

RMIN 2500 Course Syllabus & Policies

Personal Risk Management

Dr. Nat Pope

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Course Structure

This course typically meets twice per week on Mondays and Wednesdays. Attendance is NOT mandatory in that your course grade will not be objectively affected by your physical presence in the classroom. That said, after accumulating four or more *unexcused* absences, you will no longer be eligible for bonus points (i.e., extra credit) in the course. Other than that caveat, your letter grade will be a product solely based on the scores you earn for assigned coursework. In total, those potential bonus points have the potential to add an additional five percentage points to your grade at the end of the semester. Additionally, no make-up opportunities are available to students if they missed work due to an *unexcused* absence.

Course Description

The course surveys the risk management and insurance disciplines from the individual's (as opposed to the commercial) perspective. Recommended for all students, regardless of major field of interest. This course also serves as a basis/requirement for more advanced RMIN courses. While an otherwise eligible student may take either RMIN 2500 or RMIN 3100 for credit, a student *cannot take both* of those courses for credit.

Syllabus

This document, along with the associated UNT Policies documents, comprises the entire course syllabus, so please be sure to access and read each of those **two** documents early in the semester. Other than the general information these documents provide, understanding instructor and school expectations will help you avoid possible conflict and misunderstandings

Instructor Contact

Name: Nat Pope
Pronouns: He/Him
Office Location: BLB 336F
Office Phone Number: 940 565-4285
Office Hours: 12:30-2:00 MW, other by appointment
Email: nat.pope@unt.edu
Course Meets: MW 11:00 am – 12:20 pm, BLB 050
Final Exam: Monday, Dec. 8, from 10:30 am – 12:30 pm BLB 050

Performance Assessment

Students may earn points through a variety of activities and tasks that will ultimately determine his/her final letter grade. Letter grades will be awarded using the traditional “90, 80, 70, etc.” standard. The course can be conceived of as having six categories (noted below), each with an associated weight. The average percentage a student earns for completed work within a given category is multiplied by the weight to arrive at a weighted score for a specific category of assessment. The sum of those weighted scores determines the student’s numeric score for the course.

Assessment Category	Weight
Final Exam	20%
Chapter Reading Quizzes	35%
Miscellaneous Exercises	25%
Professional Development	10%
Covered or Not – Auto Exam	5%
Covered or Not – Home Exam	5%
Total	100%
*Bonus Potential	5%

Final Exam

The final exam in this course will take place during the course’s assigned final exam time in a face-to-face setting. Those results will represent 20% of the weight of your total assessment. Much like the two earlier mid-session policy exams, the final will be “open policy” and ask you to resolve auto and homeowner claim coverage scenarios. Thus, between the two mid-terms and the final exam, your ability to interpret and navigate the two personal lines policies distributed in class will represent 30% of your overall score for this course. Thus, you are strongly encouraged to be present and focused during the classroom discussions of that content.

Chapter Reading Quizzes

There are 13 chapter reading assignments from the InVEST program. There will be a 10-point quiz (multiple choice and true/false questions) associated with each reading assignment. The **lowest two quiz scores will automatically be dropped** from consideration. The average of those remaining scores will be worth 35% of your overall grade for this course. Note that these quizzes will be open for one week, *beginning on the date they are assigned* as reading. The student will have access to and complete the quiz. Once the access window closes, the student will have a 48-hour window during which they may still access the quiz/item and still earn partial credit (a five percent penalty will be imposed on the results earned). The message here is that the student should anticipate possible conflicts, access issues, etc., that might make the completion of the quiz impossible due to the closing of the access period. Historically, extensions on these deadlines are seldom given and are never given for unexcused absences.

Miscellaneous Exercises

There will be a number of miscellaneous activities assigned over the course of the semester, including a variety of tasks such as short quizzes, tasks to be completed, etc. Like the text chapter assessments described above, the **two lowest scores from this collection of assessed items will automatically be**

dropped from consideration at the end of the semester. The average of the remaining scores will be worth 25% of your overall grade for this course.

Professional Development

Ultimately, earning your degree and getting the job of your choice is the goal you should have in mind. As such, as part of this course, there are a few tasks assigned that will require you to begin the process of preparing yourself for the job search experience. In aggregate, your participation in these activities will represent 10% of your total grade for the course. These are the easiest points for you to pick up in this course, so please be sure to take it seriously and watch the deadlines.

Covered or Not Exams

There will be two specific mid-session exams that will test your ability to navigate the coverage afforded by an HO3 homeowners' policy and a PAP auto policy, respectively. The exams will be taken during class. Each exam will be worth 5% of your overall grade in the course. The exams will be "open policy" exams, meaning that the student will be able to have access to their respective sample policies during the exams.

*Bonus

You have the potential for earning a total of five additional percentage points over the course of the semester that will be added to your final overall score for the course. Ostensibly, these are extra credit points that can be earned through your demonstration of professionalism over and above the typical minimum expectations in our course. A student will earn one-half of a percentage point for attendance at an "approved" RMI event (up to a total of ten events). The points earned in this manner will be aggregated at the end of the semester and added directly to the student's percentage score for the course content itself in determining the final overall grade for the course. As noted above, no matter how many points a student might accumulate, a maximum of five total percentage points, i.e., participation in a total of ten approved extra credit events, will be accepted for these purposes.

That system notwithstanding, if the student incurs more than four **unexcused** absences over the course of the semester, the student will automatically be disqualified from receiving any bonus points for the course.

Course Objectives

The Introduction to Risk Management and Insurance course provides the student with a basic understanding of the discipline of risk management, the defining characteristics of insurance within that structure, with a focus on personal lines of insurance, i.e., home, auto, and life insurance.

By the end of this course, among a host of other skills, students will be able to:

1. Describe the steps in the personal risk management process, and using the Risk Management Matrix, identify which example exposures might warrant insurance as a cost-effective risk mitigation strategy
2. Given a claim scenario and an associated personal lines insurance policy, determine whether the claim is covered under the policy and note which specific sections of the policy apply in making that determination
3. Demonstrate the ability to communicate in a business-like manner via written documentation
4. Describe the various roles within the insurance system and briefly describe their respective duties and required skill sets

5. Create the rudiments of a professional portfolio for position search purposes

Remote Assessment

Unless otherwise specifically stated, all assignments completed remotely, i.e., online, will require the student to have functional Respondus and Webcam apps installed on their computer (see the Course Policies document for more information on accessing those apps). You will not be able to take course quizzes without those hardware capabilities.

Note also that each of these asynchronous/remote-assessed assignments will first, almost without exception, require you to perform an environmental scan of the test environment. It is *especially important that the student scan the desktop area immediately below the monitor area*. Failure to do so may result in a warning or possibly a non-acceptance of the submission. For scanning purposes, the instructor has little interest in much of anything other than what is on your desktop during the test/quiz, e.g., the ceiling, walls behind the student, etc., are of little interest to the instructor when taking a quiz remotely. My recent experience with students in these testing situations is that they do not take the environmental scan seriously enough. Please expect to have submissions not accepted if you get sloppy on your environment scans.

Of additional importance during the actual online testing is that the student's face should remain visible throughout the testing session, AND the student's eyes should remain on the monitor presenting the assessment questions throughout the duration of the assessment. Failure to comply with this requirement may result in the assessment results not being accepted and possible further punitive action.

Communication Expectations

The primary source of communication in this course is through the UNT Outlook system. As a student, you are expected to review your official UNT email inbox daily. All emails coming from me related to this course will include "RMIN 2500" clearly noted in the subject header of the message. A secondary means of communication is through our course's Canvas messaging system. That said, you should NOT solely rely on the Canvas system to communicate with your instructor. As a student in the RCoB, you are expected to communicate in accordance with standard expectations for business communications. This includes standard salutations, self-identification, business-like tone, etc. See [15 Email Etiquette Rules Every Professional Should Follow](http://www.inc.com/business-insider/email-etiquette-rules.html) <www.inc.com/business-insider/email-etiquette-rules.html> for more discussion.

Reading Materials

This course relies heavily on the resources provided through the Invest program. While the course reading materials are freely provided to you online, you do need to register for access. To do so, access the Invest site (<https://invest.ispringlearn.com/content/info/3562>) and create a user profile for yourself. Please use your UNT student email address as your login (i.e., your user name).

Once registered, you are advised to access the site and bookmark it (you can also find links to the site on our course Canvas site). It is a unique national program that educates college students about personal insurance, financial services, and risk management topics and encourages students to pursue a variety of careers in the insurance industry. Invest's mission is to educate, prepare, and attract diverse new talent to the insurance industry.

Classroom Expectations & Teaching Philosophy

As your instructor, I have an obligation to establish the goals and objectives of the course and to provide the student with guidance and instructions as to how s/he might attain those goals. That said, while an instructor might teach, only a student *can learn* – and that is the goal; without student learning, whatever else happens in the classroom is superfluous. I see the relationship within the classroom as being analogous to that of a tourist on a cruise liner, where the instructor is the captain. As captain, the instructor has been hired by the cruise company (i.e., the University) to manage the operations of the ship as it visits each of the designated “ports-of-call” enumerated in the “travel brochure.” While sensitive to the customers’ comments, experience, and concerns, those concerns do NOT override the promises made by the company in the travel brochure.

In the end, the student has purchased the right to access the course and the instructor’s time and to be assessed by the instructor as to the student’s success in achieving those stated objectives. Thus, ultimately, it is the student’s responsibility to achieve the stated goals (or not).

Canvas

This course relies heavily on Canvas as a repository of content and resources for the class. You are urged to develop sufficient familiarity with that system so that you can freely access necessary resources outside of class.

To log into the course, go to the [Canvas main page \(https://unt.instructure.com/\)](https://unt.instructure.com/). Please try to log in to the course as soon as you have officially enrolled in the course. If you have trouble accessing the site, please contact the UIT Help Desk at (940) 565-2324 or via email: helpdesk@unt.edu. Note that the instructor is not an expert in the technology the University employs for instructional purposes, and thus, you should not expect your instructor to be able to resolve technological issues associated with your interaction with the Canvas system.

Course Policies

In-class cell phone usage

Without prior instructor approval, use of your cell phone during class will negatively affect your course professionalism bonus points and possibly result in an ejection from a given class meeting. If you feel compelled to use your phone during class, simply step outside the room and have your conversation.

Is attendance required?

The short answer to that question is no. You have paid for the right to participate in the course; it's up to you as to whether you exercise that right. Please note, however, missing class without an excused absence (in advance of the absence) may result in you not being able to make up any graded events that may have taken place during your absence. Also note that if you have three or more unexcused absences, you will no longer be eligible for professionalism bonus (extra credit) points.

What should I do if I am going to miss class?

If you know you are going to miss class and you hope to have that absence excused, it is imperative that you contact the instructor *in advance* of that absence and gain confirmation that the absence will be excused. Failure to allow for sufficient time for an instructor's response will likely result in an *unexcused* absence. The best method for contacting your instructor is email – leaving voice messages on the phone is the worst.

Why should I care about excused versus unexcused absences?

If you have *more than three* unexcused absences, you will not be eligible for any bonus professionalism points. While not exhaustive, the following reasons for excused absences from class are generally acceptable:

- School-sponsored activities, *e.g.*, participation in an athletic event, Gamma event, etc.
- Job interviews
- Medical emergencies/accidents
- Funerals of close family members/friends

Note that a student does not get an excused absence for family vacations or illness for which no evidence is provided (if you are too sick to come to class, then visit the student health center). Also, if you hope to be excused from class for one of the eligible reasons above, you should expect to be asked to provide some tangible evidence, *e.g.*, a medical bill, obituary notice, email correspondence, etc.

What should I do after I miss class?

The first step is to check the related online Canvas content and check with other students in the course, etc. After checking with fellow students and online content, if questions remain, then you should consider contacting the instructor.

Can I make up assignments/quizzes if I miss class?

If the absence is *unexcused*, the answer is no. If it is an excused absence, then the instructor will work with the student on the issue so that he/she is not penalized because of the absence. Usually, that means merely

dropping that graded event from the student's evaluation, although other solutions are sometimes used, as well.

Are there any penalties for assignment-late-submission?

You should assume that there is a 48-hour late submission window associated with all assignments **unless otherwise stated**. Under no circumstances are late submissions accepted after 48 hours. Late submissions made within 48 hours will incur a 10 percent penalty on the earned score for the assignment. Be aware that there will sometimes be announced, assessed, in-class activities. Missing those events **without an unexcused absence** will prevent you from making up that assessment.

What should I do if I believe one of my assignments has not been fairly evaluated?

You have one week (seven days) from the time the results of a graded item, *e.g.*, a quiz, an exam, etc., is made available to you in which you can make an appeal for reconsideration. The **appeal must be made in writing and submitted via email (NOT as an email attachment)**. The likelihood of the success of an appeal is based on the inherent logic of that appeal, supported with evidence. The strongest evidence comes from citations, *e.g.*, "Page 37 in the text says...and therefore, I believe my answer to be correct." Appeals demonstrating a lack of due diligence on your part, *i.e.*, a lack of research in support of your position, will be quickly dismissed. If you expect your grade to be changed, then you are expected to do your "homework." **Appeals must be submitted to the instructor within a week of that assignment having been returned to the student, i.e., you have one week within which you must submit an appeal.** So, if you have an issue, address it in the short term – don't wait for time to pass.

What should I do if I want to do better in the course?

Speak with the instructor early. I am always eager to help you help yourself, but I can't do that if you aren't proactive. Students are most often concerned about their course grade after the semester has ended, but I cannot help them at that point. You are responsible for your efforts and grade in the course, and you need to manage those efforts accordingly. If your grade in this course is important to you, then I would expect you to be proactive in managing that effort.

Will the instructor modify my final grade for the course after the semester ends?

Most assuredly *NOT*. That should reinforce the emphasis I place on you taking proactive responsibility for managing your course efforts during the course itself, instead of looking for help after the semester has ended.

Communications

What are my responsibilities for professional communication?

All written correspondence that is transmitted within the course (including email), is expected to be of a *professional standard* reflecting an appropriate business tone and style. Communications not presented in that format will be returned to the sender, asking for modification. Further discussion as to what standards are expected can be found at [15 Email Etiquette Rules Every Professional Should Follow <www.inc.com/business-insider/email-etiquette-rules.html>](http://www.inc.com/business-insider/email-etiquette-rules.html). Pay particular attention to the elements expected in such communication, *e.g.*, subject line content, use (professional) salutations to the recipient,

include your (the sender's) name, etc. Failure to comply with these standards may result in a lack of response from the instructor.

Communication management

You should look at your UNT Outlook system at least once a day to see if you have received any messages from me or other professors. This course will rely on a significant degree of online communication, sometimes through the Canvas system but more typically through your UNT Outlook system. To help you collect and manage these messages, you are strongly encouraged to establish a folder named RMIN 2500 and set up your Outlook system to automatically sort emails whose headers include “RMIN 2500” into that folder (see the next section for instructions). For easy ID purposes and automatic message-folder allocation, I will endeavor to include “RMIN 2500” in the header of all communication I send to you.

Forwarding your Canvas messages to Outlook

You can change your Canvas course settings to automatically forward messages originating in Canvas to your Outlook email system. This would be a good way to ensure all of your messages related to this course show up in one single folder every day. Here are the instructions to accomplish this task:

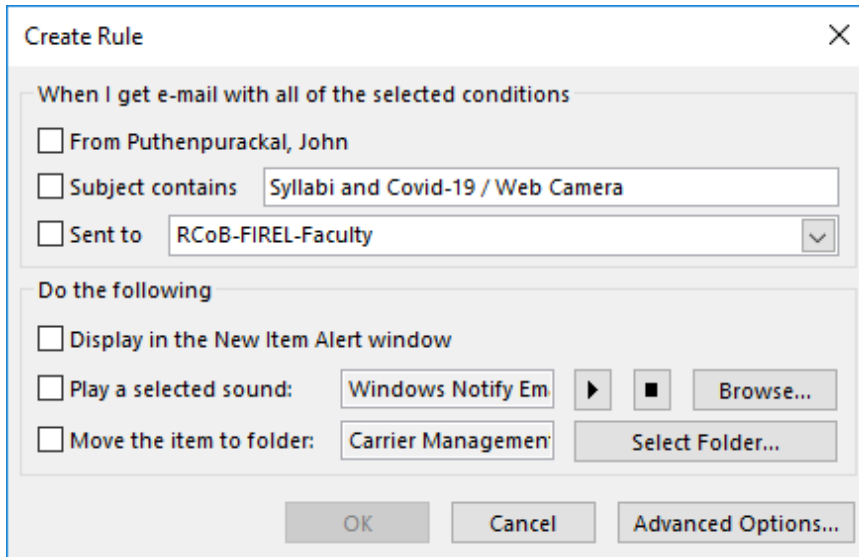
- In Canvas, access your *Profile* - it is the icon at the top of the menu bar on the left-hand side of your monitor when you are in Canvas (looks like a profile of a head in a circle).
- Then access the *Notifications* tab (at the top of the it is the icon at the top of the menu bar on the left-hand side of your monitor).
- Note the email address on the right-hand side of the screen – it should be your UNT address.
- Under the Course Activities section, activate the “Due Date” option by clicking on the bell icon on the right-hand side of the screen.
- Scroll down the Conversations section header and activate the *Conversation Message* option.

Managing your course email in Outlook

Instructions for setting up an automatic destination folder in Outlook for specifically tagged emails are included below.

From the Outlook app:

1. Access the location where you want the folder to reside within your folder system and then use the app’s menu: Home>Folder>New Folder and name the new folder “RMIN 2500.”
2. Create a rule to move RMIN 2500 emails into the “RMIN 2500” folder
3. From the Outlook app’s menu: Home>Rules>Create Rule
4. In the message box you access (see image below), in the “When I get an e-mail with all of the selected conditions: you should select the “Subject contains: ‘RMIN 2500’”
5. Next, in the “Do the following” section in the “Move the item to folder” option, you should select the RMIN 2500” folder.



LockDown Browser + Webcam Requirement

Computer equipment

Participation in this course *requires that the student have access to a computer that allows for the use of Lockdown Browser and a monitor that includes a camera.* Watch this brief [video to get a basic understanding of LockDown Browser and the webcam feature](https://www.respondus.com/products/lockdown-browser/student-movie.shtml) <https://www.respondus.com/products/lockdown-browser/student-movie.shtml>.

Lacking such equipment, the student is strongly advised to drop the course immediately. In the off chance that you do not have the necessary equipment, please contact the [UNT Willis library](http://library.unt.edu/services/borrowing/) <library.unt.edu/services/borrowing/> to check out any equipment you might need. Alternatively, check the [Student Computer Lab Laptop Checkout Program](https://it.unt.edu/laptop-checkout) <<https://it.unt.edu/laptop-checkout>>.

Download Instructions

[Download and install LockDown Browser from this link](https://download.respondus.com/lockdown/download.php?id=165715487)
<https://download.respondus.com/lockdown/download.php?id=165715487>.

Once installed, you won't be able to access a quiz that requires LockDown Browser with if LockDown Browser isn't installed on that computer. If this is tried, an error message will indicate that the quiz requires the use of LockDown Browser. Simply start LockDown Browser and navigate back to the exam to continue.

The webcam system will create a video of you during your access to the item being assessed and subsequently provide an automated rating of your compliance with the "Guidelines" presented below. If the system rates your quiz-taking behavior as highly suspicious, you should be prepared to have those results zeroed out for that particular assessed item. This is particularly important with regard to the "environment scan" required before you begin any monitored session. Failure to perform a "rigorous" environmental scan will automatically disqualify your results.

Assessment Guidelines

When taking an online quiz, follow these guidelines:

- Ensure you're in a location where you won't be interrupted
- Turn off all other devices (*e.g.*, tablets, phones, and second computers) and place them outside of your reach
- Before starting the quiz, know how much time is available for it, and that you've allotted sufficient time to complete it
- Be sure to perform a good environmental scan of your environment, specifically your desktop. Failure to do so may result in your score not being accepted.
- Clear your desk or workspace of all external materials not permitted - books, papers, other devices
- Sit at a desk/table (don't lie down during the quiz) and perform a thorough environmental scan, and be sure to include your desktop (I don't care what is on your ceiling or behind you – but I do care about your desktop)
- Remain at your computer for the duration of the quiz
- Unless the quiz is an "open note" quiz, keep your eyes on the monitor. With the possible exception of a calculator (rarely needed in this course), there is (typically) no reason for you to look away from the monitor during an assessment. If you use a calculator, please show it to the camera before using it
- If the computer, Wi-Fi, or location is different than what was used previously with the "Webcam Check" and "System & Network Check" in LockDown Browser, run the checks again prior to the exam

To produce a good webcam video, do the following:

- Avoid wearing caps or hats with brims (the system needs to see your face and eyes)
- Ensure your computer or device is on a firm surface (a desk or table). Do NOT have the computer on your lap, a bed, or other surface where the device (or you) is likely to move
- If using a built-in webcam, avoid readjusting the tilt of the screen after the webcam setup is complete
- If you are using a camera that is NOT built into the monitor screen, please mention it during the initial environmental scan
- Take the exam in a well-lit room, but avoid backlighting (such as sitting with your back to a window)
- Remember that LockDown Browser will prevent you from accessing other websites or applications; you will be unable to exit the test until all questions are completed and submitted

Getting Help

Several resources are available if you encounter problems with LockDown Browser:

- The Windows and Mac versions of LockDown Browser have a "Help Center" button located on the toolbar. Use the "System & Network Check" to troubleshoot issues. If an exam requires you to use a webcam, also run the "Webcam Check" from this area.
- UNT also has special assistance available at its [Help Desk: Resources for Students](https://it.unt.edu/help-desk-resources-students) <<https://it.unt.edu/help-desk-resources-students>>.
- Respondus has a Knowledge Base available from support.respondus.com. Select the "Knowledge Base" link and then select "Respondus LockDown Browser" as the product. If your problem is with a webcam, select "Respondus Monitor" as your product.

If you're still unable to resolve a technical issue with LockDown Browser, go to support.respondus.com and select "Submit a Ticket". Provide detailed information about your problem and what steps you took to resolve it.

Course Technology & Skills

Minimum Technology Requirements

Provide a list of the minimum technology requirements for students, such as:

- Computer/laptop
- Reliable internet access
- Speakers
- Microphone
- Plug-ins
- Microsoft Office Suite
- [Canvas Technical Requirements](https://clear.unt.edu/supported-technologies/canvas/requirements) (<https://clear.unt.edu/supported-technologies/canvas/requirements>)

Technical Assistance

Part of working in the online environment involves dealing with the inconveniences and frustrations 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. While your instructor may be able to answer some basic content-related questions, tech-related questions are best directed to the technology experts.

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

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>).

Miscellaneous

Emergency Evacuation Procedures for the 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, 077, 090, and the restrooms on the basement level. In rooms 170, 155, and the restrooms 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.

What if I have a qualifying learning disability?

Students in need of special accommodation should contact the staff in the [Office of Disability Accommodation](#) (the ODA) <disability.unt.edu/> for instructions on the matter. The instructor cannot accommodate a special needs student unless the ODA approves of such accommodation.

Academic Integrity

All students enrolled in class are expected to maintain high standards of ethical conduct within the classroom and when completing assignments, projects, and/or exams. Plagiarism and other forms of academic dishonesty, such as cheating, will not be tolerated. Instances of questioned academic integrity will be referred to the Dean of Students' Office and addressed in accordance with the [UNT Student Academic Integrity Standards](#) <vpaa.unt.edu/news/new-academic-integrity-policy>.