# INSURANCE STUDIES (INS)

**INS 29000**  
**INTRODUCTION TO INSURANCE AND RISK**  
3 Credit Hours  
Introduction into the fields of insurance and risk management including, property and casualty, life, health, auto and other types of insurances. Personal and commercial risks are identified and quantified for potential loss.  
**Prerequisite:** ACTT 11000 or BMRT 11000.  
**Schedule Type:** Lecture  
**Contact Hours:** 3 lecture  
**Grade Mode:** Standard Letter

**INS 39000**  
**INSURANCE LAW, FINANCE AND RISK MANAGEMENT**  
3 Credit Hours  
Next-level insurance and risk management topics including ERM, insurance law and financial statement analysis. Other topics include impact of laws and regulation on insurers and additional elements of life insurance, annuities, IRAs, auto insurance, crime insurance and surety bonds.  
**Prerequisite:** INS 29000.  
**Schedule Type:** Lecture  
**Contact Hours:** 3 lecture  
**Grade Mode:** Standard Letter

**INS 39001**  
**INSURANCE OPERATIONS (WIC)**  
3 Credit Hours  
A detailed review of the strategic and tactical operations of the insurance industry. Explores the function and role of insurers, claims management, rate making, financial structures and underwriting.  
**Prerequisite:** INS 39000 with a minimum grade of C (2.000).  
**Schedule Type:** Lecture  
**Contact Hours:** 3 lecture  
**Grade Mode:** Standard Letter  
**Attributes:** Writing Intensive Course

**INS 49000**  
**LIFE AND HEALTH INSURANCE**  
3 Credit Hours  
A detailed review of life and health insurance and their impact on individuals and society. The objective is a familiarization with various life and health products and how these products protect people and their families against financial losses caused by death, accident, sickness or disability.  
**Prerequisite:** INS 39001 with a minimum grade of C (2.000).  
**Schedule Type:** Lecture  
**Contact Hours:** 3 lecture  
**Grade Mode:** Standard Letter

**INS 49001**  
**PERSONAL LINES INSURANCE**  
3 Credit Hours  
Study of property and casualty personal lines of insurance including automobile, homeowner, dwelling and other residential policies, "toys" such as motor homes, motorcycles and boats, and high-risk plans for earthquake, flood and windstorm.  
**Prerequisite:** INS 39001 with a minimum grade of C (2.000).  
**Schedule Type:** Lecture  
**Contact Hours:** 3 lecture  
**Grade Mode:** Standard Letter

**INS 49002**  
**COMMERCIAL INSURANCE**  
3 Credit Hours  
Advanced concepts in commercial lines insurance including commercial property, commercial liability, business income, commercial crime and equipment breakdown insurance, commercial auto, workers compensation, business owners and specialty coverages.  
**Prerequisite:** INS 39001 with a grade of C (2.000) or better.  
**Schedule Type:** Lecture  
**Contact Hours:** 3 lecture  
**Grade Mode:** Standard Letter

**INS 49092**  
**INSURANCE PRACTICUM GENERAL (ELR)**  
3 Credit Hours  
(Repeatable for credit) Course requires an on-site internship and/or a project with an insurance related organization approved by the Instructor.  
**Prerequisite:** INS 39000 and 39001; and special approval.  
**Schedule Type:** Practicum or Internship  
**Contact Hours:** 21 other  
**Grade Mode:** Satisfactory/Unsatisfactory-IP  
**Attributes:** Experiential Learning Requirement