

# Course Syllabus

## Course Identification

Property Risk Exposures: Natural

Alberta Accreditation Committee Course ID # 58446

Continuing Education Credit Hours: 2 Hours

Classes of Certificate: General Insurance, Insurance Adjuster

## Course Description

Natural hazards and perils create many risks and loss exposures for insurers. Climate change is a major contributing force to the increased frequency, intensity and severity of natural and weather-related catastrophic events.

Topics discussed support learners understanding of the origins of climate change and the relationship between climate change and losses claimed. Learners explore and discuss primary perils, key exposures and effective strategies to manage those risks.

Learners also explore consequential losses related to, and the economic implications of, increasing flood risk in Canada.

## Course Schedule

Lesson 1	Climate Change and Risk	15 minutes
Lesson 2	Primary Perils	90 minutes
Lesson 3	Impact – Economic, Consequential Losses	15 minutes

# Course Syllabus

## Course Outline

### **Lesson 1: Climate Change and Risk**

#### *Learning Outcomes*

- 1) *Discuss current statistical information about global climate change.*
- 2) *Identify and describe the TWO (2) primary causes of climate change.*
- 3) *Explore the impact of climate change in Canada.*

#### Topics Covered

1. Statistics (WMO)
2. Primary Causes of Climate Change
3. Impact in Canada

### **Lesson 2: Primary Perils**

#### *Learning Outcomes*

- 1) *Identify, describe and provide examples of SIX (6) primary natural and weather-related perils.*
- 2) *Explain the key exposures, risk considerations, and risk management strategies related to each peril.*
- 3) *Explore the economic implications of flood risk management and mitigation.*

#### Topics Covered

1. Wildfire
2. Lightning
3. Windstorm
4. Hail
5. Earthquake
6. Flood

# Course Syllabus

## **Lesson 3: Impact – Consequential Losses, Economic**

### *Learning Outcomes*

- 1) Identify, describe, and provide examples of consequential losses related to flood risk.*
- 2) Explain the impact and implications of flood risk for the Canadian economy*

### Topics Covered

1. Consequential Losses
2. Implications for the Canadian Economy