

# **Syllabus**

**RMIN 4300 Liability Risk Management and Insurance**

**Professor Nat Pope**

## Contents

Introduction .....	3
Details .....	3
Assessment .....	3
Canvas .....	5
Agenda .....	5
Course Policies and Frequently Asked Questions .....	6
Table of Contents .....	6
Is attendance required? .....	6
What should I do if I am going to miss class? .....	6
What kind of events are acceptable reasons for missing class? .....	6
Why should I care about excused versus unexcused absences? .....	7
What should I do after I miss class? .....	7
Can I makeup assignments/quizzes if I miss class? .....	7
How do “professionalism” points work; on what are they based? .....	7
What should I do if I believe one of my assignments has not been fairly evaluated? .....	8
What should I do if I want to do better in the course? .....	8
Will the instructor modify my final grade for the course after the semester ends? .....	8
What if I have a qualifying learning disability? .....	8
Students in need of special accommodation should contact the staff in the Office of Disability Accommodation and make the instructor aware of your situation. ....	8
Does this class have an electronic device usage policy? .....	8
What happens if I am involved in an allegation of misconduct? .....	9
Are there any penalties for turning assignments in late? .....	9
What are my responsibilities for professional communication? .....	9
What text do I need for this course? .....	9
Academic Integrity .....	10
Emergency Evacuation Procedures for Business Leadership Building .....	10

## Introduction

Liability Risk Management and Insurance (RMIN 4300) focuses on developing the student's understanding of commercial property and liability risk management with a special focus on insurance as a financing solution. In addition to the introduction to commercial insurance, the course places a premium on the student's ability to resolve coverage questions using standard commercial liability and property policies. Thus, in addition to a broader understanding of the field, the students will also develop specific skill sets that represent tangible value to prospective insurance industry employers.

The course has also been accredited as one that is eligible for the [Institutes' Collegiate Studies for CPCU program](#); students earning a B or better in the course may apply for a waiver of the CPCU 552 (Commercial Liability Risk Management and Insurance) course.

Prospective employers' perception of a job applicant's ethical predisposition is a central and key attribute when making hiring decisions. Therefore, the course also includes a module that requires students to complete the Institutes' Ethics and the CPCU Code of Professional Conduct course. Students completing two CPCU course waivers (one is associated with this course while the other eligible waiver course is Property Risk Management and Insurer Operations [RMIN 4310]) and the Institutes' ethics module are eligible to receive the Institutes' Collegiate Studies for CPCU Certificate.

## Details

Instructor: Dr. Nat Pope  
Office: BLB 336F  
Telephone: W (940) 565 4285; H (312) 970-1288  
E-mail: nat.pope@unt.edu  
Office Hours: 2:00-5:00 W, other by appointment  
Prerequisite: None  
Class Meets: 6:30-9:20 W in BLB 140  
Text (required) Commercial Liability and Property, ISBN: 978-0-89462-248-9  
Commercial Liability and Property, Course Guide, ISBN: 978-0-89462-249-6

## 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	40%
Ethics	10%
Miscellaneous Activities	10%
Policy Exams (five percent for each policy)	20%
Final Exam	20%
	Total 100%
Professionalism Bonus**	5%

### *Reading Quizzes*

Reading assignments are due on specific dates noted in the agenda below. You should anticipate an in-class quiz on the assigned reading matter on the date for which it is assigned. Chapter quizzes will include a quiz comprised of 10 multiple-choice/true-false questions. The course guide provides very good preparation for those quizzes. The lowest score among those nine quizzes (there are nine chapters assigned) will automatically be dropped when determining your score for this component of your overall grade. The average score of the remaining eight quizzes will represent 40% of your overall grade for the course.

### *Ethics*

This course includes a specific ethics module that will require the student to participate in one of two (student's choice as to which) online ethical thinking courses. It will involve a relatively short series of reading assignments and an associated 50 multiple-choice question exam. This score will constitute 10% of your overall course grade. Registration for the course is available online at <https://www.theinstitutes.org/guide/online-ethics-courses-free>. You will need to have [established a personal account](#) with [The Institutes](#) in order to register for the free ethics course. If you have already taken the ethics course you will be allowed to use your previous score for this current assignment.

### *Policy Exams*

There are five policies used in the course. Each policy will have a short policy exam associated with it. The lowest result of those policy exams will be automatically dropped from consideration. The remaining four exams will each comprise five percent of your overall grade for the course (a total of 20%).

### *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 ten percent of your grade for the course.

### *Final Exam*

The final exam will be given during the regularly scheduled final exam time. The final exam will assume a case study format very similar to the earlier case study formats. The major difference being that the final exam is comprehensive and will include both liability and property scenarios. The final exam will represent 20% of the student's overall grade.

### *Professionalism 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 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 a course. The points are awarded at the discretion of the instructor. Of the five points, 3.6 points are available through your active participation in class. Another point is available via your participation in approved professional development activities outside of class. The remaining 0.4 points can be earned with your participation in two class-related surveys – more on this later in the semester. Also note that if you have three or more unexcused absences you will be “fired” and thus, no longer eligible for professionalism bonus points.

## 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 onto 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).

Note that you should **not** rely on Canvas' "Grades" feature when assessing your current standing in the course. While that source will house some of your scores over the course of the semester, your official grades for the course are housed in a separate "official" spreadsheet that will be managed by the instructor and communicated to you on many occasions over the course of the semester.

## Agenda

Meeting	Date	Topic	Assigned Reading
1	28-Aug	Risk Management Review	
2	4-Sep	Introduction to Liability	Chapter 1: Commercial Liability Loss Exposures and Risk Control
3	11-Sep	CGL I	Chapter 2: Commercial General Liability, Part I
4	18-Sep	CGL II	Chapter 3: Commercial General Liability, Part II
5	25-Sep	Ethics	
6	2-Oct	BAP I	Chapter 4: Commercial Auto Insurance
7	9-Oct	BAP II	
8	16-Oct	WC&EL I	Chapter 5: Workers Compensation & Employers' Liability
9	23-Oct	WC&EL II	
10	30-Oct	Umbrella I	Chapter 8: Excess and Umbrella Liability Insurance
11	6-Nov	Umbrella II	
12	13-Nov	BBP I	Chapter 10: Introduction to Commercial Property Risk Management and Insurance
13	20-Nov	BBP II	Chapter 11: Building and Personal Property Coverage Form, Part I
14	27-Nov	BBP III	Chapter 12: Building and Personal Property Coverage Form, Part II
15	4-Dec	Course Review	

## Course Policies and Frequently Asked Questions

### Table of Contents

1. Is attendance required?
2. What should I do if I am going to miss class?
3. What kind of events are acceptable reasons for missing class?
4. Why should I care about excused versus unexcused absences?
5. What should I do after I miss class?
6. Can I makeup assignments/quizzes if I miss class?
7. How do “professionalism” points work; on what are they based?
8. What should I do if I believe one of my assignments has not been fairly evaluated?
9. What should I do if I want to do better in the course?
10. Will the instructor modify my final grade for the course after the semester ends?
11. What if I have a qualifying learning disability?
12. Does this class have an electronic device usage policy?
13. What happens if I am involved in an allegation of misconduct?
14. Are there any penalties for turning assignments in late?
15. What can I do if I have multiple email accounts and sometimes might miss a message?

### 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.

### 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 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.

### What kind of events are acceptable reasons for missing class?

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.

### **Why should I care about excused versus unexcused absences?**

If you have more than *two* unexcused absence you will not be eligible for any bonus professionalism points.

### **What should I do after I miss class?**

The first step is to always check with a fellow student; ask what was covered; whether there were any assignments; etc. Also check the course Canvas site for posted items and/or announcements. The instructor should *not* be your first stop when trying to catch up on missed work. After checking with fellow students, if questions remain regarding missed content, then you should feel free to contact the professor.

### **Can I makeup 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.

### **How do "professionalism" points work; on what are they based?**

At the end of the semester, your overall performance in the course will be assessed in terms of professionalism and you will be awarded between 0-5 percentage-points that are added to the percentage score you actually earned for the course. That is a significant potential bump in your score for the course and it should not be underestimated.

For our purposes, the assessment of your professionalism is most heavily influenced by your active (overt) engagement with course content in the classroom setting. That would also include contributions you make by introducing relevant external information, e.g., industry news items, asking questions in class that reflect thoughtful engagement with the content of the course, etc. Additionally, your participation in (especially taking leadership roles) student-professional organizations, e.g., Gamma, business fraternities, professional organizations, etc., are also considered as evidence of your professional development.

Understand that professionalism points are not allocated lightly – *you really need to earn them* – as demonstrated by your proactive engagement with the content of the course. Typically, most of the students in the class earn very little bonus (or nothing) in this class due to their general passivity. Also note that if you have three or more unexcused absences you will be "fired" and thus, no longer eligible for professionalism bonus points.

Please note that the following behaviors *do not* constitute "professionalism:" showing up for class; staying awake; merely "paying attention;" etc. Those would be considered the minimum expectations by your employer in the real world and would not warrant any bonus consideration – the same standard is applied in this course. Additionally, outside work responsibilities will not be considered as an element of your professionalism because it creates an unequal "playing field" among students in the course.

One of the best ways to assure yourself an opportunity to have something to say in class is to be aware of current events in the insurance industry. To that end, hyperlinks to free online insurance news services included below. You would be doing yourself a favor if you subscribed to one or more of them so that you could get emails on a regular basis advising you of importance occurrences in the industry.

- [Insurance Journal](#)
- [Advisen](#)
- [Carrier Management](#)
- [PropertyCasualty360°](#)
- [Business Insurance](#)

### **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 a graded item, e.g., a quiz, an exam, etc., is returned to you in which you have the opportunity to 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, are quickly dismissed. If you expect your grade to be changed then you are expected to do your "homework."

Appeals will not be accepted after one week has passed, so if you have an issue you should address it in the near term. For example, I will not sit down with a student after the final exam to discuss possible appeals related to an assignment that was returned to the student earlier in the semester.

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

See 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.

### **What if I have a qualifying learning disability?**

Students in need of special accommodation should contact the staff in the [Office of Disability Accommodation](#) and make the instructor aware of your situation.

### **Does this class have an electronic device usage policy?**

Yes! Use of any electronic devices, e.g., cell phones, lap tops, I-Pads, etc., *is forbidden during class time* unless the student has received permission in advance from the instructor. The issue is most acute with respect to use of cell phones in class (that includes reading text messages). Failure to comply with this policy may result in an immediate dismissal from the class for the remainder of the class period. If you have the need to have access to the "outside world" during the class period, you should see me in advance or simply excuse yourself from class for a period of time while you address the "emergency."

### **What happens if I am involved in an allegation of misconduct?**

While rare, this is a very serious event. If you are accused of student misconduct I will proceed in strict accordance with the university's [Code of Student Conduct](#) to ensure due process.

### **Are there any penalties for turning assignments in late?**

Late submissions will be subject to the following penalties unless otherwise noted:

- Submitted within 24 hours of actual deadline: five percent reduction in score.
- Submitted within 24-48 hours of actual deadline: ten percent reduction in score.
- Submission not accepted without specific permission in advance

### **What are my responsibilities for professional communication?**

You should expect regular communication from me via official UNT email channels. Therefore, it is important for you to check your official UNT student email account with regularity.

All written correspondence that is transmitted within the course (including email), is expected to be of a professional standard reflecting a business tone and style. Communications not presented in that format will be immediately returned to the sender asking for modification. Use titles and be professional in your written communication for course purposes.

The Owl at Purdue writing web site is a very good source for suggestions and standards on a wide variety of writing issues. In particular, two discussions found at that site address appropriate tone and content for email:

- [Email Etiquette](#)
- [Email Etiquette for Students](#) (PowerPoint presentation)

### **What text do I need for this course?**

While Barnes and Noble has new and used copies on the shelf, there may be any number of students who took the course last fall who would be willing to sell their used versions of the materials

Text (required)    Commercial Liability and Property, ISBN: 978-0-89462-248-9  
                          Commercial Liability and Property, Course Guide, ISBN: 978-0-89462-249-6

You could also order [directly from the publisher](#), although I am not sure as to whether you find any savings once shipping is factored into things (might be another story if a handful of students went together on a single order for shipping purposes – but I don't know for sure). If you opt for the publisher option it will important that you explain to them that you are looking for copies of a "tailor-made" text and course guide and provide them with the ISBN information included above. In the past students have neglected to fully explain the situation and receive the wrong books. There is also a copy of both the text and course guide on two-hour reserve at the UNT business library (Eagle Commons Library: Sycamore Hall).

## **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. Students are expected to provide appropriate citations for non-original writing even if the original work is paraphrased. Penalties for plagiarism and other forms of academic dishonesty may be severe. Any violation of [UNT Student Academic Integrity Standards](#) will be handled in accordance with the University policies.

## **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, 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.