INSURANCE (INS)

INS 110 - Insurance Fundamentals (3 Credits)
3 lecture, 0 lab, 3 total contact hours
Defines the insurance mechanism, identifies common types of property-casualty insurance, and explains how insurance benefits society. Introduces the core functions of insurance organizations: marketing, underwriting and claims. Discusses insurance policy structure, basic types of policy provisions and a simple method for analyzing policies. Reviews career options in the insurance industry.
Typically offered: Fall

INS 120 - Property and Liability Insurance Principles (3 Credits)
3 lecture, 0 lab, 3 total contact hours
Presents the basic principles of insurance. Provides an inroduction to insurance regulation, financial performance, marketing techniques, underwriting, claims, risk management, loss exposure and insurance policies. Satisfies the requirements for the industry AINS 21 exam within the Associate in General Insurance Path A Certification.
Typically offered: Spring

INS 220 - Personal Insurance (3 Credits)
3 lecture, 3 total contact hours
Offers an understanding of property and liability loss exposures faces by most individuals and families, and analyzes the types of insurance coverage that can be used for treating those exposures such as personal liability, inland marine, auto, life, health, and goverment programs. Satisfies the requirements for the Institutes AINS 22 examination within the Assoication in General Insurance Path A Certification. Prerequisite: INS 120 or AINS 21 Certification.
Typically offered: Fall

INS 240 - Commercial Insurance (3 Credits)
3 lecture, 0 lab, 3 total contact hours
Analyzes commercial coverage including property, business income, inland and ocean marine, crime, equipment breakdown, general liability, auto, workers compensation, and package policies. Satisfies the requirements for The Institutes AINS 23 examination within the Associate in General Insurance Path A Certification. Prerequisite: INS 120 or AINS 21 Certification.
Typically offered: Spring