



**SYLLABUS – SPRING SEMESTER
2019 Risk Management and Insurance
FIN 4308-110 CRN 10034**

1. COURSE DATES, MODALITY, AND LOCATION

This course meets from January 15 to May 9, 2019. Class will meet in room 313 of Founder's Hall TAMUCT. This course uses the A&M-Central Texas Canvas Learning Management System described more fully later in this syllabus and accessed at: <https://tamuct.instructure.com/>. Students must check the Canvas site frequently throughout the semester. You will use the tamuct username and password communicated to you separately to log on to this system. Canvas will be utilized for communication outside of class that includes email, announcements, grades, the syllabus, and learning materials for the duration of the course.

2. INSTRUCTOR CONTACT INFO

Name: Dr. David Joyner; Visiting Professor of Finance

Office: Yet to be announced

Phone: 254-519-5437

Email: Canvas email

Office Hours: On-Campus: T, Th 2:30 – 5:00 pm

Online Office Hours: F 2:00 – 5:30 pm thru email and Scheduled Skype meetings

Other days/times: Use the Canvas email. I tend to check email inbox at least twice a day. My schedule is quite busy, so it could be 24 to 36 hours before I send a respond.

Communication between Instructor and Student: The best way to reach me is **email in Canvas**. One may use my university email of d.joyner@tamuct.edu as a secondary option. **Be sure to put FIN 4308 Section 110 in the subject line.** I generally respond within a day or two.

A **General Discussion Board** will be set up in Canvas that will allow you to ask questions of others in the class and receive their answers or comments. Utilization of this discussion board is a key feature for class interface beyond the face-to-face class schedule.

3. MODE OF INSTRUCTION

Class Schedule: This class meets Tuesdays and Thursdays from 1:00 – 2:15 pm in Rm 311 (to be confirmed, check Canvas) Founder's Hall during the 16-week Spring Semester of 2019 that begins January 15th and ends May 10th.

Online Resources. Although this course meets face-to-face, it uses the TAMUCT Canvas learning management system described below in Section 7: "Technology Requirements." Canvas access can be useful for course information sooner than in class, such as grades. See <https://tamuct.instructure.com>.

3. COURSE MATERIALS

**(1) Required Textbook: *Risk Management and Insurance*—Dorfman & Cather
10th Edition, 2013
ISBN 10: 0-13-139417-7
ISBN 13: 978-0-13-139417-9**

4. COURSE OVERVIEW AND DESCRIPTION

Course Description: A survey course focusing on the theory and practice of private insurance and its economic and social significance. Major types of insurance are examined: life, health, automotive, homeowners, and liability. Various forms of risk management, characteristics of insurance contracts, government regulatory characteristics, and institutional structures are studied.

Course Prerequisites: FIN 3301 or permission of department chair.

5. COURSE LEARNING OBJECTIVES

5a. Course Learning Outcomes (LOs) *are measurable.*

By best practice, learning outcomes are not only measurable, they are explicit at both the course level and at the module/chapter level. The learning outcomes for the course are listed below, followed by the learning outcomes for each chapter covered in the course, with an assessment map on the Course Calendar that states the connection between learning outcomes and assignments. Upon successful completion of this course, a student should be able to *demonstrate* the following Course Learning Outcomes, which will be *measured* during the course:

1. The transfer and distribution of risk and why insurance firms exist.
2. The institutional structure that links a party transferring a risk to an entity that assumes that same risk.
3. The different risk management strategies for how individuals and firms handle risk
4. How a firm practices corporate risk management and the non-insurance solutions available to the firm.
5. The legal principles underlying the insurance contract and language common to property and liability insurance contracts

6. The basic coverages in some of the standard insurance policies, including the homeowner's policy, the commercial general liability policy, and the personal auto policy.

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6. COURSE REQUIREMENTS AND GRADING RUBRIC

Homework (350 points) - There will be end of chapter homework assignments throughout the semester. All homework assignments combined will be worth 400 points. I will not accept late homework. (Unless there are some extenuating circumstances but that will be a case by case determination)

Class participation (100 points) Students are expected to be prepared for class. This means that starting with the second student meeting, you will be expected to have made at least a cursory reading of the chapter to be discussed in lecture. The discussion is always more lively and informative if the class members are properly prepared for the lecture.

Class paper (150 points) by class day 26 (end of the 13th week) you will have a class paper due for this course. Specifics of the paper will be discussed sometime during the first four class meetings. Check Canvas for updated specifics regarding the topic, link, and objectives after they are announced in class. Insurance and insurance related financial services employ a vast number of people in the US and world economies. Be thinking of a topic regarding the operation, marketing, or policy matters which interest you.

Exams (400 points) - You will have 4 exams in this class. Each exam is worth 100 points. All exams will cover material from the chapters that were covered after the previous exam. This means that the exams are not comprehensive...technically.

Grading:

900+	A
800 - 899.99	B
700 - 799.99	C
600 - 699.99	D
0 - 599.99	F

All grades will be posted in Canvas Gradebook. Grading will generally be done within a week of due date and many times sooner.

NOTE: Requests for Incomplete Grades: Incompletes will only be given in emergency or other extreme circumstances. Any request for an incomplete grade

in this course must be approved by the professor prior to the last week of classes. Requests should be submitted in written form, include a detailed explanation and documentation, and must include an address and/or telephone number where you may be contacted throughout the following semester. There is a university requirement that a substantial portion of the course work must have been completed by the student prior to receiving and incomplete. Also, students will be required to enter into a contract with the professor to finish the course within some set timeframe to be determined by the professor. Students will no longer be able to get an IC after doing 5% of the class and then get an extra semester to complete their work.

ACADEMIC SUPPORT, RESOURCES AND POLICIES

UNILERT is an emergency notification service that gives Texas A&M University-Central Texas the ability to communicate health and safety emergency information quickly via email, text message, and social media. All students are automatically enrolled in UNILERT through their myCT email account. Connect at www.TAMUCT.edu/UNILERT to change where you receive your alerts or to opt out. By staying enrolled in UNILERT, university officials can quickly pass on safety-related information, regardless of your location.

Extra Credit:

As an upper-level course, I do not anticipate the ability to provide extra credit opportunities.

Course Calendar:

At the end of this Syllabus is a Course Calendar. It outlines the topic for each class meeting and is subject to change at the discretion of the instructor and upon consideration of class dynamics.

Incomplete Grades:

A grade of Incomplete can be given only according to university policy, which requires extenuating circumstances, such as serious illness or other necessary absences, and a grade-to-date in the course of at least a "C," with most of the course completed. Also, an Incomplete must be completed in accordance with university policy. If this does not happen, then the "Incomplete" will be changed to an "F." Requests should be submitted in writing and should include a detailed explanation and documentation, an address and/or telephone number where you may be contacted throughout the following full-term semester (i.e., Fall or Spring). Also, students will be required to enter into a contract with the professor to finish the course with specified requirements and within a timeframe to be determined by the professor.

7. Technology Requirements for the Course

Although this course meets face-to-face, students need to be familiar with technology requirements of the TAMUCT learning management system, called Canvas, because certain information will be more readily available in Canvas, such as grades and announcements.

To access Canvas, logon to TAMUCT and click on "Quick Links," where Canvas is listed as one of the quick links.

The website for the university is www.tamuct.edu.

Canvas can also be accessed at: <https://tamuct.instructure.com/login/ldap>.

Then, be prepared to enter the password restricted site of Canvas with the following:

Username: Your MyCT username

(xx123 or everything before the "@" in your MyCT e-mail address) Initial

password: Your MyCT password

Technology Support.

For technology issues, students should contact Help Desk Central - 24 hours a day, 7 days a week.

Email: helpdesk@tamu.edu Phone:

(254) 519-5466

Web Chat: <http://hdc.tamu.edu>.

When calling for support, please let your support technician know you are a TAMUCT student.

For issues related to course content and requirements, contact instructor.

8. INSTRUCTOR POLICIES

Copyright Notice.

Students should assume that all course material is copyrighted by the respective author.

Reproduction of course material is prohibited without consent by the author and/or course instructor.

Violation of copyright is against the law and Texas A&M University-Central Texas' Code of Academic Honesty. All alleged violations will be reported to the Office of Student Conduct.

9. UNIVERSITY RESOURCES, PROCEDURES, AND POLICIES

9a. Important Dates this Semester:

Information can be found at this link: <https://www.tamuct.edu/registrar/academic-calendar.html>.

The official census date and the last date to withdraw with a W are listed in the chart below and are available on the university calendar.

Length of Class in or Weeks	Official Census Date	Last Date to Drop or Withdraw with a "Q" "W"
3 weeks	Second class day	Friday of second week
4 or 5 weeks	Fourth class day	Friday of third week
6, 7, or 8 weeks	Sixth class day	Friday of sixth week
9, 10, or 11 weeks	Seventh class day	Friday of seventh week

Drop Policy.

If you discover that you need to drop this class, you must go to the Registrar's Office and complete a Drop Request Form. It should be available in Canvas. Instructors cannot drop

students; this is always the responsibility of the student. The Registrar's Office will provide a deadline on the University Calendar for which the form must be completed, signed and returned. Once you return the signed form to the Registrar's Office, you must go into Warrior Web and confirm that you are no longer enrolled. If you still show as enrolled, FOLLOW-UP with the Registrar's Office immediately. You are to attend class until the procedure is complete to avoid penalty for absence. Should you miss the drop deadline or fail to follow the procedure, you will receive an F in the course, which may affect your financial aid and/or VA educational benefits.

9b 911 Cellular.

The Emergency Warning System for Texas A&M University – Central Texas is called "911Cellular." It is an emergency notification service that gives Texas A&M University-Central Texas the ability to communicate health and safety emergency information quickly via email, text message, and social media. All students are automatically enrolled in 911 Cellular through their myCT email account.

Connect at 911Cellular [<https://portal.publicsafetycloud.net/Texas-AM-Central/alert-management>] to change where you receive your alerts or to opt out. By staying enrolled in 911Cellular, university officials can quickly pass on safety-related information, regardless of your location.

9c Academic Integrity.

Texas A&M University -Central Texas values the integrity of the academic enterprise and strives for the highest standards of academic conduct. A&M-Central Texas expects its students, faculty, and staff to support the adherence to high standards of personal and scholarly conduct to preserve the honor and integrity of the creative community. Academic integrity is defined as a commitment to honesty, trust, fairness, respect, and responsibility. Any deviation by students from this expectation may result in a failing grade for the assignment and potentially a failing grade for the course. Academic misconduct is any act that improperly affects a true and honest evaluation of a student's academic performance and includes, but is not limited to, cheating on an examination or other academic work, plagiarism and improper citation of sources, using another student's work, collusion, and the abuse of resource materials.

All academic misconduct concerns will be reported to the university's Office of Student Conduct. Ignorance of the university's standards and expectations is never an excuse to act with a lack of integrity. When in doubt on collaboration, citation, or any issue, please contact your instructor before taking a course of action.

9e Academic Accommodations.

At Texas A&M University-Central Texas, we value an inclusive learning environment where every student has an equal chance to succeed and has the right to a barrier free education. The Department of Access and Inclusion is responsible for ensuring that students with a disability receive equal access to the University's programs, services and activities. If you believe you have a disability requiring reasonable accommodations, please contact the Department of Access and Inclusion at (254) 519-5797. Any information you provide is

private and confidential and will be treated as such. For more information please visit our Access & Inclusion webpage: [<https://www.tamuct.edu/student-affairs/accessinclusion.html>.]

Texas A&M University-Central Texas supports students who are pregnant and/or parenting. In

accordance with requirements of Title IX and guidance from US Department of Education's Office of Civil Rights, the Dean of Student Affairs' Office can assist students who are pregnant and/or parenting in seeking accommodations related to pregnancy and/or parenting. For more information, please visit <https://www.tamuct.departments/index.php>. Students may also contact the institution's Title IX Coordinator. If you would like to read more about these requirements and guidelines online, please visit the website [<http://www2.ed.gov/about/offices/listiocr/docs/pregnancy.pdf>].

9f. Important information for Pregnant and/or Parenting Students.

Texas A&M University-Central Texas supports students who are pregnant and/or parenting. In accordance with requirements of Title IX and related guidance from US Department of Education's Office of Civil Rights, the Dean of Student Affairs' Office can assist students who are pregnant and/or parenting in seeking accommodations related to pregnancy and/or parenting. Students should seek out assistance as early in the pregnancy as possible. For more information, please visit the Student Affairs web page [<https://www.tamuct.edu/student-affairs/index.html>]. Students may also contact the institution's Title IX Coordinator. If you would like to read more about these requirements and guidelines online, please visit the website [<http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf>].

9g. Title IX of the Education Amendments Act of 1972

This legislation prohibits discrimination on the basis of sex and gender-including pregnancy, parenting, and all related conditions. A&M-Central Texas is able to provide flexible and individualized reasonable accommodation to pregnant and parenting students. All pregnant and parenting students should contact the Associate Dean in the Division of Student Affairs at (254) 501-5909 to seek out assistance. Students may also contact the University's Title IX Coordinator

9h Tutoring.

Tutoring is available to all A&M-Central Texas students, both on-campus and online. On-campus subjects tutored include Accounting, Advanced Math, Biology, Finance, Statistics, Mathematics, and Study Skills. Tutors are available at the Tutoring Center in Warrior Hall, Suite 111. If you have a question regarding tutor schedules, need to schedule a tutoring session, are interested in becoming a tutor, or any other question, contact Academic Support Programs at 254-519-5796, or by emailing Larry Davis at lmDavis@tamuct.edu.

Chat live with a tutor 24/7 for almost any subject on your computer! Tutor.com is an online tutoring platform that enables A&M-Central Texas students to log-in and receive FREE online tutoring and writing support. This tool provides tutoring in over forty subject areas. Access Tutor.com through Canvas.

9i The University Writing Center.

Located in Warrior Hall 416, the University Writing Center (UWC) at Texas A&M University–Central Texas (TAMUCT) is a free workspace open to all TAMUCT students from 10:00 a.m.-5:00 p.m. Monday thru Thursday with satellite hours in the University Library Monday thru Thursday from 6:00-9:00 p.m. This semester, the UWC is also offering online only hours from 12:00-3:00 p.m. on Saturdays.

Students may arrange a one-on-one session with a trained and experienced writing tutor by visiting the UWC during normal operating hours (both half-hour and hour sessions are available) or by making an appointment via WCOOnline at [<https://tamuct.mywconline.com/>]. In addition, you can email Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu for any assistance needed with scheduling.

Tutors are prepared to help writers of all levels and abilities at any stage of the writing process. While tutors will not write, edit, or grade papers, they will assist students in developing more effective composing practices. By providing a practice audience for students' ideas and writing, our tutors highlight the ways in which they read and interpret students' texts, offering guidance and support throughout the various stages of the writing process. In addition, students may work independently in the UWC by checking out a laptop that runs the Microsoft Office suite and connects to WIFI, or by consulting our resources on writing, including all of the relevant style guides. Whether you need help brainstorming ideas, organizing an essay, proofreading, understanding proper citation practices, or just want a quiet place to work, the UWC is here to help! If you have any questions about the UWC, please do not hesitate to contact Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu.

9j University Library.

The University Library provides many services in support of research across campus and at a distance. We offer over 200 electronic databases containing approximately 250,000 eBooks and 82,000 journals, in addition to the 72,000 items in our print collection, which can be mailed to students who live more than 50 miles from campus. Research guides for each subject taught at A&M-Central Texas are available through our website to help students navigate these resources. On-campus, the library offers technology including cameras, laptops, microphones, webcams, and digital sound recorders.

Research assistance from a librarian is also available twenty-four hours a day through our online chat service, and at the reference desk when the library is open. Research sessions can be scheduled for more comprehensive assistance and may take place on Skype or in-person at the library. Assistance may cover many topics, including how to find articles in peer-reviewed journals, how to cite resources, and how to piece together research for written assignments.

Our 27,000-square-foot facility on the A&M-Central Texas main campus includes student lounges, private study rooms, group work spaces, computer labs, family areas suitable for all ages, and many other features. Services such as interlibrary loan, TexShare, binding, and laminating are available. The library frequently offers workshops, tours, readings, and other events. For more information, please visit our Library website [<https://tamuct.libguides.com/index>].

9k OPTIONAL POLICY STATEMENTS:

- **A Note about Sexual Violence at A&M-Central Texas**

Sexual violence is a serious safety, social justice, and public health issue. The university offers support for anyone struggling with these issues. University faculty are mandated reporters, so if someone discloses that they were sexually assaulted (or a victim of Domestic/Dating Violence or Stalking) while a student at A&M-Central Texas, faculty members are required to inform the Title IX Office. If you want to discuss any of these issues confidentially, you can do so through Counseling Services (254-501-5956) located on the second floor of Warrior Hall.

Your actions matter. Don't be a bystander; be an agent of change. For additional information on campus policy and resources visit the [Title IX webpage](https://www.tamuct.edu/departments/compliance/titleix.php) [<https://www.tamuct.edu/departments/compliance/titleix.php>].

Communication Guidelines – face-to-face and online - Netequitte

Online communication is a very critical component of any online environment, even for some face-to-face courses that post materials online in Canvas. You are expected to conduct yourself in a respectful manner, whether in a face-to-face classroom or in online communications. Be sure to abide by the following guidelines when participating in the various methods of communication with instructors and classmates:

1. Think through your response before responding. Before you submit your comments, proofread your comments to prevent misunderstandings from occurring.
2. Do not capitalize everything. Capital letters may be used for occasional emphasis, BUT IT MAY APPEAR THAT YOU'RE SHOUTING!
3. Keep conversations free from offensive language. The online course is an environment for positive feedback and productive dialogue. Profanity will not be tolerated.
4. Use correct spelling and proper grammar. Keep your responses on topic and concise. Do not write long responses, for they will not likely be read or may take too much of another person's time.
5. Do not ramble. You are not the only person behind a keyboard. Be mindful of others' feelings and treat them with the respect everyone deserves.
6. Communicate respectfully.
7. If you are irritated, made upset, or otherwise emotional regarding the subject, perhaps writing your response and sending it to yourself to reconsider your response in 24 hours is a good idea before you transmit it.

In this course, you are also expected to abide by the University's student code of conduct and the policies on classroom.) View the University's Student Code of Conduct online ([Links to an external site](#)). Visit the Office of Student Conduct Website here. ([Links to an external site](#)).

11. COURSE CALENDAR

Below is a tentative course calendar. It may change at discretion of professor and class dynamics.

Date	Topic	Ch.	Assignment Due
Week 1-4	Module 1	1, 2, 4, 5	Check for assignment due dates under your canvas page for class
Week 4	Module 1 Exam		Check for assignment due dates under your canvas page for class
Week 4-8	Module 2	6,7,8,9,10	Check for assignment due dates under your canvas page for class
Week 9	Module 2 Exam		Check for assignment due dates under your canvas page for class
Week 10-13	Module 3	12, 13, 15, 16	Check for assignment due dates under your canvas page for class
Week 13	Module 3 Exam		Check for assignment due dates under your canvas page for class
Week 13- 15	Module 4	14, 18, 19, 20	Check for assignment due dates under your canvas page for class
Week 16	Module 4 Exam		Tuesday of week 16