) 575-1212 and ask for extension.
If calling within the School of Business student phone please call the 4 digit extension.

<table>
<thead>
<tr>
<th>Program</th>
<th>Coordinator</th>
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<tr>
<td><strong>Accounting</strong></td>
<td>Gallagher, Monica</td>
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<td><a href="mailto:monica.gallagher@mohawkcollege.ca">monica.gallagher@mohawkcollege.ca</a></td>
</tr>
<tr>
<td><strong>Advertising &amp; Marketing Communications Management</strong></td>
<td>Grossi, Robin</td>
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<td><a href="mailto:robin.grossi@mohawkcollege.ca">robin.grossi@mohawkcollege.ca</a></td>
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<tr>
<td><strong>Business</strong></td>
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<tr>
<td><strong>Business Administration</strong></td>
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<tr>
<td><strong>Business Analysis</strong></td>
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<td><strong>Business Financial Services</strong></td>
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<td><strong>Human Resources Management</strong></td>
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<tr>
<td><strong>Insurance</strong></td>
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<td>3139</td>
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<td><strong>International Business</strong></td>
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<td><strong>Marketing</strong></td>
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<td><strong>Office Administration – Executive</strong></td>
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<tr>
<td><strong>Office Administration – First Year Common</strong></td>
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<td><strong>Office Administration – General</strong></td>
<td>Cooper, Jane</td>
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<td><strong>Office Administration – Legal</strong></td>
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<td><strong>Public Relations</strong></td>
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