

Syllabus & Course Policies

RMIN 2500: Introduction to Risk Management and Insurance

Professor Nat Pope

Syllabus & Course Policies

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Introduction

The Introduction to Risk Management and Insurance course is intended to provide the student with a broad introduction to the world of personal risk management and the role insurance plays within that framework.

At the broad level, this course includes six core learning objectives:

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. Given a case study, identify the personal risks that might warrant coverage by insurance and summarize your recommendations in a written proposal-report
4. Demonstrate the ability to communicate in a business-like manner via written documentation
5. Describe the various roles within the insurance system and briefly describe their respective duties and required skills sets
6. Create the rudiments of a professional portfolio for position search purposes

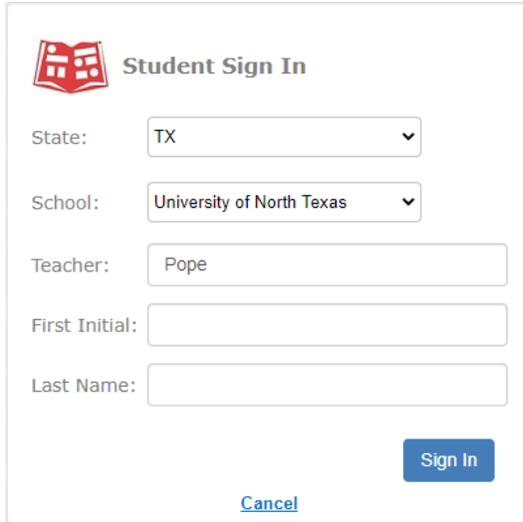
Course Details

Instructor: Dr. Nat Pope
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E-mail: nat.pope@unt.edu
Course Meets: MW 2:00-3:20
Office Hours: 12:30-2:00 MW, other by appointment
Prerequisite: None
Text (required) InVEST text – freely available through the course Canvas website and also hard copy (contact the instructor)

InVEST

This course relies heavily on the resources provided through the online [InVEST](http://www.investprogram.org) <www.investprogram.org/about-us/> program. You are advised to access the site and bookmark it as you will need to access it many times over the course of the semester. It is a unique national program that educates high school and college students about insurance, financial services and risk management topics, and encourages those 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. The program is hosted by the [Independent Insurance Agents & Brokers of America](http://www.independentagent.com) (IIABA) <www.independentagent.com/default.aspx>.

Online [access to the program](http://www.investprogram.org/students) <www.investprogram.org/students> for students is free. Students must sign in through the student portal and identify their school, their instructor's last name (Pope) and the student's first initial and last name (see image below).



The form is titled "Student Sign In" and features a red book icon. It contains the following fields: "State" (dropdown menu with "TX" selected), "School" (dropdown menu with "University of North Texas" selected), "Teacher" (text input with "Pope"), "First Initial" (text input), and "Last Name" (text input). A blue "Sign In" button is located at the bottom right, and a blue "Cancel" link is at the bottom left.

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 having seven 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 noted below. Subsequently, the weighted scores for each of the seven categories are summed in arriving at a final score for the course.

Assessment Category	Weight
Final Project	25%
Chapter Reading Quizzes	30%
Miscellaneous Exercises	20%
Professional Development	10%
Business Writing	15%
Total	100%

Plus, a bonus potential of 5%

Final Project

As a culminating project for this course, you will be asked to assume the role of a personal lines insurance advisor and, given a family-based case study, generate a written proposal for the family that outlines their major risks and propose appropriate insurance coverages. This project will ask you to pull together the many different aspects of the course and will represent 25% of your overall course grade.

Chapter Reading Quizzes

There are 12 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 quiz score will automatically be dropped from consideration at the end of the semester. The average of those remaining scores will be worth 30% of your overall grade for this course. Note that the due date for each

chapter quiz is noted in the course agenda and the deadline is midnight on those dates. All chapter quizzes will require Lockdown Browser and Webcam apps.

Miscellaneous Exercises

There will be any number of miscellaneous activities assigned over the course of the semester, such as short quizzes, tasks to be completed, etc. The lowest score from this group will automatically be dropped from consideration at the end of the semester. The average of these scores will be worth 20% 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 you for the job search experience. In aggregate, your participation in those 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.

Business Writing

Among the most highly prized personal attributes that employers look for in an applicant is his/her ability to communicate, both orally as well in written form. While you have already likely taken one or more courses in communication, you have not been introduced to the genre of business communications. The rules for business communication are different and it takes practice to hone those skills. As part of that process, this course includes a professional writing module intended to make you aware of the “dos and don’ts” of business communication. Your ability to communicate well in that genre will be assessed repeatedly over the course of the semester, including in the final project. This particular module however, will be worth 15% of your course grade.

Professionalism Bonus

Each student will also have the opportunity to earn up to five additional percentage points on their grade for the semester through participation in approved online events, such as career fairs, meet-n-greets with insurance companies that are “brought to campus” by the RMI and/or GIS programs. Participation in each event will be rewarded with one half of a percentage point toward the student’s over-all average for the course. Given that these points are capped at five percent, that means student would have to participate in 10 such events in order to earn the maximum possible points. These participation points will be awarded in addition to points the student earns for other course activities.

Agenda

Date	Lecture	Topic	Readings Assigned Due	Quiz Due
11-Jan	1	Course Introduction		
13-Jan	2	Introduction to Insurance	Chapter 1: - Introduction to Insurance	
20-Jan	3	Insurance in Action		Chapter 1
25-Jan	4	Managing Risk	Chapter 2: Managing Risk	
27-Jan	5	Risk Management Process		Chapter 2
1-Feb	6	Marketing & Selling Insurance	Chapter 3: Marketing & Selling Insurance	
3-Feb	7	Personal Lines Production		Chapter 3
8-Feb	8	Insurance Agency Operations	Chapter 4: Insurance Agency Operations	
10-Feb	9	Agency Management		Chapter 4
15-Feb	10	Careers in Insurance	Chapter 5: A Career in Insurance	
17-Feb	11	US Labor Occupation Site		Chapter 5
22-Feb	12	Issues in Automobile Insurance	Chapter 6: Issues in Automobile Insurance	
24-Feb	13	Assigned Risk Plans		Chapter 6
1-Mar	14	Personal Auto Policy	Chapter 7: Personal Auto Policy	
3-Mar	15	PAP Case Studies I & II		Chapter 7
8-Mar	16	Determining the Price of Personal Auto Insurance	Chapter 8: Determining the Price of Personal Auto Insurance	
10-Mar	17	Telematics		Chapter 8
15-Mar	18	Property Insurance for Homeowners & Renters	Chapter 9: Property Insurance for Homeowners & Renters	
17-Mar	19	Insurance Needs for College Students		Chapter 9
22-Mar	20	Homeowners Insurance	Chapter 10: Homeowners Insurance	
24-Mar	21	HO Case Studies I & II		Chapter 10
29-Mar	22	Businessowners Policy (BOP)	Chapter 11: Businessowners Policy (BOP)	
31-Mar	23	Insurance Issues for Small Business		Chapter 11
5-Apr	24	Life Insurance	Chapter 12: Life & Health Insurance	
7-Apr	25	Health Insurance		
12-Apr	26	Life Case Studies		Chapter 12
14-Apr	27	Business Report Writing Skills		
19-Apr	28	Professional Business Writing		
21-Apr	29	Editing Workshop		

Course Policies and Frequently Asked Questions

LockDown Browser + Webcam Requirement

This course requires the use of LockDown Browser and a webcam for online exams. The webcam can be the type that's built into your computer or one that plugs in with a USB cable. 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>.

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, second computers) and place them outside of your reach
- Before starting the quiz, know how much time is available for it, and also 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 be laying down during the quiz) and perform a thorough environmental scan and be sure to include your desk top (I don't care what I on your ceiling or behind you – but I do care about your desktop)
- Remain at your computer for the duration of the quiz
- Keep your eyes on the monitor – there is no reason for you to look away from the monitor during the course of an assessment – with the possible exception of a calculator (rarely needed in this course). 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 baseball caps or hats with brims
- 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) are likely to move
- If using a built-in webcam, avoid readjusting the tilt of the screen after the webcam setup is complete
- 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.

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* (for test taking purposes). 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](https://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>>.

Course Policies

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 be "fired" and thus, no longer eligible for professionalism bonus 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 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 *four* unexcused absence 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 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.

Are there any penalties for turning assignments in late?

Late submissions (quizzes must be completed within the allocated time – no extensions allowed for partial credit) 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

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.

Due to the issues associated with holding class in Zoom, I am also awarding professionalism bonus points for your (proven) attendance at pre-approved “professional” online events – typically in the form of Zoom sessions. For each approved session you attend and in which you participate, I will allocate 0.5 of a percentage point toward your overall grade in the course. That means that if you were to attend and participate in ten such events and earn 0.5 of a percentage point for each event, you would max-out the available professionalism points. The message to you is to attend professional development Zoom sessions.

In order to claim your bonus points, you need to take a screen shot of your image in the Zoom session and **send it to the instructor** via email and also note two items that were discussed/mentioned in the session that you found interesting. Be sure to identify your name and the title/topic of the session you attended.

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 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, will be 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 ASAP.

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.

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://www.inc.com/business-insider/email-etiquette-rules.html) <www.inc.com/business-insider/email-etiquette-rules.html>

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. In order 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 email whose header included “RMIN 2500” into that folder (see the next section for instructions). I will endeavor to include “RMIN 2500” in the header of all communication I send to you.

Forwarding your Canvas messages to Outlook

You have the ability to change your course Canvas 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.

Miscellaneous

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.

What if I have a qualifying learning disability?

Students in need of special accommodation should contact the staff in the [Office of Disability Accommodation <disability.unt.edu/>](mailto:disability.unt.edu).

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 <vpaa.unt.edu/news/new-academic-integrity-policy>](http://vpaa.unt.edu/news/new-academic-integrity-policy) will be handled in accordance with the University policies.

COVID-19 Impact on attendance

If you are experiencing cough, shortness of breath or difficulty breathing, fever, or any of the other possible [symptoms of COVID-19](http://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html) <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) or your health care provider. While participation is an important part of succeeding in this class, your own health, and those of others in the community, is more important.