

## CE COURSE RELEVANCE AND LEARNING OBJECTIVES STATEMENT

**COURSE:** Impact of Airbags on Insurance

**LINE:** Property and Casualty

**HOURS:** Three (3)

### OBJECTIVES:

The primary course objective is to provide the agents an understanding of the role of the airbag safety system in protecting insured's during a crash. Since their inception, airbags have generated publicity for their power and force during deployment leading to more government regulation. This course will review the significant enhancements in recent airbag technology that has reduced the number of injury claims generated. Since most automotive collision repairs are paid for by insurance companies, we will alert the agents to the numerous fraud cases involving improperly repaired airbags with the intent of saving their insured from diminished loss or potential injury.

**Knowledge Areas:** The agent will have knowledge of

- How seatbelt restraint systems assist the airbag
- Airbag restraint systems and their trigger points
- How and why airbag fraud occurs
- Steps to eliminate the possibility of insurance fraud locally
- How discriminating airbags work
- The role of windshields in enabling airbags
- How professional repair companies validate their repairs

**Skills & Abilities:** The agent will be skilled at

- Understanding the entire airbag safety system and how it functions together
- Protecting their insured against fraud
- Qualifying repair and refinish professionals
- Risks associated with improper or poor repair

**ATTENDANCE VERIFICATION:** Sign in and sign out, doors are monitored.

**ACHEIVEMENT VERIFICATION:** Full attendance

**SATISFACTION VERIFICATION:** Written Course Evaluation Form at the end of every course

**RECORD KEEPING:** Paper and electronic formats with Profitable Glass Solutions Ltd

It is the policy of Profitable Glass Solutions Ltd. to post all course fees in all advertisements.

**Developed in Accordance with:** Department of Insurance Continuing Education guidelines and laws. This course is designed to increase the knowledge and understanding of the licensee of: (a) Principle and coverage of insurance, (b) Applicable laws and rules concerning insurance, (c) Consumer protection (d) Risk management and (d) The duties of the licensee. This course imparts substantive knowledge relating to the field of insurance specifically for comprehensive and collision insurance policy products. This course is a formal program of learning that contributes directly to the professional and/or technical competence of an individual licensed as it relates to assisting insured's with insurance product use.

**INSTRUCTOR APPROVAL METHOD:** Per state regulations, instructors will submit a formal biographical/resume statement to the state. This statement will include any relevant insurance experience, industry experience, teaching experience, and related educational degrees. The instructor will also possess a minimum of three to five years experience, based on state requirements, in the subject matter being taught, or two years of experience explaining insurance material, or possess an insurance license or professional designation. Instructors are required to complete a formal Instructor Development Training course and implement a formal Six (6) Week Training Program before final approval.