

UNIVERSITY OF NORTH TEXAS
RMIN 3100 INTRODUCTION TO RISK MANAGEMENT AND INSURANCE (ONLINE)
SUMMER 2026

Course Administration

Professor: Dr. Yu-Luen Ma
Time: 6/22/2026 ~ 7/24/2026, 5 weeks
Location: online, via Canvas (<https://unt.instructure.com/>) and other forms of electronic communication
E-mail: yu-luen.ma@unt.edu This is the best way to contact me. (Please see below for email policies)
Office hours: Appointment via Zoom

Please keep in mind that I am here to help you achieve success and I am working to create a learning environment that helps you learn more efficiently. I encourage you to ask questions and/or for help, and thus, please do not hesitate to contact me via e-mail whenever you have any concerns, questions, or suggestions for the class.

Text and Material

1. *Principles of Risk Management and Insurance* / Rejda and McNamara, 14th ed.
2. PowerPoint slides corresponding to video lectures and sample insurance policies are available in the Housekeeping Module on Canvas.
3. Free copies of the course packet that contains all PowerPoints slides and sample insurance policies are available to be picked up from the Faculty Support Center, located on the 3rd floor of the Business Leadership Building (BLB 352).

Course Description

This course introduces the fundamental concepts of risk and insurance, with an emphasis on personal risk management products including life insurance, annuity, automobile insurance, homeowner insurance, and employee benefit programs. Principles of the insurance mechanism, pricing, underwriting, and marketing are also presented. **Students who have taken RMIN 2500 are not eligible to take this course.**

Upon completion of the course requirements, students should be able to:

- Comprehend the meaning of different types of risks.
- Identify appropriate methods in managing risks.
- Explain the characteristics of insurance and insurable risks.
- Explain different types of insurance programs and products.
- Understand insurance terminology and components of insurance contracts.
- Explain different functions in insurance company operations.
- Explain the rationale for policy design and provisions.
- Enhance their written communication skills.
- Enhance their time management skills.

Time Considerations

As a 5-week class, this will be an extremely fast-paced course! Remember that in a traditional 15-week “live” course, you would come to class for about 2.6 hours every week and then spend at least an additional 2.6 hours outside of class on assignments and reading. With the condensed summer session, you are expected to spend a minimum of 16 hours a week on reading and on course assignments, discussions, etc. Therefore, please be sure to budget your time accordingly!

E-mail Policies

Email is the best way to contact me for personal concerns or questions. I generally check my email several times daily during the weekdays and most questions will be answered within 24 hours. Please know that I may not be able to check my e-mail as frequently during weekends. E-mails sent over the weekend should expect a response on the following Monday. We can also set up a time to talk via Zoom. **I expect students to log in Canvas at least 3 times per week during the summer session.** If you don't log in over a prolonged period (3 days), I assume you intend to drop the course.

Netiquette

"Online manners" are generally known as "netiquette." In an online classroom, our primary means of communication is written. The written language has many advantages: more opportunity for reasoned thought, more ability to go in-depth, and more time to think through an issue before posting a comment. However, written communication also has certain disadvantages, such as a lack of face-to-face signaling that occurs through body language, intonation, pausing, facial expressions, and gestures. As a result, please be aware of the possibility of miscommunication and compose your comments in a positive, supportive, and constructive manner. Some examples of proper netiquette are:

- Avoid writing messages in all capital letters. THIS IS GENERALLY UNDERSTOOD AS SHOUTING.
- Use proper punctuation and grammar, and be sure to edit your contribution before posting.
- Use sarcasm cautiously. In the absence of nonverbal cues such as facial expressions and voice inflections, the context for your sarcasm may be lost, and your message may thus be misinterpreted.
- Read all postings before posting your responses to discussion topics so as not unnecessarily to repeat information.

Grading

This course comprises a series of assignments and assessments to assist you in achieving the learning objectives for each module. Each week, you will work on various combinations of discussions, readings, assignments, quizzes, etc., which will be made available to you by each Monday and close on the date given in your course schedule. The student's grade in this course will be determined using the following weighting:

Orientation quiz:	10 points
five quizzes (keep four):	120 points
Discussion forum:	70 points
Assignments:	90 points
Career portfolio:	<u>10 points</u>
	300 points

There are five quizzes during the summer session and due dates for each quiz can be found on Canvas as well as the last page of the course syllabus. To help you study more efficiently and focus on the materials, I have prepared PowerPoint slides and video lectures that summarize each chapter's main concepts. PowerPoint slides corresponding to video lectures can be found in the Housekeeping Module on Canvas. **For quiz purposes, you will not be tested on topics not highlighted in PowerPoint slides.** Your final grades will be based on the total points from all graded material.

<u>Total points</u>	<u>Grade</u>
270+ points	A
240-269.9 points	B
210-239.9 points	C
180-209.9 points	D
<180 points	F

Quizzes

There are a total of five quizzes: one quiz every week. Quiz questions are directly related to the materials contained in the corresponding course contents and are timed. Each quiz contains 15 questions with a time limit of 30 minutes. You are allowed up to **two attempts** for each quiz (the higher score will be recorded). You are allowed to drop the lowest quiz score so a total of four quizzes will count toward your final grade. To give you the greatest flexibility, each quiz is open for 48 hours starting from 12:00 AM on Saturday and ends on Sunday at 11:59 PM central time of each week that corresponds to the testing materials, with the exception of the last quiz. Quiz 5 will be available for 24 hours starting from 12:00 AM to 11:59 PM on Friday during the last week. If you know of a valid conflict for these scheduled times, you should let me know **at least one week** before the quiz due date. **As noted above, no make-up quizzes will be given if you miss the deadline without prior communication.**

You will need a webcam and have LockDown Browser on your laptop in order to take quizzes. The student edition of the browser is available on the [UNT CLEAR webpage](#). Please note that technical issues (e.g., equipment breakdown, internet connection issues, etc.) will NOT be acceptable reasons for not being able to finish quizzes before the deadline. Contact the student helpdesk at 940-565-2324 immediately if you encounter any technical issues. You should use direct broadband (not wireless) connections when taking quizzes to avoid internet connection issues.

Students are expected to study beforehand before taking quizzes. Please note that quizzes are not open-book or open-note, and no outside assistance is allowed. **You are required to conduct a comprehensive environmental scan before each quiz, and the scan should show clearly what is in front of you and on the desktop to prove that you are taking the quiz without open notes or other devices. You also need to make sure your face is visible all the time when you take the quiz.** It is your responsibility to make sure your environmental scan fully meets the expectations. Any violation of the rules is considered cheating and will result in a 0 for the corresponding quiz. Quiz answers will not be released. However, you can set up an appointment with me if you would like to go over quiz questions.

To give you an opportunity to “practice” taking the quiz within Canvas as well as ensuring that you fully understand the course policies, I have designed an orientation quiz that covers materials on the course syllabus and welcome letter. Unlike other quizzes, you are allowed multiple attempts with no time limits for the orientation quiz until you score the maximum credit. The quiz is worth 10 points and you are required to complete the orientation quiz before June 22, 11:59 PM central time.

Discussion Forum

Communication in the discussion forums is a great way for students to develop critical thinking skills. Given that the course is entirely online, it is essential that all students fully participate in the discussion forum. There are a total of four discussion topics: introduction and one topic per week during the first three weeks. For each discussion topic, you are required to post at least **two** comments – one initial comment and one follow-up comment corresponding to others' postings. Please note that there are separate deadlines for the two postings. The two postings for the introduction need to be made during the first three days of the summer session. For other topics, you must post your first comment by the end of Wednesday (11:59 PM central time) and then post at least one follow-up comment to others' postings by the end of Saturday (11:59 PM). Your contributions to the discussion forums will be graded for *quality* not quantity, *timeliness* of your contributions, and a *detailed analysis* of linking together theory (readings) to application (activities). You should always make sure your comments are substantive and your comments should reference reading assignments, web references, lecture notes or outside resources. Comments that lack substance will receive little or no credit. For example, "I agree," "Good posting," or similar messages that add little or nothing to the discussion will receive few, if any credits. **Once the discussion deadline has passed, it will be too late to participate in the discussion on that topic.**

Assignments

There are a total of six assignments – one assignment per week with the exception of week four when there are two assignments. All assignments are due by the corresponding Friday at 11:59 PM central time, with the exception of the last assignment, which is due by the end of Thursday, so you should have a plentiful amount of time for each assignment. While late submissions may be accepted within 24 hours after the deadline, a 25% penalty will be applied. Penalties begin immediately after the deadline has passed. You can change answers and resubmit assignments before the deadline, and your grade will be based on the *last* submission. All assignments are graded after the due date and you will not be allowed to resubmit for a grade change once an assignment has been graded. You can find practice problems that are similar to the assignment questions in the Housekeeping Module.

Career Portfolio

To help you prepare for the RMI Career Fair (scheduled on October 8, 2-4pm, Union 314) and the job market, you are required to create a professional resume that the Career Center approves and set up your LinkedIn profile so you are ready for job fairs, interviews, and making professional connections, etc. Detailed professional resume and LinkedIn profile guidelines are available on Canvas.

Extra Credit

Multiple extra credit opportunities are offered to the entire class during the summer session. Participating in extra credit opportunities is optional, and you earn 3 extra credit points for each qualified event. Please check the "Announcements" section for the list of qualifying events and how you can receive extra credit points.

Accommodation for Students with Disabilities

Students in need of special accommodation should contact the staff in the Office of Disability Accommodation. Information regarding policies for obtaining academic accommodations can be found at <https://studentaffairs.unt.edu/office-disability-access/index.html>

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. According to UNT Policy 06.003, Student Academic Integrity, academic dishonesty occurs when students engage in behaviors including, but not limited to cheating, fabrication, facilitating academic dishonesty, forgery, plagiarism, and sabotage. Unauthorized assistance on examinations, homework, research papers or case analyses in any forms is not allowed for any reason. Copying or using material from any source prepared by or previously submitted by others, at UNT or other institutions, or downloaded from the Internet, is plagiarism. Unless directed otherwise in an assignment, large scale “cutting and pasting” from other sources, even if properly footnoted, is not appropriate. Students are expected to conduct themselves in a manner consistent with the University's status as an institution of higher education. A student is responsible for responding to a request to discuss suspected academic dishonesty when issued by an instructor or other University official. If a student fails to respond after a proper attempt at notification has been made, the University may take appropriate academic actions in the absence of the student's participation.

RMIN 3100 Introduction to Risk Management and Insurance Course Schedule*
Topics, assignments, discussion and quizzes due dates**

Date	Topics and Chapters in Rejda and McNamara Text	Discussion Forum Due Date	Assignment and Quiz Due Date
Orientation		Introduction: ▪ First posting due 6/22 (M) ▪ Follow-up posting due 6/24 (W)	▪ Personal profile due 6/22 (M) ▪ Orientation quiz due 6/22 (M)
Week 1 6/22-6/28	Topic 1: Introduction to Risk and Risk Management (Ch1 & 3) Topic 2: Insurance and Risk (Ch2) Topic 3: Fundamental Legal Principles (Ch9)	Risk matrix: ▪ First posting due 6/24 (W) ▪ Follow-up posting due 6/27 (Sat)	▪ Assignment 1: RM strategies due 6/26 (F) ▪ Quiz 1 due 6/28 (Sun) ▪ Resume 1st draft due 6/28 (Sun)
Week 2 6/29-7/5	Topic 4: Insurance Industry (Ch5) Topic 5: Insurance Company Operations (Ch6) Topic 6: Financial Operations and Regulation (part of Ch7 & 8)	Company research: ▪ First posting due 7/1 (W) ▪ Follow-up posting due 7/4 (Sat)	▪ Assignment 2: Reinsurance due 7/3 (F) ▪ Quiz 2 due 7/5 (Sun)
Week 3 7/6-7/12	Topic 7: Insurance Contract Basics (Ch10) Topic 8: Life Insurance Basics (Ch11) Topic 9: Life Insurance Contractual Provision (Ch12)	Financial Planning: ▪ First posting due 7/8 (W) ▪ Follow-up posting due 7/11 (Sat)	▪ Resume 2nd draft due 7/10 (F) ▪ Assignment 3: Life insurance due 7/10 (F) ▪ Quiz 3 due 7/12 (Sun)
Week 4 7/13-7/19	Topic 10: Annuity and Retirement (Ch14) Topic 11: Employee Benefits (part of Ch17) Topic 12: Auto Insurance (Ch20)	No new discussion this week	▪ Assignment 4: IRA due 7/17 (F) ▪ Assignment 5: Auto insurance due 7/17 (F) ▪ Career Portfolio due 7/17 (F) ▪ Quiz 4 due 7/19 (Sun)
Week 5 7/20-7/24	Topic 13: Liability Risk (Ch19) Topic 14: Homeowners Insurance (Ch22 & 23)	No new discussion this week	▪ Assignment 6: Homeowners insurance due 7/23 (TR) ▪ Quiz 5 due 7/24 (F)

* The course schedule is subject to change in order to accommodate curriculum revisions.

** All assignments, discussion postings, and quizzes are due at 11:59 PM central time of the due date.

M = Monday; T = Tuesday; W = Wednesday; TR = Thursday; F = Friday; Sat = Saturday; Sun = Sunday