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## NC Community Colleges: Risk Management & Insurance

### SECTION 2.1

#### Academic Curriculum Courses and WCE Pre-Licensing Insurance Courses

updated: August 23, 2020

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#### Overview

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The North Carolina Community College System (NCCCS) provides the opportunity for its 58-member community colleges to offer pre-licensing insurance courses under Workforce Continuing Education (WCE), if a CC chooses to do so.

In addition, on August 18, 2017, the State Board of Community Colleges (e.g., the governing board of the North Carolina Community College System) approved a realignment of the academic curricular course offerings within the Associate in Applied Science (AAS) degree in Accounting & Finance, effective with fall semester 2018. This is the first time since NCCCS was created in 1963 that risk management and insurance has been offered as an academic program.

Fifty-one (51) of the fifty-eight (58) community colleges fall under this new standard. Seven (7) community colleges are not approved by NCCCS to offer Accounting and Finance courses.

This new NCCCS curriculum standard permits CCs to offer academic courses for a subject area (i.e., concentration) in Risk Management and Insurance (RMI) within the AAS in Accounting & Finance, if a CC chooses to do so. CCs also have the option to offer an Accounting and Finance Certificate in Insurance, and/or an Accounting and Finance Diploma in Insurance in addition to the AAS degree.

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## Curriculum Courses in Risk Management and Insurance (RMI)

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There are seven (7) approved curriculum courses in risk management and insurance in the NCCCS Combined Course Library (CCL), e.g., the NCCCS master database of approved courses. The courses are numbered as INS-xxx and BUS-xxx.

- INS-121 Life Insurance
- INS-122 Accident and Health Insurance
- INS-125 Risk Management
- INS-127 Claims Adjusting
- INS-128 Med Sup/Long-Term/Estate Plan
- INS-129 Property & Casualty Insurance
- BUS-147 Business Insurance

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## Workforce Continuing Education Insurance Courses

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There are also seven (7) approved courses in insurance for WCE in the NCCCS Combined Course Library (CCL), e.g., the NCCCS master database of approved courses. The courses are numbered as INS-xxxx.

- INS-3121: Life Insurance  
(This WCE course is designed to align with the NCCCS Curriculum Course INS-121)
- INS-3122: Accident & Health/Sickness Insurance  
(This WCE course is designed to align with the NCCCS Curriculum Course INS-122)
- INS-3127: Claims Adjusting  
(This WCE course is designed to align with the NCCCS Curriculum Course INS-127)
- INS-3128: Medicare/Long-Term Insurance  
(This WCE course is designed to align with NCCCS Curriculum Course INS-128)
- INS-3129: Insurance: Property & Casualty  
(This WCE course is designed to align with NCCCS Curriculum Course INS-129)
- INS-3310: Insurance: CE  
This WCE course is designed for instructional areas related to select topics to meet the continuing education requirements for licensed agents as prescribed by the North Carolina Department of Insurance Services Division.

- INS-3385: Insurance: Pre-Licensing

This WCE course is designed for instructional areas related to select topics to meet the pre-licensing education requirements for insurance agents as prescribed by the North Carolina Department of Insurance Services Division.

NOTE: INS-125: Risk Management and BUS-147: Business Insurance do not have WCE course equivalents at this time.

Five (5) courses above include the phrase, “This WCE course is designed to align with NCCCS Curriculum Course INS-xxx.” This means there is a course crosswalk between these WCE courses and the same courses within the academic curriculum programs for a certificate, a diploma, and an AAS degree in Accounting and Finance, as well as the AAS degree in Business Administration when INS courses are offered. If any of one these WCE courses is passed successfully, and the student then takes and passes the NCDI licensing exam related to the course content, then the student can transfer the WCE course credit to a CC’s academic program requirements if INS courses are part of that academic program.

This course “equivalency” alignment between WCE and the academic curriculum permits a great deal of flexibility for a student who wishes to take insurance courses. The costs for a WCE course are typically less than a course within the academic curriculum structure.

NOTE: “WCE courses” are 4-digits long, e.g., INS-3xxx, and have a first digit of “3”. “Curriculum courses” are 3-digits long, e.g., INS-xxx. WCE courses that have an equivalent academic curriculum course have the same last three digits as the curriculum course. An individual CC is permitted to utilize a different numbering syntax locally if it maps back exactly to the CCL’s course description and content.

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### **Community Colleges Offering RMI and/or Pre-Licensing Insurance Courses**

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Several CCs have offered INS-xxx and/or INS-xxxx courses periodically over the past several years. The decision to offer a course, or not, in any given semester is made by each CC based on the demand for these courses in their “service area.”

NCCCS reports the following pre-licensing course enrollments at CCs during the 2018 and 2019 calendar years:

<b>Community College</b>	<b>Calendar Year</b>	
	<b>2018</b>	<b>2019</b>
Cape Fear CC	45	61
Catawba Valley CC	11	19
Central Piedmont CC	251	251
Guilford TCC	27	12
Surry CC	0	7
Wayne CC	4	7
<b>Total</b>	<b>338</b>	<b>357</b>

By comparison, IIANC's Professional Development and Education office taught 147 and 160 pre-licensing students in calendar years 2018 and 2019, respectively. Between IIANC and CCs, the CCs taught 69.4% of the total pre-licensing students in 2018 + 2019. That is 2.3 times more pre-licensing students than IIANC in 2018 + 2019.

The following list categorizes CCs that are offering, or have offered, RMI courses and/or pre-licensing insurance courses. Specific weblinks are listed for those CCs that currently have active insurance course and/or insurance program information on their websites.

Risk management and insurance courses can fall into one or more of four categories, depending on the specific CC:

- ✓ standalone WCE pre-licensing insurance courses
- ✓ an AAS in Accounting & Finance with the RMI subject area
- ✓ an AAS in Business Administration with insurance courses as electives
- ✓ an Accounting & Finance Insurance Certificate.

**Currently ACTIVE Community Colleges: Offering WCE pre-licensing courses and/or academic RMI courses**

- **Cape Fear CC:** <http://cfcc.edu>
  - Service areas = New Hanover County and Pender County
  - <https://cfcc.edu/ce/insurance> - **ACTIVE in WCE Pre-licensing courses**
  - [http://catalog.cfcc.edu/preview\\_program.php?catoid=8&poid=1109&returnto=301](http://catalog.cfcc.edu/preview_program.php?catoid=8&poid=1109&returnto=301) - **ACTIVE in AAS Business Administration with insurance courses as electives**
  - CFCC offers INS-121, INS-122, INS-129, and BUS-147 as elective courses in the AAS in Business Administration
  - Contact: Elizabeth (Liz) Riepe, MS  
Business & Industry Training Coordinator  
Workforce Development & Corporate Training  
CFCC Workforce Training Solutions  
[lriepe@cfcc.edu](mailto:lriepe@cfcc.edu)  
(910) 362-7883
- **Catawba Valley CC:** <http://www.cvcc.edu>
  - Service areas = Alexander County and Catawba County
  - [http://www.cvcc.edu/CCE/Workforce\\_Development/Certification/insurance.cfm?cssearch=235517\\_1](http://www.cvcc.edu/CCE/Workforce_Development/Certification/insurance.cfm?cssearch=235517_1) - **ACTIVE in WCE Pre-licensing courses (\* ONLINE Courses \*)**
  - Contact: Janet Lail  
[jwlail@cvcc.edu](mailto:jwlail@cvcc.edu)  
(828) 327-7000, ext. 4116

- **Central Piedmont CC:** <http://www.cpcc.edu> - **ACTIVE in WCE Pre-licensing courses**
  - Service area = Mecklenburg County
  - <https://www.cpcc.edu/programs/financial-services-continuing-education>
  - Contact: Karen Cruz  
Program Assistant  
James R. Worrell, Sr. Financial Services Institute  
[Karen.Cruz@cpcc.edu](mailto:Karen.Cruz@cpcc.edu)  
(704) 330-4689  
Registration: (704) 330-4223
  
- **Rowan-Cabarrus CC:** <https://www.rccc.edu> - **ACTIVE in Accounting & Finance curriculum program**
  - Service areas = Rowan County and Cabarrus County
  - <https://legacy.rccc.edu/catalog-2018-2019/2018/08/30/insurance-certificate-c25800in>  
This is a 15-credit hour “Insurance Certificate” offered within the Accounting & Finance academic program. It begins in Fall 2020.
  - After the Insurance Certificate is implemented successfully, RCCC will explore offering the AAS in Accounting & Finance with an RMI subject area. The current AAS in Accounting & Finance can be found at:  
<https://catalog.rccc.edu/awards/2019-2020/A25800/>
  - Contact: Chad D. Nichols  
Instructor, Accounting & Economics  
RCCC PBL Co-Advisor  
NCPBL Administrative Services Director  
Rowan-Cabarrus Community College  
P.O. Box 1595  
Salisbury, NC 28145-1595  
[chad.nichols@rccc.edu](mailto:chad.nichols@rccc.edu)  
(704) 216-3836

- **Wayne CC:** <https://www.waynecc.edu> - **ACTIVE in both the Accounting & Finance curriculum program and in WCE Pre-licensing courses**
  - Service area = Wayne County
  - <https://www.waynecc.edu/news/wcc-first-nc-community-college-to-add-risk-management-and-insurance-degree>
  - <https://www.waynecc.edu/programs/risk-management-and-insurance/>
  - For Pre-licensing, contact:
    - Monica Miller
    - Workforce Continuing Education Services
    - Coordinator/Instructor
    - Occupational Extension Special Programs
    - [mdedwards@waynecc.edu](mailto:mdedwards@waynecc.edu)
    - (919) 739-6933
    - or
    - Krystle Anderson
    - [kmanderson@waynecc.edu](mailto:kmanderson@waynecc.edu)
    - (919) 739-6930
  - For the AAS in Accounting & Finance with the RMI subject area, contact:
    - Erin LeGrand
    - Business & Accounting Department Chair
    - (919) 739-6880
    - [etlegrand@waynecc.edu](mailto:etlegrand@waynecc.edu)

**Currently INACTIVE Community Colleges: Offered WCE pre-licensing courses at some time in the past and may or may not offer pre-licensing courses in the future**

- **Lenoir CC:** <https://www.lenoircc.edu/ce>
  - Service areas = Greene County, Jones County, and Lenoir County
  - Contact: Dawn K. Kantz  
Director of Continuing Education Special Programs  
[dkkantz79@lenoircc.edu](mailto:dkkantz79@lenoircc.edu)  
(252) 527-6223, ext. 706
  
- **Mitchell CC:** <https://mitchellcc.edu/>
  - Service area = Iredell County
  - <https://mitchellcc.edu/continuing-education/insurance>
  - Contact: Jean Manall  
Program Coordinator  
[jmanall@mitchell.edu](mailto:jmanall@mitchell.edu)  
(704) 978-5494
  
- **Montgomery CC:** <https://www.montgomery.edu>
  - Service area = Montgomery County
  - <https://www.montgomery.edu/programs-courses/continuing-education/earn-your-certification-or-license/insurance-agent/>
  - Contact: Jessica Hamilton  
Director of Business & Industry Services  
[hamiltonj8964@montgomery.edu](mailto:hamiltonj8964@montgomery.edu)  
910-898-9674 or 919-898-9672
  
- **Pitt CC:** <https://pittcc.edu>
  - Service area = Pitt County
  - PCC would like to offer pre-licensing classes again, but the instructor would need to agree to be a part-time employee of the College
  - <https://pittcc.edu/community/continuing-education/>
  - Contact: Wendy Dunbar  
[wdunbar@email.pittcc.edu](mailto:wdunbar@email.pittcc.edu)  
(252) 493-7528

- **Surry CC:** <https://www.surry.edu>
  - Service areas = Surry County and Yadkin County
  - offered WCE pre-licensing courses in 2019; do not currently have pre-licensing courses planned
  - <https://surry.edu/news/become-an-independent-insurance-agent-at-scc>
  - <https://surry.edu/news/property-and-casualty-insurance-pre-licensing-class-starts-july-22>
  - <https://surry.edu/news/property-and-casualty-insurance-pre-licensingclass-starts-in-dobson>
  - Contact: (336) 386-3618 for more information

**INACTIVE Community College in AAS with RMI: Have not activated RMI subject area in AAS**

- **Forsyth Technical CC:** <https://www.forsythtech.edu>
  - Service areas = Forsyth County and Stokes County
  - <https://www.forsythtech.edu/courses-programs/degrees/programs-a-z/accounting>  
FTCC offers the AAS in Accounting & Finance but does not offer INS courses or the RMI subject area; FTCC has been approved by NCCCS to offer these if they wish to do so in the future but FTCC has no current plans to do so.
  - Contact: Phil Slater  
[pslater@forsythtech.edu](mailto:pslater@forsythtech.edu)  
(336) 734-7354

**INACTIVE Community Colleges: Offered pre-licensing courses in the past but have decided to drop pre-licensing**

- **Guilford Technical CC:** <https://www.gtcc.edu/>
  - Service area = Guilford County
  - offered WCE pre-licensing courses as recently as calendar years 2018 and 2019 but have dropped courses due to low levels of interest
- **Isothermal CC:** <https://www.isothermal.edu>
  - Service area = Polk County and Rutherford County
  - offered WCE pre-licensing several years ago but are not currently planning to offer any courses
  - Contact: Donna Hood  
Dean, Continuing Education  
[dhood@isothermal.edu](mailto:dhood@isothermal.edu)  
828-395-1404



- **Wilkes CC:** <https://www.wilkescc.edu>
  - Service areas = Alleghany County, Ashe County, and Wilkes County
  - offered WCE pre-licensing several years ago but are not currently planning to offer any courses
  - Contact: Curt Miller  
Chair - Workforce Development  
[cbmiller923@wilkescc.edu](mailto:cbmiller923@wilkescc.edu)  
(336) 838-6230
  
- **Wilson CC:** <https://www.wilsoncc.edu/>
  - Service area = Wilson County
  - offered WCE pre-licensing several years ago but have dropped courses due to low levels of interest
  - Contact: Continuing Education Office  
(252) 246-1287