SSC # 179 – RISK MAPPING FOR HOUSEHOLDS & BUSINESSES: A STRUCTURED FRAMEWORK FOR IDENTIFYING, PRIORITIZING & ADDRESSING RISK

This course is eligible for:

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

2.5 Life ONLY CE Credits for AB.

Target Audience

This course is designed for:

- Life & A&S insurance advisors
- Financial planners & wealth managers
- Estate planners & succession specialists
- Segregated fund advisors
- Corporate insurance advisors
- MGA-affiliated advisors seeking advanced CE
- Advisors serving families, seniors, business owners, and incorporated professionals

The content is structured for advisors who want to elevate their practice by integrating **risk management**, **insurance planning**, **retirement design**, **estate planning**, and **business continuity strategies** into a cohesive advisory framework.

Course Overview

Risk Mapping for Households & Businesses provides advisors with a **comprehensive, structured, and practical framework** for identifying, prioritizing, and addressing risk across all areas of a client's life — personal, financial, business, and family.

Advisors learn how to:

- See risk holistically
- Understand how risks interact
- Prioritize risks based on severity, likelihood, and client impact
- Recommend appropriate insurance, financial, and estate solutions
- Document decisions clearly and compliantly
- Communicate risk effectively to clients
- Build long-term planning strategies that withstand real-world complexity

Course Purpose

The purpose of this course is to equip advisors with a ***repeatable, structured risk-mapping process*** *that can be applied to:*

- Families
- Seniors
- Business owners
- Incorporated professionals
- High-net-worth households
- Multi-generational families
- Clients with complex personal or business structures

Advisors will learn how to uncover risks that clients often overlook, misunderstand, or underestimate — and how to address them through insurance, financial planning, retirement design, estate strategies, and business continuity planning.

Learning Objectives

By the end of this course, advisors will be able to:

- **Identify** personal, financial, business, and estate risks using a structured framework.
- **Prioritize** risks based on severity, likelihood, and client impact.
- **Explain** risk clearly and confidently to clients.
- **Recommend** appropriate insurance and financial solutions.
- **Integrate** risk management into retirement, estate, and business planning.
- **Document** risk discussions in a compliant, regulator-aligned manner.
- **Apply** risk-mapping tools and checklists in real client meetings.
- **Use** case studies to illustrate risk and planning opportunities.
- **Support** clients through risk-related decision-making.
- **Strengthen** due diligence and reduce E&O exposure.