

# **Syllabus**

**RMIN 4300 Liability Risk Management and Insurance**

**Professor Nat Pope**

## Table of Contents

Introduction .....	3
Details .....	3
Assessment .....	3
Policy Coverage Exams* .....	4
Reading Quizzes .....	4
Ethics .....	4
Miscellaneous Activities.....	4
Professionalism Bonus** .....	4
Blackboard .....	5
Agenda .....	5
Course Policies and Frequently Asked Questions.....	6
Table of Contents.....	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.....	8
Does this class have an electronic device usage policy? .....	8
What happens if I am involved in an allegation of misconduct?.....	8
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.....	9

## Introduction

Liability Risk Management and Insurance (RMIN 4300) focuses on developing the student's understanding of commercial liability risk management with a special focus on insurance as a financing solution. In addition to the introduction to commercial liability insurance, the course places a premium on the student's ability to resolve coverage questions using standard commercial liability 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 – a sure-fire resume builder.

## 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: 4:00-6:30 W, other by appointment  
Prerequisite: None  
Class Meets: 6:30-9:30 W  
Text (required) Liability Insurance, 2nd edition  
Liability Insurance, Course Guide, 2nd edition

## 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
Policy Coverage Exams*	50%
Assigned Reading Quizzes	20%
Ethics	10%
Miscellaneous Activities	5%
Final Exam	15%
	Total
	100%
Professionalism Bonus**	5%

## Policy Coverage Exams\*

There will be four insurance policy exams in this course. Each exam will be a case study format and you will be allowed to use your insurance policy packet in those exams.

<b>Assessed Policy Coverage Exam</b>	<b>Weight</b>
Commercial General Liability	10%
Business Auto	10%
Workers Compensation & Employer Liability	10%
Comprehensive	20%
Total	50%

It will be a case study format and will comprise 25% of your grade for the course. It will be “open-policy” format, i.e., students will be allowed to use their sample policy during the exam. This exam will occur during the scheduled final exam time.

## Reading Quizzes

Various reading assignments from the text occur over the course of the semester on predetermined dates (see the course agenda). It is important that you come to class prepared so that you can better understand the in-class content/discussion on a given day. Therefore, each reading assignment (there are seven of them) will include a quiz comprised of 10 multiple-choice/true-false questions. The lowest score among those quizzes will automatically be dropped. The average score of the remaining six quizzes will comprise 20% 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. The student will be allowed to take the exam twice, with his/her best score being accepted. The score on the exam will represent 10% of the student’s grade for the course.

## Miscellaneous Activities

There will be a number of miscellaneous activities over the course of the semester. Some will occur in-class while others will be homework. The average of the aggregate point accumulation of those assignments will comprise 5% of your overall grade for course.

## 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.

## Blackboard

This course relies heavily on Blackboard 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 Blackboard main page (<https://learn.unt.edu/>). Please try to log onto the course Blackboard pages 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 Blackboard's "My 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	Reading Assignment Due
1	30-Aug	Introduction to RMIN 4300	
2	6-Sep	Introduction to Commercial General Liability	Chapter 1: Introduction to Commercial Liability Insurance
3	13-Sep	Ethics in the Insurance Setting	
4	20-Sep	CGL Policy Introduction	
5	27-Sep	CGL Coverage A	Chapter 2: Commercial General Liability, Part I
6	4-Oct	CGL Coverage B & C	Chapter 3: Commercial General Liability, Part II
7	11-Oct	CGL Practice	
8	18-Oct	CGL Coverage Exam	
9	25-Oct	Business Auto Coverage I	Chapter 4: Business Auto Insurance
10	17-Oct	Business Auto Coverage II	
11	18-Oct	Auto Coverage Exam	
12	25-Oct	WC & EL Coverage I	Chapter 6: Workers Compensation and Employers Liability Insurance
13	26-Oct	WC & EL Coverage II	
14	1-Nov	WC&EL Coverage Exam	
15	8-Nov	Excess and Umbrella	Chapter 11: Excess and Umbrella Liability Insurance
16	15-Nov	Excess and Umbrella Practice	
17	29-Nov	Final Coverage Exam	
18	6-Dec	Cyber Risk	Chapter 12: Cyber Risk and Terrorism Risk

## 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 Blackboard 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.

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](#).

### **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?**

You will need both the text and course guide described below for this course.

- Liability Insurance, 2nd edition
- Liability Insurance, Course Guide, 2nd edition

## **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.