Course Policies and Syllabus
RMI 2001-3952
FUNDAMENTALS OF RISK MANAGEMENT AND INSURANCE

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Phone: 407.393.7335
Email: Angel.Suarez@daytonastate.edu

Department Homepage: https://www.daytonastate.edu/business/index.html

Course Description: This course covers basic principles and concepts of risk management as it relates to personal and business environments and includes insurance contracts and policy analysis. Major areas of instruction include property/casualty, life, and health contingency risks.

Minimum Technical Requirements
Students enrolled in this course must be able to:
▪ Use all required features of Falcon Online such as discussion boards and Assignments
▪ Send and receive attachments by e-mail
▪ Create and submit files using Microsoft Word processing or Excel spreadsheet programs
▪ Create, edit, and present using programs such as PowerPoint or Prezi

Student Learning Outcomes: Upon completion of this course, the student will be able to:
1. Understand the basic concepts and strategies of risk management and the insurance industry.
2. Comprehend how to measure performance and understand marketing in the insurance industry.
3. Understand financial operations of insurers and governmental regulations of the insurance industry.
4. Define fundamental legal principles in underwriting, contracts and claims in the insurance industry.

Class Format: This course will be delivered online in its entirety through Falcon Online (https://class.daytonastate.edu.)

Required Textbook(s) and/or Materials:
PRINCIPLES OF RISK MANAGEMENT AND INSURANCE

For locations/days/hours of local DSC bookstores or to order books and materials online, please visit the Daytona State College Bookstore at http://www.DaytonaStateShop.com

Equipment and Supplies: Access to Falcon online is required to complete coursework. You will need Internet access for this course as well as knowledge of PowerPoint, Word, Falcon Online, and LiveText. A flash drive or access to an internet storage site (OneDrive, Google Docs, Dropbox, etc) is recommended.
Classroom Policies

Disclaimer: This syllabus has been constructed to be as complete as possible but I reserve the right to alter policies, procedures, and the syllabus as needed with notification to students. Please utilize the website regularly as any changes to the syllabus will be posted there.

How to proceed through the course: Access to homework and other required course activities will be through Falcon Online. You will follow the instructions in Falcon Online to navigate through the course. Instructions will detail the required work to be completed, including links as necessary. In addition to drop boxes, discussion topics will be setup for additional coursework. Again, instructions will be provided for each discussion topic.

I recommend you allow at least 9 hours per week doing coursework and studying for exams. Please make sure to complete the required work by the due date.

Handling of assignments: Assignments will be uploaded to the appropriate drop box in Falcon Online, as indicated for each assignment. Each assignment link will contain the instructions necessary to complete the work.

Communication: Normal course communication will be mostly handled via email. In case of an emergency, please do not hesitate to text me at 407.393.7335. If needed, we will setup a phone call to discuss. Feedback regarding assignments will be provided within the same drop box where you uploaded the work.

Microsoft Office 365, with 1TB of OneDrive storage, is available to enrolled Daytona State College students. Students are provided a college email address that serves as the student’s official source for college communication. In addition to email, Office 365 provides students with shared calendars, the ability to create and edit documents online, team sites, and other collaboration tools. Whether you work on a PC, Mac, tablet or phone, you will have a consistent experience across all of your devices. The service includes online versions of Word, PowerPoint, Excel, OneNote, and OneNote Class Notebook. For more information about Office 365, visit the Student Self-Service Help page at http://daytonastate.edu/help/ and click on Office 365 Find Out More.

Children/Non-Enrolled Individuals in Class: Individuals who are not registered in the course are not permitted in the class when in session.

Attendance: Students who stop attending this class will be withdrawn from the class and receive a final grade of W1 (Withdrawn). Attendance includes participating in online or face-to-face environments as required.

Late Work/Make-up Work and Exams: Each drop box, discussion topic, and exam in Falcon Online has a deadline set. These areas will be unavailable after the date/time set in the system for each. Please, make sure that you upload BEFORE the deadline, or your grade for the missed work will be 0.

Evaluation/Assessment Methods: Students will be assessed by using a combination of chapter questions, research on insurance legislation, and exams (see below for Course Schedule information).
## Course Schedule (tentative and subject to change)

<table>
<thead>
<tr>
<th>Week #</th>
<th>Date</th>
<th>Chapters, Topics, Readings and Assignments Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>01/21/2020</td>
<td>CH. 1 – RISK AND ITS TREATMENT &lt;br&gt; HOMEWORK: Application Questions – end of chapter  &lt;br&gt; CH. 2 – INSURANCE AND RISK &lt;br&gt; HOMEWORK: Application Questions – end of chapter  &lt;br&gt; EYE ON LEGISLATION 1</td>
</tr>
<tr>
<td></td>
<td>ONLINE</td>
<td>HOMEWORK DUE: 01/26/2020</td>
</tr>
<tr>
<td>2</td>
<td>01/28/2020</td>
<td>CH. 3 – INTRODUCTION TO RISK MANAGEMENT &lt;br&gt; HOMEWORK: Application Questions – end of chapter  &lt;br&gt; CH. 4 – ADVANCED TOPICS IN RISK MANAGEMENT &lt;br&gt; HOMEWORK: Application Questions – end of chapter</td>
</tr>
<tr>
<td></td>
<td>ONLINE</td>
<td>HOMEWORK DUE: 02/02/2020</td>
</tr>
<tr>
<td>3</td>
<td>02/04/2020</td>
<td>CH. 5 – TYPES OF INSURERS AND MARKETING SYSTEMS &lt;br&gt; HOMEWORK: Application Questions – end of chapter  &lt;br&gt; EYE ON LEGISLATION 2</td>
</tr>
<tr>
<td></td>
<td>ONLINE</td>
<td>HOMEWORK DUE: 02/09/2020</td>
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<tr>
<td></td>
<td></td>
<td>EXAM 1: CHAPTERS 1-5 DUE: 02/09/2020</td>
</tr>
<tr>
<td>4</td>
<td>02/11/2020</td>
<td>CH. 6 – INSURANCE COMPANY OPERATIONS &lt;br&gt; HOMEWORK: Application Questions – end of chapter  &lt;br&gt; CH. 7 – FINANCIAL OPERATIONS OF INSURERS &lt;br&gt; HOMEWORK: Application Questions – end of chapter</td>
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<tr>
<td></td>
<td>ONLINE</td>
<td>HOMEWORK DUE: 02/16/2020</td>
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<tr>
<td>5</td>
<td>02/18/2020</td>
<td>CH. 8 – GOVERNMENT REGULATION OF INSURANCE &lt;br&gt; HOMEWORK: Application Questions – end of chapter  &lt;br&gt; EYE ON LEGISLATION 3</td>
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<td></td>
<td>ONLINE</td>
<td>HOMEWORK DUE: 02/23/2020</td>
</tr>
<tr>
<td>6</td>
<td>02/25/2020</td>
<td>CH. 9 – FUNDAMENTAL LEGAL PRINCIPLES &lt;br&gt; HOMEWORK: Application Questions – end of chapter</td>
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<td></td>
<td>ONLINE</td>
<td>HOMEWORK DUE: 03/01/2020</td>
</tr>
<tr>
<td>7</td>
<td>03/03/2020</td>
<td>CH. 10 – ANALYSIS OF INSURANCE CONTRACTS &lt;br&gt; HOMEWORK: Application Questions – end of chapter  &lt;br&gt; EYE ON LEGISLATION 4</td>
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<tr>
<td></td>
<td>ONLINE</td>
<td>HOMEWORK DUE: 03/06/2020</td>
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<tr>
<td></td>
<td></td>
<td>EXAM 2: CHAPTERS 6-10 DUE: 03/06/2020</td>
</tr>
</tbody>
</table>

**ALL COURSEWORK DUE – 03/06/2020 @ 11:59PM**
EVALUATIVE CRITERIA (Grading Policy):
You can earn a maximum of 620 points in this class. These points will be converted to a letter grade.

<table>
<thead>
<tr>
<th>CONTENT</th>
<th>POINTS EACH</th>
<th>TOTAL POSSIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOMEWORK (8)</td>
<td>35</td>
<td>280</td>
</tr>
<tr>
<td>EXAMS (2)</td>
<td>120</td>
<td>240</td>
</tr>
<tr>
<td>EYE ON LEGISLATION (4)</td>
<td>25</td>
<td>100</td>
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<tr>
<td>TOTAL</td>
<td></td>
<td>620</td>
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</table>

Grading Scale
A = 558 - 620
B = 496 - 557
C = 434 - 495
D = 372 - 433
F = below 372

Class Withdrawal Process: Students can withdraw from this class prior to the date listed in the Academic Calendar. It is not necessary to have approval from the instructor to withdraw from the course, but you should discuss the situation with the instructor prior to any action. Many times issues and concerns can be resolved with communication. Please Review the Refund/Repayment Policy in the current college catalog and also check with the Office of Financial Aid to determine how the withdrawal might affect your current and future financial aid eligibility. The steps for withdrawal from a class can be found on the Student Self-Service Help page at [http://daytonastate.edu/help/](http://daytonastate.edu/help/) under Enroll/Register for Classes, Drop Classes.

Sensitive Materials: Course content aims to enable students to reach course goals and objectives. As such, students may be introduced to a wide range of topics and ideas that differ from familiar understandings and beliefs. Some content may be considered sensitive or offensive or disturbing (or all of the above) by some students.

Student Rights & Responsibilities

Students are responsible for reading and following all college policies outlined in the current Student Handbook. Some of the most important are summarized below. The Handbook can be accessed at [http://www.daytonastate.edu/academics.html](http://www.daytonastate.edu/academics.html) under “Student Resources.”

Academic Integrity

In order to preserve academic excellence and integrity, the College expects you to know, understand, and comply with the Academic Integrity Policy, which prohibits academic dishonesty in any form, including, but not limited to, cheating and plagiarism. The grades you earn must be based upon your own work and must accurately reflect your own knowledge and skills.

An instructor who finds that a student has violated Academic Integrity may apply an academic consequence ranging from a zero percent for the assignment, up to and including failure for the entire
course. Violations may be reported to the academic department chair for Revision Questionsiew and/or referred to the student disciplinary process for appropriate disciplinary resolution. For more information about Academic Integrity and the appeal process see: https://www.daytonastate.edu/academicintegrity/

**Honor Pledge:** I, as a member of the DSC community, pledge that I will neither give nor receive unauthorized aid in my work nor will I present another’s work as my own, nor will I tolerate anyone who does. For more information on academic integrity, view the [Honor Code](https://www.daytonastate.edu/academicintegrity/).

**Forms of Academic Dishonesty** are clearly defined on the [Academic Integrity](https://www.daytonastate.edu/academicintegrity/) webpage.

**Support Services**

**Counseling and Accessibility Services:** Counseling and Accessibility Services (CAS) provides tools and resources to students with documented disabilities. Students who self-disclose a disability and provide the required documentation to the CAS Office can receive confidential and reasonable accommodations to assist in their academic success. If you need accommodations, please contact the CAS Office at (386) 506-3238. To call Florida Relay dial 7-1-1, or the appropriate toll-free number: 1-800-955-8771 (TTY), 1-800-955-8770 (Voice). [Counseling Services](https://www.daytonastate.edu/cas) are available on campus to help students by providing confidential short-term counseling and linking them to local community mental health professionals for long-term assistance when needed. Please call (386) 506-3038 for more information. You can also find more information on these services at [https://www.daytonastate.edu/cas/](https://www.daytonastate.edu/cas/)

**Veterans:** If you are currently serving or have ever served in the U.S. Military, please feel free to visit the Veterans Center in the Lenholt Student Center (Bldg. 130, room 124) for any assistance or phone 386.506.3065. Please visit [https://www.daytonastate.edu/admsvet/](https://www.daytonastate.edu/admsvet/)

**Academic Support Center:** The Academic Support Centers (ASC) assist students on every campus to achieve their potential by providing the resources they need to become successful, independent learners. For more information please go to [http://www.daytonastate.edu/asc/](http://www.daytonastate.edu/asc/) or email ASC@DaytonaState.edu.

**Writing Center:** For assistance with all stages of the writing process please visit the Writing Center (appointments recommended) [www.daytonastate.edu/cwc](http://www.daytonastate.edu/cwc)

**Library and Research Services:** The Daytona State Library offers a variety of services and resources to support your academic success. Visit the library website at [http://library.daytonastate.edu/](http://library.daytonastate.edu/)

**Technical Support** is available for FalconMail, printing, web usage, Falcon Online, and more. Students may call 386-506-3950 or e-mail [Helpdesk@daytonastate.edu](mailto:Helpdesk@daytonastate.edu). Information can be found on the Student Self-Service Help page at [http://daytonastate.edu/help/](http://daytonastate.edu/help/) under Tech Support.

For Falcon Online 24/7 support of course tools, view the Help/Resources on the Falcon Online navbar or call the Helpdesk at 386-506-3950, option 2. General Help information for Falcon Online can be found on the Student Self-Service Help page at [http://daytonastate.edu/help/](http://daytonastate.edu/help/) under Falcon Online Technical Help.
Safety on Campus:

Daytona State College has a mass notification system, DSC Alert. It’s a multi-modal mass notification system that enables DSC to quickly send critical information to the College community via text, phone, and email during an emergency. Students also may receive non-emergency (outreach) communication including information on Registration, Financial Aid, College events, and other messages intended to make the enrollment process easier and improve your DSC experience. All DSC students are automatically opted into DSC Alert when they begin classes and will receive this service at no charge.

After enrolling at DSC, you will receive an email at your DSC email address letting you know that the system has been activated and providing the link to the page where you can set up your account and select which types of outreach communications you would like to receive. The link is https://dsc.bbcportal.com.

Once on the page, click the Sign Me Up! link and follow instructions to set up your account. Please use your DSC email address with the first_last@daytonastate.edu format. If you don’t do anything, you are automatically opted in, but we encourage you visit the webpage to ensure that your account is set up to your preferences.

It’s also important to keep your phone number current in the DSC system. To update your phone number, log in to your MyDaytonaState page and select My Profile > Campus Personal Data > Phone Numbers.

The Center for Men and Women: CCAMPIS-(Child Care Access Means Parents In School) assists eligible students with child care; New Directions: Access to financial assistance for tuition, books, uniforms, and/or equipment for single parents, displaced homemakers, single pregnant women, or those considering a non-traditional career; Lending Library: A limited library of textbooks available for loan; Clothes Closet: Students can achieve a professional image for job interviews and employment; Falcon Fuel: Free light snacks for students to fuel up and go! Homeless Student Services: College and community resources and referrals to help students stay in school. Health Services: Connections to local Health Care providers for DSC students and their children.

Contact: www.daytonastate.edu/centerforwomenandmen or call (386) 506-3068.