

# 8 Week OL Course Syllabus

<b>Course Name and Number</b>	RMI-301: Personal Property & Casualty Insurance and Risk Management	<b>Term</b>	INSERT
<b>Faculty Name</b>	INSERT	<b>Virtual Office Hours</b>	INSERT
<b>Phone Number</b>	INSERT	<b>ODU Email Address</b>	INSERT
<b>Course Type</b>	This is a fully online course completed via <a href="#">PantherLearn</a> . It is asynchronous, so there are no required online course sessions. Prerecorded lectures are included each week.		

## Course Overview

### COURSE GOAL STATEMENT

This course covers advanced concepts in personal lines insurance for individuals and families. Both property and liability products are explored including, among others, automobile, homeowners, watercraft, flood and “umbrella” personal liability insurance. Students will learn how the insurance industry addresses personal exposures of all varieties including life, health and retirement.

Earning a minimum grade of "B" will qualify you to receive a waiver of CPCU 553, one of eight required parts of the Chartered Property Casualty Underwriter designation from The Institutes

### INSTRUCTIONAL OBJECTIVES

At the completion of this course, each student will be expected to demonstrate measurable outcomes of course objectives by the following means:

#### Knowledge

1. Recognize all available personal lines insurance products, both property & casualty and life and health.
2. Describe at a practical level the risks inherent in owning and operating a vehicle, occupying a house, owning watercraft, and possessing residential properties other than owner-occupied homes.
3. Describe how personal umbrella policies are used to protect personal assets.
4. Explain the structural elements of a policy, such as the declarations page and the exclusions list.
5. Understand how deductibles, coinsurance, overall and internal limits work together to meet policyholders’ needs for appropriate insurance protection at affordable costs.
6. Determine whether items and events are covered versus excluded based on the content of a personal lines policy.

#### Skills

1. Articulate the risks that are transferable through auto and home insurance, as well as those transferred through insurance for residential properties other than owner-occupied homes, miscellaneous vehicle insurance and personal umbrella policies.
2. Explain the personal risks that are transferable through life and health insurance.
3. Properly prepare for retirement through use of individual and group savings vehicles.
4. Analyze insurance policies to match risks to coverage and coverage to claim situations.
5. In a consultative manner, make appropriate insurance recommendations to individuals.

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### Attitudes/Dispositions

1. Demonstrate an appreciation for the risks individuals and families face and how insurance addresses those risks.
2. Compose written documents to explain insurance and retirement products to those less educated about such products.
3. Pursue opportunities to engage in conversations with individuals regarding risk management and the role it plays in maintaining economic stability in their lives.
4. Demonstrate an appreciation for the role insurance plays in the financial stability of individuals and families.
5. Demonstrate interest, engagement and active participation in course discussions.

### REQUIRED TEXTBOOKS

- *Survey of Personal Life Insurance and Financial Planning, 2/E*, The Institutes

### GRADE BREAKDOWN

Student grades will be determined in the following way.

Types of Assignments	Number of Each Type	Points for each	Total Percentage	Total Points
Weekly Quizzes	7	40	28%	280
Weekly Discussions	8	30	24%	240
Case Studies	3	60	18%	180
Personal Policy Handbook	1	100	10%	100
Final Exam	1	200	20%	200
<b>Grand Totals</b>	<b>20</b>		<b>100%</b>	<b>1000</b>

### ASSIGNMENT DETAILS

#### 1. Weekly Quizzes

**Assignment Purpose:** the purpose of a quiz is to assess your basic understanding of key concepts.

**Instructions:** you will have 1 hour to complete a 40-question quiz each week. The quiz will be taken in PantherLearn, and it will cover all assigned readings for the week.

#### 2. Weekly Discussions

**Assignment Purpose:** the purpose of weekly discussions is to extend your understanding of the key concepts for the week by having you apply your understanding to novel situations.

**Instructions:** Contributing, in a meaningful way, to group discussions is an important skill in the workplace. Similarly, participating in this course's discussions is an important part of the grading process. You will complete an original post on each Wednesday by 11:59 pm EST, and then you will reply to two classmate's posts by Sunday at 11:59 pm EST.

#### 3. Case Studies

**Assignment Purpose:** the purpose of the Case Studies is to apply the learnings from class to a specific situation.

**Instructions:** Each assignment will be due by Sunday at 11:59 pm EST of the assigned week.

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### 4. Personal Policy Handbook

**Assignment Purpose:** the purpose of Personal Policy Handbook is to reinforce the reading and help the student develop a wholistic view of personal insurance

**Instructions:** download the template from Week 1 and complete the information for the policies covered weekly. Detailed information will provide the best learning.

### 5. Final Exam

**Assignment Purpose:** the purpose of the Final Exam is to simulate an actual CPCU exam.

**Instructions:** you will have 2 hours to complete an 80-question exam. The exam will be taken in PantherLearn and it will cover all assigned readings in the Survey of Personal Lines Insurance and Financial Planning, 2/E textbook.

## COURSE SCHEDULE

	Required Readings	Assignments Due
<b>Week One: Personal Insurance Overview</b>		
Date to date	Chapter 1	Week 1 Discussion Week 1 Quiz
<b>Week Two: Automobile Insurance and Society</b>		
Date to date	Chapter 2	Week 2 Discussion Week 2 Quiz
<b>Week Three: The Personal Auto Policy</b>		
Date to date	Chapters 3 and 4	Week 3 Discussion Week 3 Quiz Personal Auto Policy Case Study
<b>Week Four: The Homeowners Policy</b>		
Date to date	Chapters 5 and 6	Week 4 Discussion Week 4 Quiz Homeowner's Insurance Case Study
<b>Week Five: Other Property Coverages</b>		
Date to date	Chapters 7 and 8	Week 5 Discussion Week 5 Quiz
<b>Week Six: Life Insurance and Retirement Planning</b>		
Date to date	Chapters 9 and 10	Week 6 Discussion Week 6 Quiz Retirement Planning Case Study
<b>Week Seven: Disability and Health Insurance Planning</b>		
Date to date	Chapter 11	Week 7 Discussion Week 7 Quiz Practice Exam
<b>Week Eight: Final Exam</b>		
Date to date		Week 8 Discussion Final Exam Personal Policy Handbook

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### Instructor Information

#### INSTRUCTOR POLICIES [Update this policy to meet your course needs.]

- You and I will exchange emails using only our ODU email addresses; check your inbox as many times as possible during the day, but at least **twice**. Email and PantherLearn News Items count as *official* instructor communication. Email is the absolute best way to contact me with any questions, comments, or concerns.
- **You may also contact me via phone call and/or text message at the following mobile number:**
- You are required to complete all assignments by the dates indicated in the syllabus. Submit all assignments, unless otherwise instructed, through PantherLearn. Unless I indicate otherwise, all assignments are due by 11:59 pm on the indicated due date shown in the Course Schedule.
- I will let you know of any changes as far in advance as possible.

#### DEADLINES, LATE, AND MAKE-UP WORK POLICY [Update this policy to meet your course needs.]

- All assignments are open and available for submission well in advance of the due date, and so I rarely accept late assignments.
- I understand, however, that sometimes life happens so **I will accept late assignments with a 5-point deduction for each day late. All assignments must be submitted at the end of the term with ample time for me to grade them. I will let you know the last day of the term I will accept late assignments.**

#### ASSESSMENT FEEDBACK [Update this policy to meet your course needs.]

I will post grades in the PantherLearn gradebook for all assignments within **96 hours** of the due date, or of the date received if later, with my comments as appropriate.

#### RUBRICS [Delete if rubrics are not used in your course.]

Assignments will be scored according to grading rubrics. A grading rubric is a list of specific and measurable criteria for evaluating course work. View grading rubrics prior to beginning work on an assignment to help guide your successful completion of the task. View rubrics a second time once a grade has been posted in order to see instructor feedback.

#### ACADEMIC INTEGRITY [Update this policy to meet your course needs.]

Plagiarism is not tolerated in this course. **All plagiarized work will receive a score of zero, and I will complete the Academic Disciplinary Form to submit to the Office of Academic Affairs.** The Library has an excellent website discussing all aspects of academic integrity at ODU, which I strongly encourage you to read [here](#).

## ODU Online Student Policies

### ACCELERATED FORMAT

You are enrolled in an Accelerated format class at Ohio Dominican University. Taking an Accelerated format class means that you will be achieving the same learning outcomes as a full-term semester in only **8 weeks**. It is essential for students to be organized and stay on top of their work in an Accelerated format class. The time frame in an Accelerated format class is compressed, **but the standards and expectations remain the same as a full-term class.**

### TECHNOLOGY SKILLS AND EQUIPMENT

Online students are expected to possess a basic understanding of how to use and navigate a computer. To be a successful online student, you should be able to:

- Download, install, launch, and quit applications such as Microsoft Word or a web browser.
- Create, edit, and save files using word processing, spreadsheet, or presentation software applications.

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- Configure and use an email client to retrieve, view, create, and send email messages including messages with attachments.
- Operate a web browser, including navigating web pages, clearing a browser's cache and installing or disabling plugins.
- Update your computer operating system and computer software applications.
- Access and change computer operating system settings and computer software application preferences, options, settings.
- Use a webcam and microphone to record video presentations.

### STUDENT PARTICIPATION AND ATTENDANCE

- *Time:* the expectation is that you log in and spend 7-9 hours working on this course each week, including watching videos, reading course materials, and completing assignments. The time you spend on the course will vary depending on how you prefer to experience the course, for example, in one or two sittings or over several different sittings.
- *Before Class Starts:* you should have access to the course before the first day of class. Spend that time reading the syllabus, reviewing all items in the Start Here module, reading any assignment details provided, and making a plan for when you will get the work done.
- *No Shows:* students will be reported to the Registrar as a “no show” if they have not participated in the course during the first full week of classes. Participation includes completing any graded or non-graded assignments, such as an Introduce Yourself discussion post. When the student is reported as a “no show,” the Registrar’s office will then delete the student from the class.
- *Attendance:* while there is no official attendance policy in online courses, please do not take a vacation without Internet access or put the class on hold because life becomes too hectic, thinking you can make up all the work at the end of the term. The course is designed to pace your learning, allowing you to gradually build skills which will help you succeed. If you experience, or anticipate you will experience, an absence from the course due to technical or medical reasons, please contact me directly so we can discuss your options.

### DROPPING THE COURSE

University policies will be followed; indicating to your instructor a desire to drop the course does not mean the course has been dropped. Consult your academic advisor, or the academic calendar, for exact dates for formally dropping a course without penalty.

### ONLINE STUDENT CONDUCT AND (N)ETIQUETTE

Taking an online course and corresponding via the Internet presents communicators with a challenging task. It is important to remember several points of etiquette that will smooth communication between us.

- Read first, write later. It is important to read all posts or comments of students and myself within the course discussion before personally commenting to prevent repeating commentary or asking questions that have already been answered.
- Avoid language that may come across as strong or offensive. Language can be easily misinterpreted in written communication. Review your written communication to make sure that outsiders reading it would not be offended, then post the statement. Humor and sarcasm may easily be misinterpreted as well, so try to be as matter of fact and professional as possible.
- Follow the language rules of the Internet. Do not write using all capital letters because it will appear as shouting. Avoid the use of “texting” jargon and abbreviations as they can be misinterpreted. The use of emoticons, however, is appropriate and in fact can be helpful when used to convey nonverbal feelings ;)
- Consider the privacy of others. Ask permission prior to giving out a classmate's email address or other information.

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- No inappropriate material. Do not forward virus warnings, chain letters, jokes, etc., to classmates or instructors. The sharing of pornographic material is forbidden.

### REQUIRED STYLE

Division of Business courses, upper-level courses, and graduate programs at Ohio Dominican University have adopted the style-guide appropriate for its discipline, the *Publication Manual of the American Psychological Association (APA)*. In this course, it is expected that all references, citations, and formats for submitted work must follow APA format.

### WRITTEN ASSIGNMENT GRADING CRITERIA

All written work should be presented in a professional style and follow the basic principles of effective written communication.

- Adherence to APA standards, including double-spaced; 1-inch margins; 12 pt. font.
- Free from grammatical and typographical errors.
- Demonstrates college-level critical thinking, reflection, and analysis skills.
- Demonstrates the ability to develop independent thought and original ideas; do not simply paraphrase readings or other sources. All college-level work requires deep analysis of information, application of information, and synthesis of original concepts or solutions.
- All written work submitted will be graded on both composition and content.

### GRADING SCALE

I will record student proficiency in this course using the following letter grades:

%	Pts.	%	Pts.
<b>A</b> 95-100	950 – 1000	<b>C</b> 74-76.9	740 – 869
<b>A-</b> 90-94.9	900 – 949	<b>C-</b> 70-73.9	700 – 739
<b>B+</b> 87-89.9	870 – 899	<b>D+</b> 67-69.9	670 – 699
<b>B</b> 84-86.9	840 – 869	<b>D</b> 64-66.9	640 – 669
<b>B-</b> 80-83.9	800 – 839	<b>D-</b> 60-63.9	600 – 639
<b>C+</b> 77-79.9	770 – 799	<b>F</b> ≤ 59.9	≤ 599

## ODU Services / Resources

### ODU HELPDESK

Students are responsible for assuring any computer used for ODU courses is capable of uploading content to drop boxes. If you are experiencing any technological difficulties with your computer, PantherLearn, Email, or any other ODU system, the ODU Helpdesk is available to assist you. The Helpdesk is located on the second floor of Spangler Learning Center and can be reached at (614) 253-3633 or [helpdesk@ohiodominican.edu](mailto:helpdesk@ohiodominican.edu). The FAQ page is found [here](#).

### DISABILITY SERVICES

It is the policy and practice of Ohio Dominican University to provide reasonable accommodations for students with properly documented disabilities. Students who need accommodations for a disability must first register with the Disability Services Office (DSO) to verify the disability and to establish eligibility for accommodations. Students who have questions about Disability Services are invited to contact the Coordinator of Disability Services in Spangler Learning Center Room 227 by email [DisabilityServices@ohiodominican.edu](mailto:DisabilityServices@ohiodominican.edu) or phone (614)

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251-4233 for a confidential discussion. Once you are registered with the DSO, please speak with your instructor about how to enact your accommodations for this class.

### LIBRARY SERVICES

The ODU Library is located in the Spangler Learning Center. If you need (e)books, articles, or other materials, you may need to access library resources. Library services are available to help you manage your library account, help find and access the items you need, and assist you with learning how to navigate through the resources. If you need to do any research, start as soon as possible. You may need time to obtain a full-text resource, and you may need time to ask a librarian for help. To use the library's databases and other resources for this course, go [here](#) and choose your database(s) alphabetically or by subject. If you have a question for a librarian, further assistance is available [here](#) or by calling (614) 251-4754.

### ACADEMIC RESOURCE CENTER (TUTORING)

Located in the Spangler Learning Center, the Academic Resource Center (ARC) is dedicated to helping students succeed and excel in their studies by providing assistance in writing, math, course-specific content, test preparation, and general study skills. The Center's mission is to support students enrolled at Ohio Dominican University in their effort to achieve academic success, realize their life goals, and become independent, self-directed, life-long learners. To find out more, visit their homepage [here](#). To email the ARC: [academicresourcecenter@ohiodominican.edu](mailto:academicresourcecenter@ohiodominican.edu).

#### The Academic Center for Excellence

The Academic Center for Excellence, (Spangler 207 annex) provides face-to-face assistance with course-specific content and general learning strategies. You may visit on a drop-in basis or make an appointment for an in-person meeting by using the online appointment system on our website [here](#), which also provides the current drop in schedule and links to numerous online resources.

#### The Write Place

Assistance with writing is available free of charge for this course through the Academic Resource Center at the Write Place (Spangler 206B), where specialists are available to assist you at any stage of the writing process.

- **Electronically:** Contact the Write Place through email ([writeplace@ohiodominican.edu](mailto:writeplace@ohiodominican.edu)) and initiate a conversation about your writing assignment. Allow 24-48 hours to receive a response from a writing consultant.
- **On Campus:** If you are in the Columbus area, you are encouraged to visit the Write Place (Spangler 206B), for a face-to-face session. See the Write Place website [here](#) for the current schedule. You can drop in any time during open hours, or make an appointment by emailing [writeplace@ohiodominican.edu](mailto:writeplace@ohiodominican.edu), using the online appointment system [here](#), or calling (614) 251-4510.

#### The Math Lab

At the Math Lab (Spangler 206A), students can get assistance with most ODU math courses numbered 240 and below. The Math Lab can also assist with quantitative aspects of business and science courses. Students may also visit the lab with questions as they prepare for standardized tests such as the Praxis Core, GRE, and MCAT.

You may visit on a drop-in basis whenever the lab is open or make an appointment for a personal, face-to-face or online tutoring session by emailing [mathlab@ohiodominican.edu](mailto:mathlab@ohiodominican.edu), using the online appointment system [here](#), or calling (614) 251-6674. The current drop-in schedule is online [here](#).



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### RETENTION ALERT

Ohio Dominican University utilizes Retention Alert, an early alert system, in an effort to help students receive the resources and support they need to be successful. Should I become concerned about your academic performance and/or overall wellbeing, it is likely that I will refer you to a member of Ohio Dominican University's Student Success Team. The early alert system can provide you with additional services and support. Please know that both Ohio Dominican University and all its faculty members, including myself are committed to doing everything we can to help you be successful in your academic studies.

### COUNSELING SERVICES

Counseling Services is located in the Griffin Student Center, room 235. If you are experiencing personal problems, stress, study or time management difficulties, or mental health related concerns that you feel may adversely impact your ability to be a successful student at ODU, please contact the Counseling Services Office by phone at (614) 251-4570 or through email at [counselingservices@ohiodominican.edu](mailto:counselingservices@ohiodominican.edu) to set up a free and confidential appointment.

### HEALTH SERVICES

Health Services is also located in the Griffin Student Center, room 235. Health Services are open to all students requiring primary care, assessment, evaluation, and treatment options. There is no cost for services, supplies, cold care kits, or over-the-counter medications. A Physician Assistant is available Monday through Thursday, 10 am – 1:30 pm **by appointment**. Services include Athletic physicals, allergy injections, TB screening and testing for Group A Streptococcus, Infectious Mononucleosis, Blood Sugar, and consultation and referral to health care providers in the community as indicated. Contact the Health Services Office by phone at (614) 251-4570 or through email at [wellnesscenter@ohiodominican.edu](mailto:wellnesscenter@ohiodominican.edu) to schedule a free and confidential appointment.

### CAREER DEVELOPMENT CENTER

The Career Development Center (CDC) is a critical resource on campus to support your success at ODU and after graduation. The CDC assists with every phase in the career development process: self-exploration, major & career exploration, internship and job searching, resume + cover letter writing, and interviewing. Contact our office in Erskine 108 via phone at (614) 251-4733 or email [careercenter@ohiodominican.edu](mailto:careercenter@ohiodominican.edu). Visit our website [here](#) for more information.

Activate your account in **Handshake** [here](#), our online career community, to make an appointment with a career coach and to access amazing job and internship opportunities.

### UNDERGRADUATE ORIENTATION AND PANTHERLEARN TRAINING

If this is your first online course, you must complete the [Student PantherLearn Training](#) course and visit the Undergraduate Orientation course before beginning your classwork. You will find the courses in the "Select a course..." dropdown list at the top of your PantherLearn Home Page. If you do not see the courses, then email the Helpdesk at [helpdesk@ohiodominican.edu](mailto:helpdesk@ohiodominican.edu).