

**Instructor:** Katie Swezey; Adjunct Instructor Kelce College of Business

**E-mail:** Via Canvas

**Off Campus Work Phone:** 620.231.3500

**Office Hours:** By Appointment

Due to working as a Licensed Insurance Producer off-campus, we can meet by appointment. Messaging through canvas works well, but I can be available in person or set up a zoom call with 24-hour notice. I WILL NOT ANSWER COURSE MATERIAL QUESTIONS ONCE THE EXAM IS AVAILABLE, so be sure to ask questions before the exam is available.

**Required Text:**

*Principles of Risk Management and Insurance*

Authors: George E. Rejda, Michael McNamara

ISBN-10: 0134082575

ISBN-13: 9780134082578

Publisher: Pearson

**Internet Access:**

As this is an online course, students are expected to have Internet access throughout the semester. The Internet access should be sufficient to view online videos, download files, take exams as scheduled, and otherwise meet the full requirements of the course on time. Lack of Internet access is not a valid excuse for meeting course deadlines. This course will be taught through Canvas.

**Lockdown Browser and a Webcam:**

While taking exams, you are required to use LOCKDOWN BROWSER AND A WEBCAM. As a practice, there is a mandatory practice quiz that you need to take with the LockDown Browser and Monitor before Exam One. The quiz will not be graded, and will be left available throughout the entire semester with unlimited attempts allowed, so you can access it when needed. For more information, please refer to the LockDown Browser and Monitor page under the introduction module on Canvas.

**Optional Material:**

“Inside the Insurance Industry”, third edition, by Kevin L. Glaser. ISBN13: 978-0991038817.

**Catalog Course Description:**

3 Hours. The financial structure of business organization, capital structure, and methods of raising fixed or working capital, time value of money, principles of valuation, sources of long-term financing, risk-and-return analysis, financial statement analysis, and corporate financial decision making.

**Prerequisites:**

MATH 143 Elementary Statistics, or one-year professional work experience in the insurance industry, or permission of instructor.

**Course Objectives / Learning Outcomes:**

At the end of the semester students should be able to:

- Understand fundamental concepts of risk and insurance
- Distinguish and explain the basic features of various types of insurance products
- Develop basic understanding of various types of insurers and their operations
- Become ready to continue pursue the Kansas Insurance Certificate.

**Teaching Methods:**

Reading, Graded assignments, videos, discussion forums, PowerPoint slides and external materials.

**Attendance Policy:**

As this is an online course, traditional attendance policies are not a good match. In terms of this course, attendance is best measured by your progress through specific components of each module and submission of assignments. While regular participation (attendance) is critical to your ability to do well in this course, it is your responsibility to monitor your attendance and ensure it is meeting the level necessary to perform at an appropriate level. If you miss 4 consecutive assignments or an exam without contacting the professor with a valid explanation, you may be dropped from the course. However, if you want to drop the course, it is ultimately your responsibility to do so. Do not assume the professor has dropped you from the course. **ANY STUDENT WHO EARNS A ZERO ON 6 OR MORE GRADED ASSIGNMENTS WILL RECEIVE A GRADE OF WALKAWAY F FOR THE SEMESTER REGARDLESS OF OTHER POINTS SCORED!** Given the asynchronous nature of this course, the class would continue as scheduled in the event of inclement or threatening weather unless the university shuts down online classes. However, safety should be the main concern. If you cannot continue the courses due to adverse weather conditions, you should contact me as soon as possible.

**Netiquette:**

While there will not be a physical classroom, there are still some expectations regarding “classroom” conduct. Any interactions with the professor or classmates are to be handled respectfully. There is a tendency for people to lose a lot of their common courtesies and/or awareness of cultural differences when engaging in online interactions. This is not acceptable in this class. Failure to treat others with respect and civility will result in a warning at the first offense. Repeated issues will result in point penalties (to be determined by the professor based on the extent and frequency of the offense). These penalties can be significant if the situation warrants. In addition, students are expected to be responsible for their progress through the semester. It is up to you to contact the professor through Canvas or email if you are in need of assistance with material. It is also up to you to manage your time. It may be tempting to focus on doing the minimum to complete the graded assignments and then planning to prepare for the

exam a day or two before test date, but don't give in to this temptation. Trying to move through a month's material in the day or two before an exam is a recipe for failure. Make sure you are progressing weekly!

**Academic Integrity:**

Cheating in any form (including plagiarism) will not be tolerated. The minimum penalty will be a zero for the homework or other assignment in which academic conduct is committed. Anyone caught cheating on a test (that includes receiving OR giving help) will receive an XF for the class (not just a 0 on the exam). All Pitt State students are bound by the academic integrity policies of the university as described and outlined in the current Syllabus Supplement. Please familiarize yourself with these rules and guidelines. In addition, as a course offered through the Kelce College of Business, students in this class are obligated to adhere to the college's Student Code of Ethics as outlined below.

Students shall:

- Refrain from class disturbances.
- Arrive on time and remain until dismissed at all class sessions and to notify instructors in advance of anticipated absences, late arrivals, or early departures whenever possible.
- Turn off cell phones or other electronic devices while in class unless permission to use them has been granted.
- Prepare for and participate in all classes.
- Treat fellow students, staff, faculty, and administrators with respect.
- Prepare assignments and exams honestly.
- Avoid plagiarism or unacknowledged appropriation of another's work in any academic work. Refrain from giving or receiving inappropriate assistance.
- Dress appropriately, avoiding clothing that is revealing, provocative, or includes offensive language or visuals. Dress as a professional when appropriate at ceremonies and interviews.
- Respect University property and use resources in the most effective and efficient manner.
- Be fair and constructive in the evaluation of faculty.
- Obey the policies, regulations, and laws of the United States of America, The State of Kansas, The Kansas Board of Regents, Pittsburg State University, and the Gladys A. Kelce College of Business.

**Students with Disabilities:**

Please inform the instructor if you have a learning or physical disability that interferes with course requirements. Assistance and/or appropriate accommodations may be available through the contacts listed on the current Syllabus Supplement at <https://www.pittstate.edu/registrar/syllabussupplement.html>

**Course Evaluation Methods:**

Exam One 50 pts  
Exam Two 50pts  
Exam Three 50 pts  
Final Exam 100pts  
Assignments 60  
Total 310

**The final grades will be determined as follows:**

A 279 – 310  
B 248 – 278  
C 217 – 247  
D 186 – 216  
F 0 – 185

Please note that your final grade is NOT open for negotiation. Your grade will be determined by the points you earn during the semester and will not be influenced by the grade you need for graduation or to maintain academic standing. If you have any questions or concerns about your grade at any time during the semester, feel free to contact me to discuss it.

**Exams:**

The first (3) unit exams will not be comprehensive in nature, but material from previous units may be included if it is relevant to material from the current unit. The final is comprehensive. Exams will be timed, and questions will be randomly selected from a test bank. While these exams will effectively be “open book”, they are not team projects and time limits will make it important that you are able to move through the material without looking up everything. Any evidence of students working together (including, but not limited to, previewing questions) on exams will result in all students involved failing the class. There will be a 24-hour window in which the exams will be open (see above schedule for specific times). Exams will be one-shot situations (you cannot retake it if you don’t like your result). If you cannot take the exam during the 24-hour window you need to (A) let me know in advance and (B) have a valid excuse in order to be eligible for a makeup. Unless it is an emergency situation, “in advance” means 24 hours before the START of the exam window. In addition, **I WILL NOT ANSWER QUESTIONS REGARDING MATERIAL ON EXAM DAY**, so be sure to ask before the exam day (note that is exam day, not when you start the exam).

While taking exams, you are required to use **LOCKDOWN BROWSER AND A WEBCAM**. As a practice, there is a mandatory practice quiz that you need to take with the LockDown Browser and Monitor before Exam One. The quiz will not be graded and will be left available throughout the entire semester with unlimited attempts allowed, so you can access it when needed. For more information, please refer to the LockDown Browser and Monitor page under the introduction module on Canvas.

While these exams will effectively be “**open book**”, there are two important matters. **One, it is only open to "hard copy" materials.** No electronic devices, except your calculator, can be used during exams. That means you cannot use a second computer or cell phone to look up our online textbook, etc. Any evidence of students using prohibited electronic devices will lead to an F of the class. **Two, exams are not team projects** and time limits will make it important that you are able to move through the material without looking up everything. Any evidence of students working together (including, but not limited to, previewing questions) on exams will result in all students involved failing the class.

**Assignments:**

There will be 15 short assignments that will be designed to help cover selected material. Each assignment is worth 5 points, and the three lowest assignment scores will be dropped. In other words, a student can earn up to 60 points from assignments (60 pts = 12 counted assignments\*5pts). Unless specifically stated for group assignment, each student will be responsible for his/her own work. While it is okay to discuss your work with fellow students (collaborative learning is acceptable and encouraged on assignments), any work that is clearly copied will result in a zero for all students involved. Note the distinction between discussing your work (collaborative learning) and copying (academic dishonesty) has to do with the involvement level of all people participating. Copying involves one person doing the work and others taking credit for the work. Collaborative learning involves two or more

students working together to share ideas and offer feedback while each person ultimately is responsible for and does his or her own work. This is acceptable and encouraged because it is an active learning process which helps students understand the material. Each assignment must be completed by its stated due date, or the student will receive a zero for the assignment.

**SUBMITTING THE ASSIGNMENTS EARLY IS STRONGLY RECOMMENDED AS THIS WILL ALLOW FEEDBACK FROM THE INSTRUCTOR AND RESUBMISSION.** Please read the discussion of the assignments and assignment handout in Canvas carefully. No late assignments will be accepted. Assignments will be graded with feedback (if needed) within one to three days. **ANY STUDENT WHO EARNS A ZERO ON 6 OR MORE GRADED ASSIGNMENTS WILL RECEIVE A GRADE OF F FOR THE SEMESTER REGARDLESS OF OTHER POINTS SCORED!**

\*\*\*Note One or more assignments may be due during the dead week. The instructor reserves the right to amend and to reorganize this syllabus at any time.