**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 49010  LIFE AND HEALTH INSURANCE LAW, FINANCE AND RISK MANAGEMENT  3 Credit Hours**
Explores enterprise risk management, life and health insurance regulation and legal principles, and the financial operations of life and health insurers. The structure and analysis of life and health insurance contracts are also covered as well as how to buy life insurance. Annuities and IRAs are explained and then contrasted and compared to life insurance products.

**Prerequisite:** INS 29000.

**Schedule Type:** Lecture
**Contact Hours:** 3 lecture
**Grade Mode:** Standard Letter

**INS 49011  PROPERTY AND CASUALTY INSURANCE LAW, FINANCE AND RISK MANAGEMENT  3 Credit Hours**
Explores enterprise risk management, property and casualty insurance regulation and legal principles, and the financial operations of property and casualty insurers. The structure and analysis of property and casualty insurance contracts are also covered. Additionally, crime insurance and surety bonds are explained as are the societal impacts of auto accident injuries.

**Prerequisite:** INS 29000.

**Schedule Type:** Lecture
**Contact Hours:** 3 lecture
**Grade Mode:** Standard Letter

**INS 49020  LIFE AND HEALTH INSURANCE OPERATIONS (WIC)  3 Credit Hours**
Offers a detailed study of the strategic and tactical operations of life and health insurance industry players. It explores the roles of insurers as well as their key functional areas including underwriting, marketing, distribution, claims management and rate making. Corporate finance and both GAAP and SAAP accounting are studied as is the preparation and analysis of life and health statutory annual financial statements. Life and health reinsurance and regulation are also explored.

**Prerequisite:** INS 49010.

**Schedule Type:** Lecture
**Contact Hours:** 3 lecture
**Grade Mode:** Standard Letter
**Attributes:** Writing Intensive Course
INS 49021 PROPERTY AND CASUALTY INSURANCE OPERATIONS (WIC) 3 Credit Hours
Offers a detailed study of the strategic and tactical operations of property and casualty insurance. Explores the roles of insurers as well as their key functional areas including underwriting, marketing, distribution, claims management and rate making. Corporate finance and both GAAP and SAP accounting are studied as is the preparation and analysis of property and casualty statutory annual financial statements. Property and casualty reinsurance and regulation are also explored.
Prerequisite: INS 49011.
Schedule Type: Lecture
Contact Hours: 3 lecture
Grade Mode: Standard Letter
Attributes: Writing Intensive Course

INS 49030 LIFE INSURANCE 3 Credit Hours
An in-depth study of life insurance and its impact on individuals and society. Students gain a strong understanding of life insurer operations (including compliance, rate making, underwriting, claims and distribution), life insurance products and policy contracts. They also learn how these products protect people and businesses against the financial losses resulting from death or disability.
Prerequisite: INS 49020 with a minimum grade of C (2.000).
Schedule Type: Lecture
Contact Hours: 3 lecture
Grade Mode: Standard Letter

INS 49031 HEALTH INSURANCE 3 Credit Hours
An in-depth study of health insurance and its impact on individuals and society. Students gain a strong understanding of health insurer operations (including compliance, rate making, underwriting, claims and distribution), health insurance products and policy contracts. Both individual and group products are examined. Students also learn how health insurance products protect people and businesses against the financial losses related to sickness and accidents.
Prerequisite: INS 49020 with a minimum grade of C (2.000).
Schedule Type: Lecture
Contact Hours: 3 lecture
Grade Mode: Standard Letter

INS 49032 ADVANCED TOPICS IN LIFE AND HEALTH INSURANCE 3 Credit Hours
Investigates selected topics in life and health insurance either not covered, or not in depth, in other life and health insurance courses within the insurance studies degree program. This includes ICD, CPT and Level II coding systems and the nomenclature, language and terms used in medical billing environments. Students also learn about OSHA, HIPAA, PPACA, electronic medical records and other current topics relevant to health insurance compliance, underwriting and claim functions. Additionally, contemporary topics relevant to both life and health insurance are addressed to ensure students are up to date on the industry's most current challenges and opportunities.
Prerequisite: INS 49030 and 49031 both with a minimum grade of C (2).
Schedule Type: Lecture
Contact Hours: 3 lecture
Grade Mode: Standard Letter

INS 49041 PERSONAL LINES PROPERTY AND CASUALTY INSURANCE 3 Credit Hours
Covers all property and casualty personal lines of insurance including automobile, homeowners and other residential policies. Also examined are watercraft, RV, mobile home and personal umbrella products. Also explores personal lines profitability, pricing and portfolio management.
Prerequisite: INS 49021 with a minimum grade of C (2).
Schedule Type: Lecture
Contact Hours: 3 lecture
Grade Mode: Standard Letter

INS 49042 COMMERCIAL LINES PROPERTY AND CASUALTY INSURANCE 3 Credit Hours
Covers all property and casualty commercial lines of insurance including building and personal property and causes of loss forms, business income insurance, crime, equipment breakdown, aviation, marine and ocean cargo. Also covers commercial general liability, business auto, garage and motor carrier products, workers compensation and employers liability, environmental, cyber and terrorism insurance along with management and professional liability and business owners (BOP) policies. The factors affecting rates for these products are also explored.
Prerequisite: INS 49021 with a minimum grade of C (2.000).
Schedule Type: Lecture
Contact Hours: 3 lecture
Grade Mode: Standard Letter

INS 49043 ADVANCED TOPICS IN PROPERTY AND CASUALTY INSURANCE 3 Credit Hours
Investigates selected topics in property and casualty insurance either not covered, or not in depth, in other property and casualty insurance courses within the insurance studies degree program. This includes E&S, RPGs, Catastrophic coverages, as well as insurance agency operations, reinsurance and technology. Medical coding nomenclature, language and terms are also explored. Additionally, contemporary topics relevant to property and casualty insurance are addressed to ensure students are up to date on the industry's most current challenges and opportunities.
Prerequisite: INS 49041 and 49042 with a minimum grade of C (2.000).
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

INS 49192 PROPERTY AND CASUALTY INSURANCE PRACTICUM (ELR) 3 Credit Hours
(Repeatable for credit 2 times) Requires an on-site internship and/or project with a property and/or casualty insurance related organization approved by the Instructor.
Prerequisite: INS 49011 and 49021 both with a minimum grade of C (2.000) and special approval.
Schedule Type: Practicum or Internship
Contact Hours: 21 other
Grade Mode: Satisfactory/Unsatisfactory-IP
Attributes: Experiential Learning Requirement
INS 49292  LIFE AND HEALTH INSURANCE PRACTICUM (ELR)   3
Credit Hours
(Repeatable for credit 2 times) Requires an on-site internship and/or
project with a life and/or health insurance related organization approved
by the Instructor.
Prerequisite: INS 49010 and 49020 both with a minimum grade of C
(2.000); and special approval.
Schedule Type: Practicum or Internship
Contact Hours: 21 other
Grade Mode: Satisfactory/Unsatisfactory-IP
Attributes: Experiential Learning Requirement