

**J. Sargeant Reynolds Community College
Course Content Summary**

Course Prefix and Number: ISR 266

Credits: 3

Course Title: Life and Health Insurance

Course Description: Presents an overview of life and health insurance. Includes types of life insurance, types of annuities, disability, and health insurance. Provides a comprehensive review of group and individual insurance for each area of life and health insurance. Lecture 3 hours per week.

General Course Purpose: The course is designed to help prepare individuals for insurance certification examinations. Students and professionals interested in the field of life insurance, health insurance, and related topics will benefit from the course.

Course Prerequisites and Co-requisites: None

Course Objectives:

Upon completing the course, the student will be able to

- a. Demonstrate an understanding of the basic risk management principles, terms, concepts, coverages, and exclusions;
- b. Classify various forms of insurance products;
- c. Define the role of risk management;
- d. Describe the role of public policy as it relates to risk management;
- e. Demonstrate an understanding of the exposures and coverages necessary to properly insure clients; and
- f. Prepare for insurance certification examinations.

Major Topics to Be Included:

- a. Life Insurance
- b. Health Insurance
- c. Disability Income Insurance
- d. Annuities
- e. Long-Term Care Insurance
- f. Medicare, Medicare Supplement, and Medicaid
- g. Retirement Planning
- h. Planning for Personal Needs
- i. Planning for Business Needs

Effective Date of Course Content Summary: January 19, 2016