INDIANA TECH

Course Syllabus Cover Page – Spring 2021

Course Number: BA 2120

Course Title: Fundamentals of Risk Management & Insurance Plan

Course Description:

This course explores the fundamental principles of risk management and insurance. Topics include an examination of the role of insurance in pure risks, insurance devices, assessment of risk need in various organizational settings, and managing risk and legal and financial liability.

Prerequisites: BA 1200; BA 2105 .

Credit hours: 3

Learning Outcomes:

Upon the successful completion of this course, students will be able to:

1. Comprehend basic concepts of risk and uncertainty as they relate to the field of insurance.
2. Understand the regulatory, legal, and market environment of the insurance industry.
3. Comprehend characteristics of the following types of insurance: life, medical, disability income, long-term care, property and liability, homeowners, and automobile.
4. Identify appropriate insurance coverage for specific personal situations.

INDIANATECH

College of Professional Studies

BA 2120 Fundamentals of Risk Management and Insurance
Online Course Syllabus

Instructor Information
Please see Professor Profile at the Blackboard instructional site.

Course Schedule
Please see Course Schedule in the Course Syllabus area of the Blackboard instructional site.

Online Course Policies
All of the online courses taken by students are required to follow the policies posted online at http://online.indianatech.edu/tech-policies/policies/. Please review the posted policies carefully. If you are unable to abide by the policies listed, please contact the Warrior Information Network (WIN) at 888.832.4742 and request to withdraw from this course.

Textbook
Dorfman, M., & Cather, D. (2013). *Introduction to risk management & insurance* (10th ed.). New Jersey: Prentice Hall/Pearson Education.

Grading Events & Grading Criteria
Unless otherwise specified, all assignments must be submitted via Blackboard.

Grading Events

Course Preparation Quiz	1 @ 10 Points	10 Points
Quizzes	3 @ 30 Points	90 Points
Midterm	1 @ 100 Points	100 Points
Final	1 @ 100 Points	100 Points
Reflection Paper	1 @ 50 Points	50 Points
Current Financial Services Article Assignment	2 @ 50 Points	100 Points
Discussion Board Posts	5 @ 10 Points	50 Points
Total Points:		**500 Points**

Grading Criteria

Current Financial Services Business Articles Assignments:
1. **Business Articles:** This is a two to three page summary (excluding title page and reference page) in APA format of a recent financial services/insurance related article from the Wall Street Journal, Business Week, Barons, Fortune Magazine, cnn.com (business), wallstreetjounal.com, or a like business periodical.
    a. Pick an article not more than 4 weeks old about any relevant *insurance or finance* topic.

b. Provide complete reference information on the article including title, author/reporter, date, periodical, location in the periodical (page, etc.). *(Must be in APA format.)*
c. Provide a two to three page summary of the article discussing at least 3 major points presented. *(Must be in APA format.)*
d. You are to relate the article to 3 points from the course. You need to clearly define how those points relate to the article in your paper. This assignment is not just summarizing articles.

Break Down on Grading:

10 points for correct citation / reference page and title page
10 points for article summary
10 points each for each point (10*3 = 30 points)
50 Total Points

Midterm Exam

The midterm exam requires each student to complete a written exam consisting of both material from the reading, class discussion board topics, and various materials presented by the instructor throughout the course. Both multiple choice and essay questions will be utilized to gage the students understanding of the material.

Final Exam

Each student will complete a final exam. The final exam will encompass key terms, concepts, ideas, videos, and discussions from the course. Both multiple choice and essay questions will be utilized to gage the students understanding of the material.

Grading Scale
The following grading scale will be used to assign a grade at the end of the course:

Percentage Achieved	Grade	Percentage Achieved	Grade	Percentage Achieved	Grade
93% or above	A	80% or above	B-	70% or above	C-
90% or above	A-	77% or above	C+	60% or above	D
87% or above	B+	73% or above	C	Below 60%	F
83% or above	B				

Late Assignments
All assignments and required online activities are due according to the deadline listed in the course schedule. Granting deadline extension is the course instructor's autonomy.

Incompletes
If you are unable to complete the requirements for this course due to extenuating circumstances, an Incomplete grade (I) may be granted if you meet the general guidelines stated below.

General Guidelines for submitting a course incomplete request:
- More than 50% of the course session has elapsed.
- The student has encountered an unexpected situation that is beyond his or her control.
- The student is
  - in good academic standing -- up-to-date on all of the course assignments and has at least an overall passing grade,
  - able to complete all of the remaining coursework within a session (5 weeks for a undergraduate course and 6 weeks for a graduate course) that immediately follows the session the student is currently enrolled, and
  - able to provide support documentations to substantiate the need for extra time should a session is not enough to complete the course requirements.

If an Incomplete is granted, the instructor will set a deadline for all work to be completed. **The deadline cannot go past one (1) session.** All incomplete grades and deadlines are subject to approval by the designated university authority.

Course Related Communication

Online courses are conducted in an accelerated format. Timely communication is very important. When receiving emails from your classmates or instructor, please respond as soon as you can.

Students are REQUIRED to use their Indiana Tech email account for all course related communication. The most direct, and effective, way to email your course instructor, and classmates, is by using the Send Email function from the Blackboard course site. When you use the Send Email function, you automatically receive a carbon copy of the email you sent. In the event when you need to substantiate your claim that you did email your classmates or instructor, you can show that carbon copy to the person(s) who requested it.

Please note that Blackboard only permits you to send email, it does not provide you with the check email function. All of the emails your classmates and instructor sent to you will be delivered to your Indiana Tech email account. You are strongly encouraged to check your Indiana Tech email account regularly, preferably several times a week, to minimize the likelihood of miscommunication.

The University policy requires each online course instructor to respond to a student's email within 24 hours. Unless there is an extraneous situation that prevents the instructor from following this rule, you can expect to hear from the instructor within 24 hours. If you don't receive a reply within 24 hours, please do not hesitate to follow up with another email or forward the carbon copy of the email you sent to OnlineSupport@IndianaTech.edu with a note "Please help. It's been 24 hours and I have not heard from my instructor" and the University support staff will act on your behalf to contact your course instructor.