

**Department of Finance  
Bowling Green State University**

## **INSURANCE COURSE DESCRIPTION**

**INS 2100. Introduction to Insurance and Insurance Careers (1).** Course meets once a week and examines the unique aspects of the insurance industry. Professionals from the insurance industry will present their view of major sectors of the industry, including: property and casualty insurance, life and health insurance, reinsurance, captive domiciles, underwriting, insurance operations, and sales and marketing functions.

**INS 3200 Insurance Company and Agency Operations (3).** Examination of insurance company and agency operations focusing on unique insurance functions including underwriting, reinsurance, ratemaking, claims adjusting, loss control and other insurer activities. The course will also prepare students for CPCU and other insurance related professional tests.

**INS 3220 Life and Health Insurance (3).** Simultaneous explorations of life and health insurance from the perspectives of buyer, advisor, and insurer. Topics include life and health insurance products, pricing techniques, underwriting and claims, individual and group insurance. Prerequisite: grade of C or better in FIN 3000.

**INS 3230 Property and Liability Insurance (3).** In-depth study of property and liability insurance. Topics include identification of major property and liability risk exposures faced by organizations and methods of effective management of these exposures, with an emphasis on insurance approaches. Emphasis on practical application of property and liability insurance to pure risk exposures including motor vehicle liability, professional and general liability, environmental liability, employment practices and workers' compensation, and fiduciary liability. Prerequisite: grade of C or better in FIN 3000.

**INS 3250 Risk Financing in Insurance (3).** Provides a comprehensive overview of techniques that risk professionals use to finance and manage risk. Students will learn risk and insurance transfer and retention techniques, terms and concepts. Topics include overview of risk financing, insurance definitions, loss forecasting, economics of self-insurance, retrospective rating, reinsurance, captives, finite and integrated risk financing, capital markets, non-insurance contractual transfers and allocating risk management costs.