SSC # 168 – THE NEW RISK LANDSCAPE: HOW PROPERTY, LIFE & A&S INTERACT IN MODERN HOUSEHOLDS

This course is eligible for:

3.0 Life & A&S CE Credits for BC, AB, SK, MB & ON.

General CE for some Provinces as marked on the certificate.

Target Audience

This course is designed for **licensed General Insurance (P&C), Life Insurance, and Accident & Sickness (A&S) advisors** across Canada who are responsible for protecting households from financial, legal, health, and estate risks. It is particularly suited for:

- Advisors seeking to expand beyond siloed product knowledge into **integrated risk management**
- Life/A&S advisors who must understand how P&C exposures influence suitability, liquidity, and estate stability
- P&C advisors who want deeper insight into how life, disability, and critical illness coverage interact with property and liability claims
- Financial planners, estate practitioners, and benefits specialists who require a cross-domain understanding of household risk
- Professionals who want to elevate their identity from product seller to **household protection architect**

Course Purpose

The purpose of this course is to equip Canadian insurance advisors with the **cross-domain mastery** required to protect modern households from cascading financial failures. Today's families face interconnected risks that span Property & Casualty, Life, and Accident & Sickness insurance. Traditional siloed planning is no longer sufficient.

This course teaches advisors how to:

- Identify cross-domain risks that threaten household stability
- Understand how P&C, Life, and A&S claims interact and compound
- Coordinate deductibles, limits, liquidity, income protection, and estate needs
- Apply behavioural psychology to overcome client decision barriers
- Stress-test household protection systems using real-world scenarios
- Communicate complex risk clearly and confidently
- Document suitability and compliance across multiple domains

- Build a modern, integrated practice model that prevents household collapse

The ultimate purpose is to transform advisors into **household protection architects** capable of delivering comprehensive, ethical, and regulator-aligned risk management.

Learning Objectives

Upon completion of this course, advisors will be able to:

1. Cross-Domain Risk Identification

- Identify how P&C, Life, and A&S risks interact and cascade
- Recognize early warning signs of household instability
- Diagnose deductible, liability, liquidity, income, and estate vulnerabilities

2. Structural Risk Integration

- Map household risks using the Household Protection Architecture
- Coordinate deductibles with liquidity and emergency funds
- Align liability limits with estate exposure
- Integrate DI, CI, life insurance, umbrella liability, and cyber coverage

3. Behavioural & Communication Mastery

- Apply behavioural psychology to overcome client resistance
- Use structured communication tools to simplify complex risk
- Present cross-domain risk using visual maps, stress tests, and sequencing models

4. Compliance & Suitability Excellence

- Operate within licensing boundaries while identifying cross-domain risks
- Document suitability, declined recommendations, and annual reviews
- Apply ethical standards that prioritize household protection

5. Advanced Professional Competencies

- Conduct household stress tests using real-world scenarios
- Use advisor-level metrics to quantify household stability
- Coordinate with P&C brokers, planners, accountants, and lawyers
- Build a modern, cross-domain practice model

6. Client Impact & Practice Transformation

- Deliver annual cross-domain reviews that recalibrate household protection
- Prevent household collapse by intercepting risks early
- Position themselves as trusted, strategic advisors rather than product specialists