

## **Syllabus**

### **RMIN 4300: Liability & Property Risk Management and Insurance**

**Professor Nat Pope**

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## Introduction

The course provides a survey of commercial property and liability insurance contracts. Students will develop the ability to understand and navigate the content of various property and liability insurance contracts in resolving claim coverage scenarios.

The course has also been accredited as one that is eligible for the Institutes' [Collegiate Studies for CPCU](#) program and students earning a B or better in the course may apply for a waiver of the CPCU 551 (Commercial Liability Risk Management and Insurance) course.

Note that successful (i.e., earning a B or higher letter grade) completion of two qualifying courses (of which, this course is one) and the ethics module (see details below) qualifies the student to claim The Institutes' [Collegiate Studies for CPCU Certificate](#) – widely recognized by insurance industry employers and adds value to your credentials when seeking employment. The Insurance Company Operations (RMIN 4310) course is also one of the qualifying courses we offer here at UNT. So, if you pass both of those eligible courses (with a B or better) and earn a 70% or better on the ethics module embedded in this course, you will be eligible to apply for the Collegiate Studies for CPCU Certificate and include that achievement on your resume.

## Course Details

Instructor: Dr. Nat Pope  
Office: BLB 336F  
Telephone: W (940) 565 4285  
E-mail: nat.pope@unt.edu  
Office Hours: 12:30-2:00 MW, other by appointment  
Prerequisite: RMIN 2500 with a C or better grade  
Class Meets: 2:00-3:20 Mondays and Wednesday, BLB 073  
Final Exam: 1:30-3:30 Monday, Dec. 8, BLB 073

## Agenda

Lecture	Date	Day	Topic	Assigned Readings	Quiz Due Dates
1	8/18	M	Course Introduction		
2	8/20	W	BPP I - Introduction to the BPP Policy	Assignment 1	
3	8/25	M	BPP II - Navigating the BPP Policy		
4	8/27	W	BPP III - Navigating the BPP Policy I	Assignment 2	Assignment 1
	9/1	M	Labor Day		
5	9/3	W	BPP IV - Navigating the BPP Policy II		Assignment 2
6	9/8	M	BPP V - Claims Resolution Practice I		
7	9/10	W	BPP VI - Claims Resolution Practice II		
8	9/15	M	Legal Liability in the US	Assignment 6	
9	9/17	W	CGL I - Introduction and Coverages of the CGL	Assignment 7	
10	9/22	M	CGL II - Interpreting CGL Exclusions		Assignment 6
11	9/24	W	CGL III - CGL Provisions and Limit Application	Assignment 8	Assignment 7
12	9/29	M	CGL IV - CGL Claims Resolution Practice		
13	10/1	W	BPP & CGL Claims Resolution Exam		Assignment 8
14	10/6	M	BPP & CGL Exam Results Review		
15	10/8	W	Inland and Ocean Marine	Assignment 5	
16	10/13	M	Special Guest: Steven Weiss		
17	10/15	W	BACF I - Policy Introduction	Assignment 9	Assignment 5
18	10/20	M	BACF II - Coverage Application and Interpretation		
19	10/22	W	BACF III - Coverage Application and Interpretation		Assignment 9
20	10/27	M	Special Guest: Robert Cartwright		
21	10/29	W	BACF IV - Claims Resolution Practice		
22	11/3	M	Specialty Coverages	Assignment 11	
23	11/5	W	WC&EL - Policy Introduction	Assignment 10	
24	11/10	M	WC&EL - Differentiating WC & EL		Assignment 11
25	11/12	W	WC&EL - Navigating WC & EL		
26	11/17	M	WC&EL and BACF Claims Resolution Practice		Assignment 10
27	11/19	W	WC&EL and BACF Exam		
	11/24	M	Thanksgiving Break		
	11/26	W	Thanksgiving Break		
28	12/1	M	WC&EL and BACF Exam Results Review		
29	12/3	W	Final Exam Review		

As of 8/12/25

## Text Materials

The Institutes' Commercial Insurance online course content is required for this course. To access this online content, you will first need to establish an account with [The Institutes](https://web.theinstitutes.org/) (<https://web.theinstitutes.org/>). After that, you can register for the required course content at [the text order site](https://web.theinstitutes.org/purchase-study-materials) (<https://web.theinstitutes.org/purchase-study-materials>) (see image below).

Our university is the University of North Texas, and our course is listed as “Commercial Insurance, 1st edition (CPCU 551) The Institutes Collegiate Edition”. After the student discount is applied, the cost of access for this course will be \$79. If you are being charged more than \$79, you should contact The Institutes and speak with a client service rep to ensure they recognize you as a student. Suffice it to say, ***you are not likely to pass this course without access to the assigned reading content available only through The Institutes.*** Thus, access to this content is of paramount importance to your success. If you find yourself in a difficult financial situation, you might consider the [potential financial support available for offsetting education and text costs](#).

## Assessment

Students may earn points based on a variety of activities that will determine his/her final letter grade. Final assessment in the course is based on a traditional straight percentage curve, e.g., 90-100 = A, 80-90 = B, etc.

Assessed Item	Weight
Assigned Chapter Reading Quizzes (nine quizzes)	20%
Ethics Exam	10%
Miscellaneous Assessed Activities	20%
Policy Exams (two exams, 20% each)	40%
Final Exam (comprehensive)	10%
Total	100%
* Bonus	5%

## Reading Quizzes

Reading assignments are due on specific dates noted in the agenda below. There are also associated online quizzes due on a specific date and time associated with each of the 10 assigned chapters. Each quiz consists of 10 multiple-choice/true-false questions. The online course guide provides very good preparation for those quizzes. The ***lowest score among those nine quizzes will automatically be dropped*** when determining your score for this component of your overall grade. The average score of the remaining nine

quizzes will represent 40% of your overall grade for the course. *This is the most significant component of your overall evaluation, so take preparation for the quizzes seriously.*

### Policy Exams

There will be two claims resolution-policy-based exams given during the course of the semester, each worth 20% of your overall grade for the semester. The first exam will focus on commercial property and liability policies, while the second will focus on commercial auto and workers' compensation. Each exam will be worth 20% of your overall grade for the course. These exams will test your understanding and application of policy content in resolving a fictitious set of losses that may or may not be covered by the policies associated with the exam. Thus, these two exams will largely determine your grade in this course as together, they comprise 40% of the points outstanding.

### Miscellaneous Activities

There will be a handful of miscellaneous in-class activities that typically occur during class over the course of the semester. Your average result on those activities will comprise 20% of your grade for the course. ***The lowest score among these miscellaneous quizzes will automatically be dropped from consideration.***

### Final Exam

The exam is a comprehensive multiple-choice question exam that draws multiple-choice questions from each of the reading assignments covered by the course (with the exception of the ethics module). Thus, this final exam will be presented to you as a single comprehensive multiple-choice exam comprised of 100 questions drawn roughly evenly from each of the reading assignments covered over the course of the semester. The final exam is worth 10% of your overall course grade.

### Ethics

This course includes a specific ethics module that will require the student to participate in an online ethics course. It will involve a relatively short series of reading assignments and an associated 50-question multiple-choice exam. This score will constitute 10% of your overall course grade. Registration for the [Ethical Decision Making in Risk and Insurance](https://web.theinstitutes.org/ethical-decision-making-risk-and-insurance) (<https://web.theinstitutes.org/ethical-decision-making-risk-and-insurance>) is free by The Institutes and is *due by midnight on the last day of the semester before finals week.*

If you have already taken the ethics course (possibly in RMIN 4310 Insurance Company Operations), you can use your previous score in that course for this current assignment, or retake the test to try to improve your score – it's your choice. Note that this means that you could retake the ethics exam, and if the score is lower than your previous score, you can simply neglect to report the most recent results to the instructor, and you will automatically keep your previous score on that ethics exam. Please note that while you are allowed to take the ethics exam *as many times as you want for The Institutes' purposes* (you need a 70% to earn credit from them to apply toward your Collegiate Studies for CPCU Certificate). However, *for the purposes of our class*, I will only accept the results of your **first attempt** during our current semester – regardless as to what the score is – good or bad (and I will be asking for you to submit your ethics exam score history so you won't be able to hide those results from the instructor). So, prepare well for that ethics exam. Poorly preparing for this particular exam is very common in this course – don't let it happen to you.

### \*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. 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 five approved extra credit events, will be accepted for these purposes.

Also note that 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. For more information on unexcused absences, please see the *Course Policies* section below.

## **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/>). Please try to log in to the course as soon as you have officially enrolled in the course. If you have trouble accessing the pages, please let me know as soon as possible. If you are having difficulty with getting your computer set up correctly, you can contact the UIT Help Desk at (940) 565-2324 or via email: [helpdesk@unt.edu](mailto:helpdesk@unt.edu).

## **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 student learning is the goal. In the end, the student has purchased the right to access the course and the instructor. In turn, the student’s work will be assessed by the instructor. Ultimately, however, it is the student’s responsibility to ensure that they learn what they want to take away from the course – it is *not* the instructor’s responsibility.

## 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 four 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 turning assignments in late?**

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](http://15EmailEtiquetteRulesEveryProfessionalShouldFollow) <[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](mailto:library.unt.edu/services/borrowing/) <[library.unt.edu/services/borrowing/](mailto: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 – wandering eyes will get flagged and possibly result in your results not being accepted and further action by the instructor. 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](https://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](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).

### 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/](http://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](http://vpaa.unt.edu/news/new-academic-integrity-policy)>.