Instructor:  Professor Erin E. Welch  
Class Info:  Meets Mon and Wed nights (6:00-9:50pm) in BLB 035 during 5W2 – July 13 through August 14  
Office:  358A - Business Leadership Building  
Phone:  940-565-2056 – Office  
E-mail:  Erin.Welch@unt.edu ***BEST WAY TO REACH ME***

We will NOT use Messaging on Blackboard. You MUST email me directly at the UNT email above. I will contact you via your Eagle Connect/myUNT address.

**Be sure to include RMIN 2500 in the Subject Line**

NOTE: Email is checked on a regular basis Mon-Fri and I typically respond within 12 hours or less. However, there may be times where it could take me up to 18 hours to respond especially on weekends. I will inform you if I will be unable to respond due to travel, illness, etc.

Office Hours:  Available by appointment for meetings on campus or by phone.

COURSE OBJECTIVE:  Risk identification, analysis, control, financing and risk treatment methods are introduced and studied. Legal principles, insurance company operations, and enterprise risk management as essential components of global business and the global economy are presented. Consideration is given to both business and personal risks, with an emphasis on insurance as a risk management tool. Ethical standards for the risk management and insurance industry are discussed. For both majors and non-majors, this course is aimed to help you develop the skills to manage your personal risks. For RMI majors, this course also serves as a basis for more advanced courses.


EAGLE CONNECT / BLACKBOARD:  All students should activate and regularly check their EagleConnect (e-mail) account. EagleConnect is used for official communication from the University to students. For information about EagleConnect, including how to activate an account and how to have EagleConnect forwarded to another e-mail address, visit https://eagleconnect.unt.edu/.

In addition, please check Blackboard regularly for announcements, your grades and any updates in our class schedule.

ATTENDANCE AND PARTICIPATION:  It is imperative that students attend class punctually and take notes during this very short class session (10 class periods). While I will post some handouts on Blackboard, these are only a sketchy outline of the material. When answering exam questions, please answer them based on the lectures first. If any question is missed because of a conflict in the book and the notes, the final determination of which answer is “correct” will be subject to my discretion.

Classroom participation is mandatory. As a future member of the business community, honing your professional skills is part of your university experience and one of the learning outcomes of this class. Ten points of your grade will be determined at my discretion, and will be based on your professionalism. Professionalism in college means coming to class, not being called out for texting, participating in discussions, etc. Your record of class attendance and participation will be used to determine the 10 points.
Any student who is absent will be responsible for obtaining lecture notes, any other handouts or information about the missed class from sources other than me! I will answer all voicemails and emails promptly, except any that asks “what did I miss in class?”

CLASSROOM CONDUCT: Student behavior that interferes with an instructor’s ability to conduct a class or other students’ opportunity to learn is unacceptable and disruptive and will not be tolerated in any instructional forum at UNT. Students engaging in unacceptable behavior will be directed to leave the classroom and I may refer the student to the Center for Student Rights and Responsibilities to consider whether the student's conduct violated the Code of Student Conduct. The university's expectations for student conduct apply to all instructional forums, including university and electronic classroom, labs, discussion groups, field trips, etc. Examples of such behaviors include but are not limited to the following: using digital devices and cell phones in any manner, chatting, arriving late, leaving early, or exiting in the middle of the class. If you have a situation which requires your early exit, please visit with me before class begins. It is my expectation that all student conduct be in accordance with the UNT Code of Student Conduct as outlined at http://www.unt.edu/csrr.

APPOINTMENTS: Please make all appointments directly with me. If you call my office phone (940-565-2056) and I’m unable to take your call, please leave your name and telephone number where you can be reached, and your call will be returned as soon as possible. If your call is returned and there is no answer, it will be assumed that you no longer wish to contact the professor.

Please keep my number handy in case there are issues with the course material that we need to discuss. I am typically on campus most days of the week. These times may vary, however, so please make an appointment before stopping by.

ACADEMIC DISHONESTY: Academic dishonesty is defined in the UNT Policy on Student Standards for Academic Integrity. Any suspected case of Academic Dishonesty will be handled in accordance with the University policy and procedures. Possible academic penalties include a grade of “F” in the course. You will find the policy and procedures at http://vpaa.unt.edu/academic-integrity.htm. If I suspect that you have engaged in academic dishonesty, I will deal with the situation as outlined in the University Policy shown above.

DISABILITY ACCOMMODATION: The University of North Texas is on record as being committed to both the spirit and letter of federal equal opportunity legislation; reference Public Law 92-112 – The Rehabilitation Act of 1973 as amended. With the passage of new federal legislation entitled Americans with Disabilities Act (ADA), pursuant to section 504 of the Rehabilitation Act, there is renewed focus on providing this population with the same opportunities enjoyed by all citizens.

I will provide "reasonable accommodations" to students with disabilities, so as not to discriminate on the basis of that disability. Student responsibility primarily rests with informing faculty of their need for accommodation and in providing authorized documentation through designated administrative channels. Information regarding specific diagnostic criteria and policies for obtaining academic accommodations can be found at http://www.unt.edu/oda/apply/index.html. Also, you may visit the Office of Disability Accommodation in the University Union (room 321) or call 940.565.4323. Note: University Policy requires that students notify their instructor(s) within the first week of class that an accommodation will be needed.

STUDENT EVALUATION OF TEACHING EFFECTIVENESS (SETE): The Student Evaluation of Teaching Effectiveness (SETE) is a requirement for all organized classes at UNT. This short survey will be made available to you at the end of the semester, providing you a chance to comment on how this class is taught. I am very interested in the feedback that I get from students, as I work to continually improve my teaching. I consider participation in the SETE to be an important part of your involvement in this class and in all of your classes so please participate in the SETE process. The administration of the SETE will begin a couple of weeks before the end of the semester and remain open through the week of finals to try to maximize student SETE participation. You can access the SETE instrument by going to http://www.my.unt.edu

HOMEWORK AND IN-CLASS ASSIGNMENTS: There will be three homework assignments. Two will be based on assigned readings handed out in class. The other is a Contents Inventory Assignment to help you determine the true replacement cost of your contents.

ALL homework must be typed and turned in to me directly. Late homework will not be accepted (after beginning of class). There will be no make-up opportunities for missed homework or in-class assignments.

GUEST SPEAKERS: We will have guest speakers once or twice throughout the semester. It is highly recommended to attend the guest speaker sessions which will be announced once time and dates are confirmed. All students are expected to be courteous and respectful to speakers. This includes arriving on time, paying attention, and demonstrating interest by participating and asking questions when appropriate.

Last updated May 29, 2015 - Subject to Change
EXAMS: There will be four multiple choice exams during the semester. The general content of exams will be reviewed prior to the examination date. Each will contain 50 questions and you will have a maximum of 60 minutes to complete each exam. The material covered in class will be weighted most heavily on the exams; however, materials from class discussions, reading assignments, textbook and guest speakers will also be covered. Exams are scheduled as follows; however, dates may change if classroom presentations and discussions run longer than anticipated:

- Exam 1 – Monday, July 20  CH 1-3
- Exam 2 – Monday, July 27  CH 5-7
- Exam 3 – Wednesday, August 5  CH 9, 10, 19
- Exam 4 – Wednesday, August 12  CH 20-23

The final exam is Wednesday, August 12 at 6:00 p.m. If you have three final exams the same day and want this final exam to be rescheduled, you must give me at least one week notice in writing. If granted, the exam must be taken BEFORE the scheduled exam date and time. If the University cancels classes on a day that we have a scheduled exam, the exam will be given the very next day that classes are held.

Once an exam has started, no student may leave the classroom until he or she has finished the exam and turned it in. Violation of this policy will result in an automatic “zero” for the student on that exam. Obviously, if there is an emergency situation, please come see me. Scantrons will be provided. During exams, nothing is allowed on the desk except your pencil and exam materials – no calculators may be used.

During the exam, I will not answer any questions with regards to clarifying a question, unless the question is applicable to all students in the room (such as a typing error or other obvious error in formatting). You must return the exam to me with your Scantron before leaving the classroom or you will be assigned a “zero”.

Makeup exams will only be offered for excused absences in accordance with university policy AND when you notify the professor PRIOR to the scheduled exam. Failure to take an exam without prior notice of an excused absence will result in a grade of zero for the exam! It is the student's responsibility to coordinate a date and time with the instructor for any makeup exam.

GRADES: The course grade will be calculated by adding the total points EARNED (not percentage) during the term. It will be published on Blackboard shortly after Exam 4.

| Exam 1 | 100 |
| Exam 2 | 100 |
| Exam 3 | 100 |
| Exam 4 | 100 |
| Graded Homework Assignments | 90 |
| *3 Assignments at 30 pts each |
| Professionalism | 10 |
| TOTAL POSSIBLE POINTS | 500 |

Course Grade is determined as follows (no rounding!):

<table>
<thead>
<tr>
<th>POINT TOTAL</th>
<th>LETTER GRADE</th>
</tr>
</thead>
<tbody>
<tr>
<td>450.0 – 500.0</td>
<td>A</td>
</tr>
<tr>
<td>400.0 – 449.9</td>
<td>B</td>
</tr>
<tr>
<td>350.0 – 399.9</td>
<td>C</td>
</tr>
<tr>
<td>300.0 – 349.9</td>
<td>D</td>
</tr>
<tr>
<td>0 – 299.9</td>
<td>F</td>
</tr>
</tbody>
</table>

Please do not come to me the last week of class and ask what you may do for extra credit! Put that effort into the regularly assigned items and you won’t need extra credit. Every semester a student will ask me for a deal that is NOT available to all students. It is unethical to ask me to give you points that have not been earned.

The instructor reserves the right to curve the exam grades if it is deemed appropriate after analyzing the results.

Important Note: This is a tentative syllabus and any changes will be announced in class. For example, due to arrangement of guest speakers, exam dates may change. Therefore, it is important to keep current in order to stay abreast of any new developments on Blackboard.

Last updated May 29, 2015 - Subject to Change
## TENTATIVE COURSE SCHEDULE

Note: This is a tentative schedule. The instructor reserves the right to make changes during the semester.

<table>
<thead>
<tr>
<th>DATE</th>
<th>TOPIC</th>
<th>REQUIRED TEXTBOOK READINGS</th>
<th>HOMEWORK ASSIGNMENTS &amp; OTHER READINGS</th>
</tr>
</thead>
</table>
| 07/13 - MON | Course Introduction  
*CH 1: Risk and Its Treatment  
*CH 2: Insurance and Risk | CH 1 & 2                   | Course Syllabus  
HW Assignment 1 – will be handed out in class |
| 07/15 – WED | *CH 3: Intro to Risk Management  
*Discussion of HW Assignment: Progress, Questions | CH 3                        |                                      |
| 07/20– MON  | EXAM 1  
*HW Assignment 1 DUE, Discussion  
*Chapter 5: Types of Insurers and Marketing Systems  
*Chapter 6: Insurance Company Operations | CH 1-3 for Exam, CH 5, CH 6 |                                      |
| 07/22 – WED | *GUEST SPEAKER - HIGGINBOTHAM  
*Review Exam 1  
*Chapter 6: Insurance Company Operations  
*Chapter 7: Financial Operations of Insurers | CH 6 & 7                   | FYI – Topics covered by Guest Speakers may be on Exams or Homework Assignments so take notes! In addition, your participation (showing an interest, asking questions) while guest speakers are visiting will count towards your 10 points professionalism grade. |
| 07/27 – MON | EXAM 2  
*Chapter 9: Fundamental Legal Principles | CH 5-7 for Exam, CH 9       | HW Assignment 2 – will be handed out in class |
| 07/29 – WED | *TBD - GUEST SPEAKER (7/29 or 8/3)  
*Review Exam 2  
*Chapter 10: Analysis of Insurance Contracts | CH 10                      |                                      |
| 08/03 – MON  | *TBD - GUEST SPEAKER (7/29 or 8/3)  
*HW Assignment 2 DUE, Discussion  
*Chapter 19: The Liability Risk | CH 19                      |                                      |
| 08/05 – WED  | EXAM 3  
*Chapter 20: Homeowners Insurance, Section I  
*Chapter 21: Homeowners Insurance, Section II | CH 9, 10, 19 for EXAM, CH 20 & 21 | HW Assignment 3 – Assignment will be handed out in class. |
| 08/10 – MON  | *Review Exam 3  
*HW Assignment 3 DUE, Discussion  
*Chapter 22: Auto Insurance  
*Chapter 23: Auto Insurance & Society | CH 22 & 23                 |                                      |
| 08/12 – WED  | EXAM 4 | CH 20-23 for EXAM |                                      |

### 5W2 SUMMER 2015 IMPORTANT DATES:

- July 13: First Day of Class
- July 17: Beginning this date a student who wishes to drop a course must first receive written consent of the instructor
- August 5: Last day for a student to drop a course with consent of the instructor (W or WF may be assigned)
- August 14: Finals
  - NOTE: The last class period for RMIN 2500 will be Wednesday, August 12th. During this class period, Exam 4 over CH 20-23 will be given. There will NOT be a cumulative final on August 14th. You are officially done with RMIN 2500 after the class period on Wednesday, August 12th.