

FINA 3351.001
M 7-9:30 OCNR 130
FALL 2011
825-3927

Dr. Armand Picou
OCNR 374
M-W : 1:30 - 2:00 & M 3:15 – 7:00
T 6:30 – 7:00 & 9:30 – 11:00
Armand.Picou@tamucc.edu

Insurance Principles

Course Description

Fundamentals of risk management as practiced in the commercial life, health, property, and casualty insurance industries

Course Prerequisites

Prerequisite: Junior standing or above.

Learning Objectives

1. Understand basic concepts of risk management / insurance
2. Know legal principles in risk management and insurance
3. Understand basic personal property and liability risks
4. Know commercial property and liability risks
5. Understand life and health risks
6. Know the key participants in the insurance industry

Major Course Requirements

5 Exams 100 points each, Cumulative Final Optional: to replace 2 exams

The standard alphabetical grading scale is employed where

| | | | |
|---|----------|---|-------|
| A | 90 - 100 | D | 60-70 |
| B | 80-90 | F | < 60 |
| C | 70-80 | | |

Required & Recommended Materials

Principles of Risk Management and Insurance (11th Edition) by George E. Rejda
Isbn: 0136117023, 9780136117025.

Financial Calculator (BA II + recommended)

Course Policies

Attendance/tardiness – no policy, don't interrupt the class if late.

Late work and Make-up Exams – no make-ups without my permission

Extra Credit – none, subject to change

Cell Phone/Electronic Device Usage- forbidden

Academic Integrity/Plagiarism.

University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all

forms of cheating, such as illicit possession of examinations or examination materials, falsification, forgery, complicity or plagiarism. (Plagiarism is the presentation of the work of another as one's own work.) In this class, academic misconduct or complicity in an act of academic misconduct on an assignment or test will result in Failure and censure .

Dropping a Class

I hope that you never find it necessary to drop this or any other class. However, events can sometimes occur that make dropping a course necessary or wise. Please consult with me before you decide to drop to be sure it is the best thing to do. Should dropping the course be the best course of action, you must initiate the process to drop the course by going to the Student Services Center and filling out a course drop form. Just stopping attendance and participation WILL NOT automatically result in your being dropped from the class. FRIDAY April 1st is the last day to drop a class with an automatic grade of "W" this term.

Classroom/professional behavior

Texas A&M University-Corpus Christi, as an academic community, requires that each individual respect the needs of others to study and learn in a peaceful atmosphere. Under Article III of the Student Code of Conduct, classroom behavior that interferes with either (a) the instructor's ability to conduct the class or (b) the ability of other students to profit from the instructional program may be considered a breach of the peace and is subject to disciplinary sanction outlined in article VII of the Student Code of Conduct. Students engaging in unacceptable behavior may be instructed to leave the classroom. This prohibition applies to all instructional forums, including classrooms, electronic classrooms, labs, discussion groups, field trips, etc.

*Grade Appeals**

As stated in University Rule 13.02.99.C2, Student Grade Appeals, a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, equitable evaluation procedures, or appropriate grading, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the process and the number of days allowed for completing the steps in the process, see University Rule 13.02.99.C2, Student Grade Appeals, and University Procedure 13.02.99.C2.01, Student Grade Appeal Procedures. These documents are accessible through the University Rules Web site at http://www.tamucc.edu/provost/university_rules/index.html. For assistance and/or guidance in the grade appeal process, students may contact the Office of Student Affairs.

*Disabilities Accommodations**

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability

requiring an accommodation, please call or visit Disability Services at (361) 825-5816 in Driftwood 101.

If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance at (361) 825-5816.

*Required by SACS

**FINA 3320
Preliminary Schedule**

| Date* | Topics* |
|------------------------|---|
| Week 1 | Overview of syllabus and course outline - Chapter 1, 2 &3 |
| Week 2 | Chapters 4,5&6 |
| Week 3 | EXAM 1(chapters 1-6) |
| Week 4 | Chapters 7,8,9 |
| Week 5 | Chapters 10,11,12 |
| Week 6 | EXAM 2(chapters 7-12) |
| Week 7 | Chapter 13,14,15 |
| Week 8 | Chapters 16,17,18 |
| Week 9 | EXAM 3(chapters 13-18) |
| Week 10 | Chapters 19-21 |
| Week 11 | Chapters 22-24 |
| Week 12 | Exam 4(chapters 19-24) |
| Week 13 | Chapters 25, 26,27 |
| Week 14 | Exam 5(chapters 25-27) |
| Week 15 | OVERFLOW |
| University Schedule | *** CUMULATIVE FINAL EXAM OPTIONAL |

***Date and Topics may change**