

**RISK MANAGEMENT**  
**RMIN 4600-001 (1656)**  
**Spring 2021**

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**Pronouns:** He/Him/His  
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**Meetings:** Mon 6:30 – 9:20 PM Online

**Welcome to UNT!**

As members of the UNT community, we have all made a commitment to be part of an institution that respects and values the identities of the students and employees with whom we interact. UNT does not tolerate identity-based discrimination, harassment, and retaliation. UNT's full Non-Discrimination Policy can be found in the UNT Policies section of the syllabus.

**Communication Expectations**

Please check out Canvas course page for announcements, emails, new postings and etc. on a regular basis throughout the semester. It is highly recommended that you visit our course page at least twice a week.

**Course Description**

This course is an advanced study of risks faced by firms; various methods used to measure and manage risks; and the process of making risk management decisions. By the end of the semester it is anticipated that the students will have enhanced and further developed specific skills necessary for success in future endeavors. These skills and abilities include critical thinking, teamwork, communication, and spreadsheet and modeling capabilities. Upon completion of the course requirements, students should be able to:

- Identify possible risks in corporate undertaking.
- Define and describe the risk management process.
- Perform risk assessment including loss triangles, loss distributions, regression analysis and net present value analysis.
- Identify and explain major risk control and risk financing techniques.
- Describe risk financing solutions that utilize capital market.
- Work in a team to perform risk management evaluation for a real business.
- Provide risk management solutions for a real business.
- Enhance their written and verbal communication skills, as well as time management skills.

### **Textbooks and Materials**

1. Risk Management, 2<sup>nd</sup> Edition, customized textbook from the Institute, ISBN 978-0-89463-955-5 (required).
2. Enterprise Risk Management: From Incentives to Controls, 2<sup>nd</sup> Edition, James Lam, ISBN: 978-1-118-41361-6 (recommended).
3. Course packet, which includes PowerPoint slides, practice problems, and additional reading materials.

### **Additional Material**

Additional readings, lecture notes, and problem sets will be posted on the course web (Canvas). Students are required to check this site periodically for updates.

### **Teaching Method**

Lectures, case analysis and discussions. Guest speakers from insurance industry will give presentations. The interaction with the instructor, guest speakers and fellow students is strongly encouraged.

### **Access to Class on Canvas**

- You can access the course at <https://unt.instructure.com>
- Login using your EUID and password at Canvas
- Click “RMIN 4600” from the list of courses

Several classes of this course are administered online via Canvas. Please note that Canvas relies heavily on electronic technologies, and technology isn't 100% reliable. If an exam is administered online, it is each student's responsibility to taking exams/assessments in a location with a reliable computer and internet connection. Sometimes, a problem can be easily solved. However, if problems do occur and persist, please contact Student Support staff at [helpdesk@unt.edu](mailto:helpdesk@unt.edu) or give the helpdesk a call at (940) 565-2324.

### **Computer Skills & Digital Literacy**

- Using Canvas
- Using email with attachments
- Downloading and installing software
- Using spreadsheet programs
- Using presentation and graphics programs

### **Technical Assistance**

Part of working in the online environment involves dealing with the inconveniences and frustration that can arise when technology breaks down or does not perform as expected. Here at UNT we have a Student Help Desk that you can contact for help with Canvas or other technology issues.

**UIT Help Desk:** [UIT Student Help Desk site](http://www.unt.edu/helpdesk/index.htm) (<http://www.unt.edu/helpdesk/index.htm>)

**Email:** [helpdesk@unt.edu](mailto:helpdesk@unt.edu)

**Phone:** 940-565-2324

**In Person:** Sage Hall, Room 130

**Walk-In Availability:** 8am-9pm

**Telephone Availability:**

- Sunday: noon-midnight
- Monday-Thursday: 8am-midnight
- Friday: 8am-8pm
- Saturday: 9am-5pm

**Laptop Checkout:** 8am-7pm

For additional support, visit [Canvas Technical Help](https://community.canvaslms.com/docs/DOC-10554-4212710328)  
(<https://community.canvaslms.com/docs/DOC-10554-4212710328>)

## Rules of Engagement

Rules of engagement refer to the way students are expected to interact with each other and with their instructors. Here are some general guidelines:

- While the freedom to express yourself is a fundamental human right, any communication that utilizes cruel and derogatory language on the basis of race, color, national origin, religion, sex, sexual orientation, gender identity, gender expression, age, disability, genetic information, veteran status, or any other characteristic protected under applicable federal or state law will not be tolerated.
- Treat your instructor and classmates with respect in any communication online or face-to-face, even when their opinion differs from your own.
- Ask for and use the correct name and pronouns for your instructor and classmates.
- Speak from personal experiences. Use “I” statements to share thoughts and feelings. Try not to speak on behalf of groups or other individual’s experiences.
- Use your critical thinking skills to challenge other people’s ideas, instead of attacking individuals.
- Avoid using all caps while communicating digitally. This may be interpreted as “YELLING!”
- Be cautious when using humor or sarcasm in emails or discussion posts as tone can be difficult to interpret digitally.
- Avoid using “text-talk” unless explicitly permitted by your instructor.
- Proofread and fact-check your sources.
- Keep in mind that online posts can be permanent, so think first before you type.

See these [Engagement Guidelines](https://clear.unt.edu/online-communication-tips) (<https://clear.unt.edu/online-communication-tips>) for more information.

## Professional Conduct

All students are expected to act professionally during class meetings. Student behavior that interferes with an instructor’s ability to conduct a class or other students’ opportunity to learn is unacceptable and disruptive and will not be tolerated in any instructional forum at UNT. Unprofessional or disruptive behaviors may result in the student being administratively removed from this class by the instructor at any time during the semester.

Students are expected to show their faces during Zoom class meetings using a web camera or a laptop with integrated camera, unless it is prohibited by valid reasons (e.g., internet bandwidth).

The University's expectations for student conduct apply to all instructional forums, including University and electronic classroom, labs, discussion groups, field trips, etc. The Code of Student Conduct can be found at [deanofstudents.unt.edu/conduct](http://deanofstudents.unt.edu/conduct).

### Topics Covered

The following topics only serve as a guideline for the course; I will add certain topics not covered by the textbook, and possibly skip some topics covered by the textbook.

1. Overview of Risk and Enterprise Risk Management
2. Utility Theory
3. Risk Management Process
4. Risk Identification
5. Risk Probability Analysis
6. Risk Distribution Analysis
7. Risk Trend Analysis
8. Risk Financing

### Grading

The student's grade in this course will be determined using the following system:

Mid-term Exam	25%
Final Exam	25%
Quizzes	25%
Risk Management Group Project	
Group Presentation	10%
Group Written Report	10%
Participation	5%
Total	100%

The course grade will be assigned based on the course average as follows:

<i>Average</i>	<i>Grade</i>
90% - 100%	A
80% < 90%	B
70% < 80%	C
60% < 70%	D
< 60%	F

### Exams

There will be two exams. Students will be tested on lecture materials, materials related to homework, information from any guest speakers and any hand-outs distributed either in class or electronically.

**Note: You are required to inform me of any schedule conflict at least two weeks in advance.** A student who misses any of the exams without an excused absence prior to an exam will receive a score of zero for that exam.

Do remember to keep all graded assignments and exams returned to you so that any discrepancies can be easily and fairly straightened out. Tentative examination dates are as follows:

### **Required Equipment**

**A web camera or a laptop with integrated camera is required for all exams. It is your responsibility to obtain a properly functioning camera for remote exams. Your test score will be invalid without a functioning camera. All remote exams will be administered through Canvas using Respondus Lockdown Browser with Camera option. Respondus Lockdown browser can be downloaded through your Canvas account.**

- Grades are not negotiable and will only be changed in the event of a math or grading error.
- **Makeup exams will not be offered** for a missed midterm since the best two out of three midterm exams will count toward your grade. However, if you must miss a midterm due to university approved excuse (e.g., a religious holiday), you can make arrangements with me to take it *prior* to the regular midterm time.
- It is **mandatory** to take the Final exam at the designated time and date. The final exam score will not be dropped.
- **Identification is required.** A student card/driver's license is required when taking any exams. Any attempt to receive credit for an exam you did not take will result in zero points for that exam's grade. The case will be reported to the University officials for academic integrity violation processing. The same standard will apply to the person who took the exam for you.
- The exams are closed book and closed notes. I will provide an **exam formula sheet** ahead of the exam on Canvas so that you can familiarize yourself with it. **No personalized formula sheet is allowed.**
- If you believe that any of your work is **graded or recorded incorrectly**, you may submit a written appeal (email is okay) for review **within one week of the time grades are reported**. Any request that is turned in after this time limit will not be considered.

### **Quizzes**

Seven quizzes will be given on Canvas. Quiz questions are directly related to the materials contained in the lectures and are designed to practice the knowledge we learn in class and will also greatly help you in exam preparation.

### **Risk Management Group Project**

You should work on this project in teams of four to five students. Your task is to conduct a risk management analysis on a company of your choice. The purpose of this project is for you to apply the material learned from this subject to an existing

organization. Each group is required to **present the completed project** to the class during the last week of the semester. The due date for the **completed written project is Wed, April 21**. In preparing for the project, you should assume the role of independent risk management consultants hired by the organization you are reviewing (you should reflect this on your writing style). The project should contain the following sections. **Make sure to use the risk management terms/jargons we have learnt in class.**

1. Cover page
2. Table of contents
3. Executive summary
4. Introduction
  - a. Company overview
  - b. Mission statement
  - c. Risk management structure (e.g. do they have a risk management department? Include an organizational chart that shows the reporting relationship)
5. Identification and evaluation of risks
  - a. Risk assessment: Assess the major risks that the firm is facing and discuss the probability and impact of each risk using a risk map
  - b. Risk register: Create a risk register for identified risks
  - c. Current strategies: Discuss the current risk management strategies for each risk (e.g. what is the company doing now to prevent this risk or reduce its impact? Are the current strategies effective in preventing this risk or reducing its impact to an acceptable level?)
  - d. Recommendations: Make comments or suggestions for improvements and support your suggestions with reasons (e.g. what else can the company do to prevent the identified risk or reduce its impact?)
6. Conclusion
7. The reference section should list *all* the sources (including directories of web links) you've used in preparing your project. Resources for documenting sources are available at <http://writing.colostate.edu/guides/index.cfm?categoryid=11&title=2>

Please be precise and clear in your writing. Your analysis should be specific to this organization. **DO NOT** repeat the text or lecture notes. Cite references appropriately in the main content whenever applicable. I expect the written project to be done in a professional manner. There is no minimum requirement as to the length of the project. However, I would expect no more than 30 pages (double-spaced).

In order to make sure you are making reasonable progress in your assignment, there are a couple of deadlines you have to keep in mind.

- You should form your group by **Feb. 15**. The completed project is worth 20% of your final grade. You will want to select your group members carefully. Part of successfully completing this project is learning to work effectively within a group of people. To help ensure the success of your group, you must first outline

the expectations of your group members. You should also have decided which organization on which you want to perform the analysis by **Feb. 15**. The submission by the contact person should include the company name and identify the resources (i.e. contact person at this company) and/or the methods information/data have already been identified for this company. Therefore, as a group, send me an e-mail before **11:59pm on Feb. 15** (and copy this e-mail to everyone in the group) with the subject line “RMIN 4600: *Group Expectations and Company Name*”. Each group should send only one email to me by the contact person (see below). The e-mail should contain the following information:

- ✓ Names, e-mail addresses, and telephone numbers of all group members
  - ✓ A designated contact person for the group. (i.e. One person I can contact if I need to deliver a message to your group. That person will be responsible for relaying the message to the rest of the group.)
  - ✓ A list of expectations for the group members. Examples of issues to consider include meeting times, meeting frequency and initial responsibilities/division of labor of your group members. Feel free to add other issues.
  - ✓ The company you are researching on. Access to company information should be an important factor in your choice of companies. I'll deduct 5% of your project grade (the written component) if you change your targeted company at later date so make sure you have done some research on this company before making your decision.
- Prepare a progress report of your project and send it to me via e-mail by **11:59pm on March 15**. This report should describe what has been done and what remains to be completed. The report should mention the contribution by each group member thus far as well as each individual's responsibility for the rest of the project. By this time you should have finished risk identification and evaluation, and started your research on risk management strategies. Include the complete list of risks you have identified, among other things, in your submission. In the subject line of your e-mail submission, enter “RMIN 4600: *Company Name: Progress Report.*”
  - You are expected to present your group project to the whole class during the last week of the semester on **April 19** during the class meeting time.
  - The completed written project is due at **11:59pm on April 21**. You are required to submit on Canvas the completed project in electronic format AND in hard copy.
  - As an individual, everyone is required to evaluate the contribution of each group member in your group. Assign the percentage of contribution toward the finished project by each group member and submit the evaluation form before **11:59pm on April 22** (the peer evaluation form can be found on Canvas). You can submit the completed form to me electronically via e-mail. Adjustments may be made to an individual's grade based, in part, on this evaluation.

**Failure to meet any of the above deadlines or requirements will result in a reduced grade.**

### **Attendance and Class Participation**

Although this class will be primarily of a lecture format, quality discussions and questions will create a better learning environment for all. Class attendance is strongly advised. Your degree of regular attendance and active participation in class discussion will decide 5% of your grade. Each student is permitted one absence for any reason. Each additional absence will reduce your grade by 1%. Any significant tardy arrival to or early departure from class will be figured as half an absence. Attendance is mandatory on days of student presentation and when a guest speaker is scheduled, except excused by the instructor in advance. Active participation in class discussion will increase your grade. Exceptional classroom participation will result in a 1.5% extra credit to your final grade.

### **Extra Credit**

Occasionally extra credit opportunities may be offered to the entire class. This usually relates to your attendance at events where guest speakers are on campus and at *Gamma Iota Sigma* (GIS) meetings. You are strongly encouraged to become a GIS member and participate in GIS sponsored events. For each qualified event you attend, you earn 0.5% extra credit. I will announce **in class** ahead of time of such opportunities.

### **COVID-19 Impact on Attendance**

While attendance is expected as outlined above, it is important for all of us to be mindful of the health and safety of everyone in our community, especially given concerns about COVID-19. Please contact me if you are unable to attend class because you are ill, or unable to attend class due to a related issue regarding COVID-19. It is important that you communicate with me prior to being absent so I may make a decision about accommodating your request to be excused from class.

If you are experiencing any [symptoms of COVID-19](https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html) (<https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html>) please seek medical attention from the Student Health and Wellness Center (940-565-2333 or [askSHWC@unt.edu](mailto:askSHWC@unt.edu)) or your health care provider PRIOR to coming to campus. UNT also requires you to contact the UNT COVID Hotline at 844-366-5892 or [COVID@unt.edu](mailto:COVID@unt.edu) for guidance on actions to take due to symptoms, pending or positive test results, or potential exposure. While attendance is an important part of succeeding in this class, your own health, and those of others in the community, is more important.

### **Class Materials for Remote Instruction**

Remote instruction may be necessary if community health conditions change or you need to self-isolate or quarantine due to COVID-19. Students will need access to a webcam and microphone to participate in fully remote portions of the class. Information on how to be successful in a remote learning environment can be found at <https://online.unt.edu/learn>.



### **Statement on Face Covering**

Face coverings are required in all UNT facilities. Students are expected to wear face coverings during this class. If you are unable to wear a face covering due to a disability, please contact the Office of Disability Access to request an accommodation. UNT face covering requirements are subject to change due to community health guidelines. Any changes will be communicated via the instructor.

### **Incompletes**

I will adhere to the university policy regarding the assignment of a grade of Incomplete. Students will not be assigned a grade of incomplete unless he or she follows the university policy that can be found at <https://registrar.unt.edu/grades/incompletes>

### **Dropping the Course**

To drop the course, you do not need to see me. Students wishing to drop a class should visit the Registrar's website for assistance: <https://registrar.unt.edu/registration/dropping-class>

### **Course Evaluation**

Student Perceptions of Teaching (SPOT) is the student evaluation system for UNT and allows students the ability to confidentially provide constructive feedback to their instructor and department to improve the quality of student experiences in the course. Student feedback is important and an essential part of participation in this course. The student evaluation of instruction is a requirement for all organized classes at UNT. The survey will be made available during weeks 13 and 14 of the long semesters to provide students with an opportunity to evaluate how this course is taught. Students will receive an email from "UNT SPOT Course Evaluations via IASystem Notification" ([no-reply@iasystem.org](mailto:no-reply@iasystem.org)) with the survey link. Students should look for the email in their UNT email inbox. Simply click on the link and complete the survey. Once students complete the survey they will receive a confirmation email that the survey has been submitted. For additional information, please visit the spot website at [www.spot.unt.edu](http://www.spot.unt.edu) or email [spot@unt.edu](mailto:spot@unt.edu).

### **Emergency Evacuation Procedures for Business Leadership Building**

**Severe Weather** In the event of severe weather, all building occupants should immediately seek shelter in the designated shelter-in-place area in the building. If unable to safely move to the designated shelter-in-place area, seek shelter in a windowless interior room or hallway on the lowest floor of the building. All building occupants should take shelter in rooms 055, 070, 090, and the restrooms on the basement level or in rooms 170, 155, and restrooms 122, 182 or 183 on the first floor.

**Bomb Threat/Fire** In the event of a bomb threat or fire in the building, all building occupants should immediately evacuate the building using the nearest exit. Once outside, proceed to the designated assembly area. If unable to safely move to the designated

assembly area, contact one or more members of your department or unit to let them know you are safe and inform them of your whereabouts. Persons with mobility impairments who are unable to safely exit the building should move to a designated area of refuge and await assistance from emergency responders. All building occupants should immediately evacuate the building and proceed to the south side of Crumley Hall in the grassy area, west of parking lot 24.

## **UNT Policies**

### **Academic Integrity Policy**

Academic Integrity Standards and Consequences. According to UNT Policy 06.003, Student Academic Integrity, academic dishonesty occurs when students engage in behaviors including, but not limited to cheating, fabrication, facilitating academic dishonesty, forgery, plagiarism, and sabotage. A finding of academic dishonesty may result in a range of academic penalties or sanctions ranging from admonition to a grade of “F” in this course to expulsion from the University. You will find the policy and procedures at <http://vpaa.unt.edu/academic-integrity.htm>

### **ADA Policy**

UNT makes reasonable academic accommodation for students with disabilities. Students seeking accommodation must first register with the Office of Disability Accommodation (ODA) to verify their eligibility. If a disability is verified, the ODA will provide a student with an accommodation letter to be delivered to faculty to begin a private discussion regarding one’s specific course needs. Students may request accommodations at any time, however, ODA notices of accommodation should be provided as early as possible in the semester to avoid any delay in implementation. Note that students must obtain a new letter of accommodation for every semester and must meet with each faculty member prior to implementation in each class. For additional information see the [ODA website \(https://disability.unt.edu/\)](https://disability.unt.edu/). If you need an accommodation, please contact me promptly, at the latest **by the second week of class** to ensure proper accommodation is provided in a timely manner.

### **Prohibition of Discrimination, Harassment, and Retaliation (Policy 16.004)**

The University of North Texas (UNT) prohibits discrimination and harassment because of race, color, national origin, religion, sex, sexual orientation, gender identity, gender expression, age, disability, genetic information, veteran status, or any other characteristic protected under applicable federal or state law in its application and admission processes; educational programs and activities; employment policies, procedures, and processes; and university facilities. The University takes active measures to prevent such conduct and investigates and takes remedial action when appropriate.

### **Emergency Notification & Procedures**

UNT uses a system called Eagle Alert to quickly notify students with critical information in the event of an emergency (i.e., severe weather, campus closing, and health and public safety emergencies like chemical spills, fires, or violence). In the event of a university closure, please refer to Canvas for contingency plans for covering course materials.

### **Retention of Student Records**

Student records pertaining to this course are maintained in a secure location by the instructor of record. All records such as exams, answer sheets (with keys), and written papers submitted during the duration of the course are kept for at least one calendar year after course completion. Course work completed via the Canvas online system, including grading information and comments, is also stored in a safe electronic environment for one year. Students have the right to view their individual record; however, information about student's records will not be divulged to other individuals without proper written consent. Students are encouraged to review the Public Information Policy and the Family Educational Rights and Privacy Act (FERPA) laws and the University's policy. See UNT Policy 10.10, Records Management and Retention for additional information.

### **Acceptable Student Behavior**

Student behavior that interferes with an instructor's ability to conduct a class or other students' opportunity to learn is unacceptable and disruptive and will not be tolerated in any instructional forum at UNT. Students engaging in unacceptable behavior will be directed to leave the classroom and the instructor may refer the student to the Dean of Students to consider whether the student's conduct violated the Code of Student Conduct. The University's expectations for student conduct apply to all instructional forums, including University and electronic classroom, labs, discussion groups, field trips, etc. Visit UNT's [Code of Student Conduct](https://deanofstudents.unt.edu/conduct) (<https://deanofstudents.unt.edu/conduct>) to learn more.

### **Access to Information - Eagle Connect**

Students' access point for business and academic services at UNT is located at: [my.unt.edu](https://my.unt.edu). All official communication from the University will be delivered to a student's Eagle Connect account. For more information, please visit the website that explains Eagle Connect and how to forward e-mail [Eagle Connect](https://it.unt.edu/eagleconnect) (<https://it.unt.edu/eagleconnect>).

### **Student Evaluation Administration Dates**

Student feedback is important and an essential part of participation in this course. The student evaluation of instruction is a requirement for all organized classes at UNT. The survey will be made available during weeks 13, 14 and 15 [insert administration dates] of the long semesters to provide students with an opportunity to evaluate how this course is taught. Students will receive an email from "UNT SPOT Course Evaluations via IASystem Notification" ([no-reply@iasystem.org](mailto:no-reply@iasystem.org)) with the survey link. Students should look for the email in their UNT email inbox. Simply click on the link and complete the survey. Once students complete the survey they will receive a confirmation email that the survey has been submitted. For additional information, please visit the [SPOT website](http://spot.unt.edu/) (<http://spot.unt.edu/>) or email [spot@unt.edu](mailto:spot@unt.edu).

### **Sexual Assault Prevention**

UNT is committed to providing a safe learning environment free of all forms of sexual misconduct, including sexual harassment sexual assault, domestic violence, dating violence, and stalking. Federal laws (Title IX and the Violence Against Women Act) and UNT policies prohibit discrimination on the basis of sex, and therefore prohibit sexual

misconduct. If you or someone you know is experiencing sexual harassment, relationship violence, stalking, and/or sexual assault, there are campus resources available to provide support and assistance. UNT's Survivor Advocates can assist a student who has been impacted by violence by filing protective orders, completing crime victim's compensation applications, contacting professors for absences related to an assault, working with housing to facilitate a room change where appropriate, and connecting students to other resources available both on and off campus. The Survivor Advocates can be reached at [SurvivorAdvocate@unt.edu](mailto:SurvivorAdvocate@unt.edu) or by calling the Dean of Students Office at 940-565- 2648. Additionally, alleged sexual misconduct can be non-confidentially reported to the Title IX Coordinator at [oeo@unt.edu](mailto:oeo@unt.edu) or at (940) 565 2759.

### **Important Notice for F-1 Students taking Distance Education Courses**

#### **Federal Regulation**

To read detailed Immigration and Customs Enforcement regulations for F-1 students taking online courses, please go to the [Electronic Code of Federal Regulations website](http://www.ecfr.gov/) (<http://www.ecfr.gov/>). The specific portion concerning distance education courses is located at Title 8 CFR 214.2 Paragraph (f)(6)(i)(G).

The paragraph reads:

(G) For F-1 students enrolled in classes for credit or classroom hours, no more than the equivalent of one class or three credits per session, term, semester, trimester, or quarter may be counted toward the full course of study requirement if the class is taken on-line or through distance education and does not require the student's physical attendance for classes, examination or other purposes integral to completion of the class. An on-line or distance education course is a course that is offered principally through the use of television, audio, or computer transmission including open broadcast, closed circuit, cable, microwave, or satellite, audio conferencing, or computer conferencing. If the F-1 student's course of study is in a language study program, no on-line or distance education classes may be considered to count toward a student's full course of study requirement.

#### **University of North Texas Compliance**

To comply with immigration regulations, an F-1 visa holder within the United States may need to engage in an on-campus experiential component for this course. This component (which must be approved in advance by the instructor) can include activities such as taking an on-campus exam, participating in an on-campus lecture or lab activity, or other on-campus experience integral to the completion of this course.

If such an on-campus activity is required, it is the student's responsibility to do the following:

- (1) Submit a written request to the instructor for an on-campus experiential component within one week of the start of the course.
- (2) Ensure that the activity on campus takes place and the instructor documents it in writing with a notice sent to the International Student and Scholar Services Office. ISSS has a form available that you may use for this purpose.

Because the decision may have serious immigration consequences, if an F-1 student is unsure about his or her need to participate in an on-campus experiential component for this course, s/he should contact the UNT International Student and Scholar Services Office (telephone 940-565-2195 or email [internationaladvising@unt.edu](mailto:internationaladvising@unt.edu)) to get clarification before the one-week deadline.

### **Student Verification**

UNT takes measures to protect the integrity of educational credentials awarded to students enrolled in distance education courses by verifying student identity, protecting student privacy, and notifying students of any special meeting times/locations or additional charges associated with student identity verification in distance education courses.

See [UNT Policy 07-002 Student Identity Verification, Privacy, and Notification and Distance Education Courses](https://policy.unt.edu/policy/07-002) (<https://policy.unt.edu/policy/07-002>).

### **Use of Student Work**

A student owns the copyright for all work (e.g. software, photographs, reports, presentations, and email postings) he or she creates within a class and the University is not entitled to use any student work without the student's permission unless all of the following criteria are met:

- The work is used only once.
- The work is not used in its entirety.
- Use of the work does not affect any potential profits from the work.
- The student is not identified.
- The work is identified as student work.

If the use of the work does not meet all of the above criteria, then the University office or department using the work must obtain the student's written permission.

Download the UNT System Permission, Waiver and Release Form

### **Transmission and Recording of Student Images in Electronically-Delivered Courses**

1. No permission is needed from a student for his or her image or voice to be transmitted live via videoconference or streaming media, but all students should be informed when courses are to be conducted using either method of delivery.
2. In the event an instructor records student presentations, he or she must obtain permission from the student using a signed release in order to use the recording for future classes in accordance with the Use of Student-Created Work guidelines above.
3. Instructors who video-record their class lectures with the intention of re-using some or all of recordings for future class offerings must notify students on the course syllabus if students' images may appear on video. Instructors are also advised to provide accommodation for students who do not wish to appear in class recordings.

Example: This course employs lecture capture technology to record class sessions. Students may occasionally appear on video. The lecture recordings will be available to you for study purposes and may also be reused in future course offerings.

No notification is needed if only audio and slide capture is used or if the video only records the instructor's image. However, the instructor is encouraged to let students know the recordings will be available to them for study purposes.

### **Class Recordings & Student Likenesses**

Synchronous (live) sessions in this course will be recorded for students enrolled in this class section to refer to throughout the semester. Class recordings are the intellectual property of the university or instructor and are reserved for use only by students in this class and only for educational purposes. Students may not post or otherwise share the recordings outside the class, or outside the Canvas Learning Management System, in any form. Failing to follow this restriction is a violation of the UNT Code of Student Conduct and could lead to disciplinary action.

### **Academic Support & Student Services**

#### **Student Support Services**

##### *Mental Health*

UNT provides mental health resources to students to help ensure there are numerous outlets to turn to that wholeheartedly care for and are there for students in need, regardless of the nature of an issue or its severity. Listed below are several resources on campus that can support your academic success and mental well-being:

- [Student Health and Wellness Center](https://studentaffairs.unt.edu/student-health-and-wellness-center) (<https://studentaffairs.unt.edu/student-health-and-wellness-center>)
- [Counseling and Testing Services](https://studentaffairs.unt.edu/counseling-and-testing-services) (<https://studentaffairs.unt.edu/counseling-and-testing-services>)
- [UNT Care Team](https://studentaffairs.unt.edu/care) (<https://studentaffairs.unt.edu/care>)
- [UNT Psychiatric Services](https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry) (<https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry>)
- [Individual Counseling](https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling) (<https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling>)

##### *Chosen Names*

A chosen name is a name that a person goes by that may or may not match their legal name. If you have a chosen name that is different from your legal name and would like that to be used in class, please let the instructor know. Below is a list of resources for updating your chosen name at UNT.

- [UNT Records](#)
- [UNT ID Card](#)
- [UNT Email Address](#)
- [Legal Name](#)

*\*UNT eUIDs cannot be changed at this time. The collaborating offices are working on a process to make this option accessible to UNT community members.*

### *Pronouns*

Pronouns (she/her, they/them, he/him, etc.) are a public way for people to address you, much like your name, and can be shared with a name when making an introduction, both virtually and in-person. Just as we ask and don't assume someone's name, we should also ask and not assume someone's pronouns.

You can [add your pronouns to your Canvas account](#) so that they follow your name when posting to discussion boards, submitting assignments, etc.

Below is a list of additional resources regarding pronouns and their usage:

- [What are pronouns and why are they important?](#)
- [How do I use pronouns?](#)
- [How do I share my pronouns?](#)
- [How do I ask for another person's pronouns?](#)
- [How do I correct myself or others when the wrong pronoun is used?](#)

### *Additional Student Support Services*

- [Registrar](https://registrar.unt.edu/registration) (<https://registrar.unt.edu/registration>)
- [Financial Aid](https://financialaid.unt.edu/) (<https://financialaid.unt.edu/>)
- [Student Legal Services](https://studentaffairs.unt.edu/student-legal-services) (<https://studentaffairs.unt.edu/student-legal-services>)
- [Career Center](https://studentaffairs.unt.edu/career-center) (<https://studentaffairs.unt.edu/career-center>)
- [Multicultural Center](https://edo.unt.edu/multicultural-center) (<https://edo.unt.edu/multicultural-center>)
- [Counseling and Testing Services](https://studentaffairs.unt.edu/counseling-and-testing-services) (<https://studentaffairs.unt.edu/counseling-and-testing-services>)
- [Pride Alliance](https://edo.unt.edu/pridealliance) (<https://edo.unt.edu/pridealliance>)
- [UNT Food Pantry](https://deanofstudents.unt.edu/resources/food-pantry) (<https://deanofstudents.unt.edu/resources/food-pantry>)

### **Academic Support Services**

- [Academic Resource Center](https://clear.unt.edu/canvas/student-resources) (<https://clear.unt.edu/canvas/student-resources>)
- [Academic Success Center](https://success.unt.edu/asc) (<https://success.unt.edu/asc>)
- [UNT Libraries](https://library.unt.edu/) (<https://library.unt.edu/>)
- [Writing Lab](http://writingcenter.unt.edu/) (<http://writingcenter.unt.edu/>)



### TENTATIVE COURSE OUTLINE

Week	Lecture	Topic	Assignments (Due Date)
Week 1 (01/11)	• Lecture 1	• Overview of Risk and Enterprise Risk Management	• Bio Page (01/17)
Week 2 (01/18)		• <b>MLK Day (no class on 01/18)</b>	
Week 3 (01/25)	• Lecture 1 • Lecture 2	• Overview of Risk and Enterprise Risk Management • Utility Theory	
Week 4 (02/01)	• Lecture 2	• Utility Theory	
Week 5 (02/08)	• Lecture 3	• Risk Management Process	
Week 6 (02/15)	• Lecture 4	• Risk Identification	• Group project first due date (02/15)
Week 7 (02/22)	• Lecture 4	• Guest Speaker: <b>Andrew Bent</b> (Director, Business Continuity and Insurance from Sage) • Risk Identification	
Week 8 (03/01)		• <b>Mid-Term Exam (Lectures 1-4)</b>	
Week 9 (03/08)	• Lecture 5	• Risk Probability Analysis	• Last day to change to pass/no pass grade option (03/12)
Week 10 (03/15)	• Lecture 6	• Risk Distribution Analysis	• Group project second due date (03/15)
Week 11 (03/22)	• Lecture 6	• Risk Distribution Analysis	
Week 12 (03/29)	• Lecture 7	• Risk Trend Analysis	• Last day to drop a course with a grade of W (04/02)
Week 13 (04/05)	• Lecture 8	• Risk Financing	
Week 14 (04/12)	• Lecture 8	• Guest Speaker: <b>Andy Nottestad</b> (Managing Director of Risk Management from the United Airlines) • Risk Financing	
Week 15 (04/19)		• Group Project Presentation	• Presentation (04/19) • Written report (04/21) • Peer evaluation (04/22)

**Final Exam Week**

**Final Exam** (covers Lectures 5-8)

**Schedule: 04/26 Monday, 6:30 to 8:30 PM**

Please note that this syllabus is a general plan for the course; any changes announced in class or on Canvas may be possible.