

## **Syllabus & Course Policies**

### **RMIN 4310: Insurance Company Operations**

**Professor Nat Pope**

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## Introduction

Insurance Company Operations is designed to provide students with an understanding of both the internal operations of a typical property-casualty insurance company as well as a broader understanding of the operations of the insurance industry as a whole.

There are three primary objectives for the course. The first is that you develop an understanding of the operations of the industry so that you are able to better interact with industry professionals and potential employers. The second is that you develop a better understanding of the various roles within the industry so that you are better prepared to pursue appropriate employment for yourself. So, the first goal is for you to ascertain where you think you might fit into the insurance industry and the second objective is intended to better prepare you for the rigors of the search for employment. The third goal is to have you actually gain some experience managing the operations of a property/casualty insurance company via participation in a completion among teams in our class using an insurance company management simulation program. The simulation asks students to actually apply their learned understanding of company operations in a dynamic marketplace simulation. Mastery of this portion of the course will provide you with the ability to talk the language of insurance with professionals in the industry; a powerful asset when you seek employment in the industry.

The course has also been accredited as one that is eligible for the [Institutes' Collegiate Studies for the CPCU program](#); students earning a B or better in the course may apply for a waiver of the CPCU 520 (Insurance Company Operations) course. Collecting two of these waivers and passing the [Ethics and CPCU Code of Professional Conduct](#) course allows you to earn the CPCU Collegiate Studies for the CPCU certificate. Being able to claim this certificate on your resume when searching for a job in the insurance industry has tangible benefits and differentiates the students from the multitude of other recent graduates applying for those same positions.

## 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: 12:30-2:00 MW, other by appointment  
 Prerequisite: None  
 Class Meets: 11:00-12:20 MW  
 Text (required) Insurance Operations, 1<sup>st</sup> 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 |
|------------------------|--------|
| Final Exam             | 15%    |
| Marketplace Simulation | 25%    |
| Peer Assessment        | 15%    |

|                            |      |
|----------------------------|------|
| Reading Assignment Quizzes | 20%  |
| Ethics                     | 10%  |
| Miscellaneous              | 15%  |
| <hr/>                      |      |
| Total                      | 100% |

\*Professionalism Bonus: potential of 5%

### **Final Exam**

The final exam will be worth 15% of your overall grade for the course and this is the only exam that you will have. The exam will be in a multiple choice/true-false format. The exam is cumulative over the course readings for the semester and will include from 5-10 questions from each reading assignment.

### **Marketplace Simulation**

The insurance marketplace simulation is a major component of this course, representing 25% of your overall course grade. Over a six-week period beginning around the middle of the semester, student-teams will compete in a insurance marketplace simulation as C-suite level managers of an insurance company endeavoring to generate the “best” results among all of the teams in the class.

### **Peer Assessment**

As part of the simulation experience, your efforts will be assessed by your teammates on an ongoing basis over the simulation experience. Your peer assessments of your contributions to the group effort will represent 15 percent of your overall course grade.

### **Reading Assignment Quizzes**

There are ten reading assignments in this course. Each assignment will have a 10-question multiple choice/true-false quiz associated with it. The average of your scores on those quizzes represent 20 percent of your overall course grade. The lowest score among these ten quizzes will automatically be dropped prior to the calculation of your final assessment for this component of the course. This score will comprise 20% of your overall course grade.

### **Ethics**

This course includes a specific online ethics module that students are required to complete the will comprise five percent of your overall course grade. 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/ethical-guidelines-cpcus>. If you have already completed the ethics module in a prior insurance course with the instructor you will be allowed to substitute your previous score for this current assignment, i.e., you are excused from completing the module a second time, if you so choose. That said, you *have the option* of taking it a second time in hopes of improving your original score.

### **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 assigned as homework. The average of the aggregate point accumulation of those assignments will comprise 15% of your overall grade for course.

### **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.

### **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.

If you are having difficulty with getting your computer set up correctly, you can contact the UNT 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

| Date   | Meeting | Topic   | Readings Assigned Due  | Quiz Due      |
|--------|---------|---|--|---------------|
| 11-Jan | 1       | Course Introduction                             |  |               |
| 13-Jan | 2       | Understanding How Insurers Operate              | Assignment 1 - Understanding How Insurers Operate              |               |
| 20-Jan | 3       | Insurance Industry                              |  | Assignment 1  |
| 25-Jan | 4       | Deciphering GAAP Financial Statements           | Assignment 2 - Deciphering GAAP Financial Statements           |               |
| 27-Jan | 5       | Barnley Financial Statement                     |  | Assignment 2  |
| 1-Feb  | 6       | Teamwork Exercise                               |  |               |
| 3-Feb  | 7       | Deciphering Insurer Financial Statements        | Assignment 3 - Deciphering Insurer Financial Statements        |               |
| 8-Feb  | 8       | IRIS & Ratio Assessment                         | Assignment 3   | Assignment 3  |
| 10-Feb | 9       | Introduction to the Simulation I                |  |               |
| 15-Feb | 10      | Marketing and Distributing Insurance            | Assignment 4 - Marketing and Distributing Insurance            |               |
| 17-Feb | 11      | Special Guest                                   |  | Assignment 4  |
| 22-Feb | 12      | Introduction to the Simulation II               |  |               |
| 24-Feb | 13      | Underwriting Risk                               | Assignment 5 - Underwriting Risk                               |               |
| 1-Mar  | 14      | Special Guest                                   |  | Assignment 5  |
| 3-Mar  | 15      | Practice Round Review                           |  |               |
| 8-Mar  | 16      | Analyzing Claims                                | Assignment 6 - Analyzing Claims                                |               |
| 10-Mar | 17      | Career in Claims                                |  | Assignment 6  |
| 15-Mar | 18      | Simulation Round 1 Results                      |  |               |
| 17-Mar | 19      | Developing Insurance Rates                      | Assignment 7 - Developing Insurance Rates                      |               |
| 22-Mar | 20      | Loss Development Triangles                      |  | Assignment 7  |
| 24-Mar | 21      | Special Guest                                   |  |               |
| 29-Mar | 22      | Understanding Risk Control and Premium Auditing | Assignment 8 - Understanding Risk Control and Premium Auditing |               |
| 31-Mar | 23      | Special Guest: Risk Control & Premium Audit     |  | Assignment 8  |
| 5-Apr  | 24      | Exploring Reinsurance                           | Assignment 9 - Exploring Reinsurance                           |               |
| 7-Apr  | 25      | Types of Reinsurance                            |  | Assignment 9  |
| 12-Apr | 26      | Special Guest                                   |  |               |
| 14-Apr | 27      | Evaluating Information Technology Needs         | Assignment 10 - Evaluating Information Technology Needs        |               |
| 19-Apr | 28      | Special Guest                                   |  | Assignment 10 |
| 21-Apr | 29      | Course Summary                                  | Simulation Summary   |               |

## Course Policies and Frequently Asked Questions

There may be occasions when you aren't sure of a proper course of action in this course, e.g., what to do if you have a question. The following content is designed to help you with those answers for some of the more generic issues that might surface. You should always feel free to contact your instructor for further clarification if your concerns are not addressed below.

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## 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](https://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/](https://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 <www.inc.com/business-insider/email-etiquette-rules.html>](http://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 4310 and set up your Outlook system to automatically sort email whose header included "RMIN 4310" into that folder (see the next section for instructions). I will endeavor to include "RMIN 4310" 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 4310."
2. Create a rule to move RMIN 4310 emails into the "RMIN 4310" 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 4310'"
5. Next, in the "Do the following" section in the "Move the item to folder" option you should select the RMIN 4310" 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](https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html) <[www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html](https://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](mailto: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.