



Insurance and Risk Management Certificate Program

The Certificate program in Insurance and Risk Management is a four-course (12 credit hour) credential. Students will learn the foundations of insurance production and multiple lines insurance production. Students will also master the fundamentals of operating an agency and managing sales. Completers of this certificate program will be eligible to sit for the national Accredited Advisor in Insurance (AAI) Certification exam.

Upon completion of this program, the graduate can:

1. Demonstrate knowledge of property and casualty insurance principles.
2. Identify issues relating to exposure identification and insurance coverages.
3. Explain the risk management process.
4. Demonstrate knowledge of life insurance fundamentals.
5. Describe the concepts involved in packaging commercial insurance products.
6. Demonstrate knowledge of agency operations.
7. Demonstrate knowledge of agency and individual sales planning methods.
8. Demonstrate knowledge of legal and ethical considerations affecting the insurance business.
9. Demonstrate knowledge of the need for continuing education throughout the career of a producer.

Insurance and Risk Management Courses

<u>Course</u>	<u>Course</u>		<u>Credit Hours</u>
<u>Prefix</u>	<u>Number</u>	<u>Course Title</u>	
INS	100	Introduction to Insurance and Risk Management	3
INS	181	Foundations of Insurance Production	3
INS	182	Multiple Lines Insurance Production	3
INS	183	Agency Operations and Sales Management	3

Course Descriptions:

INS 100: Introduction to Insurance and Risk Management--Introduces property-casualty insurance and is a foundation for the study of insurance. Provides information on types of insurance, providers, regulatory environment, and performance measures. Additionally describes the function of marketing, underwriting and

claims. Finally, it discusses insurance as a contract, introduces both property and liability loss exposure and policy provisions, and provides a basic discussion of risk management as a means of managing loss exposures.

INS 181: Foundations of Insurance Production--Introduces principles of insurance production and agency and sales management. Emphasis will be placed on the insurance products and insurance markets in the context of personal lines coverages as well as limited commercial lines coverages.

INS 181: Multiple Lines Insurance Production--Introduces principles of multiple-lines insurance production. Emphasis will be placed on the insurance product and insurance markets in the context of commercial lines coverages.

INS 183: Agency Operations and Sales Management--Focuses on the producer's office environment and sales management techniques. Emphasis is placed on how management concepts can be applied to the producer's sales and to the business of running an agency.

For more information about this program and scholarship opportunities sponsored by the Kentucky Insurance Workforce Development Foundation contact:

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