



**Course Syllabus
SYLLABUS
The School of Business, Hospitality Management, and Public Safety**

<i>Course Name:</i>	Intro to Insurance & Risk Management
<i>Course & Section Number:</i>	BUS104-XXX
<i>Meeting Day(s) & Time(s):</i>	
<i>Credits:</i>	3
<i>Contact Hours:</i>	3
<i>Instructor's Name:*</i>	
<i>Office Hours & Location:</i>	
<i>OCC Phone:</i>	
<i>OCC Email:**</i>	
<i>Personal Cell Phone:</i>	
<i>Additional Contact Information:</i>	School of Business, Hospitality Management and Public Safety - (567) 661-7280

****Please use only Owens' email for course communications.**

Catalog Description: Introduction to the general concepts of the insurance industry. Topics will include how insurers are organized, agencies, industry regulations and their impact on insurance entities, strategies and management.

Co-Requisites: None

Prerequisites: None

Course Materials:

BUS 104 225 Fall 2025

INTRO TO INSURANCE & RISK MGT - ROCKNE STARKS

REQUIRED



INTRODUCTION TO RISK MANAGEMENT AND INSURANCE
DORFMAN, MARK S.; CATHER, DAVID A.

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What You Will Learn in the Course

Course Objectives:

This course will prepare students for insurance and risk careers. Students will identify types of risk, insurance, understand the various personal and commercial risks and understand the role of insurance in protecting against losses.

Student Learning Outcomes:

Students will be able to:

Outcome	Where Assessed
1. Explain how industry regulations relate to company/agency actions and behavior	Chapters 7 and 8 quiz. Fundamentals of Insurance, Insuring organizations Final Exam
2. Link legal and regulatory considerations to consumer protections	Chapters 10 quiz. Insurance regulations. Final Exam
3. Comprehend basic insurance financial statements to assess insurance company strength	Chapter 6 quiz - Insurance Fundamentals Chapter 8 quiz - Insurance Functions Final Exam
4. Articulate general management practices commonly used by insurers.	Chapter 3 quiz - Risk Assessment and Pooling. Chapter 4 quiz - Risk Handling Techniques Final Exam

Program Outcomes assessed in this course:

Outcome	Where Assessed
1. Explain industry regulations and how they relate to consumer protection and agency actions	M: Midterm Exam
2. Summarize the role insurance plays in addressing societal issues	M: Review Quizzes for Chapters 2-4

Institutional General Education Competencies:

As a student at Owens Community College, you will take General Education courses as part of your degree program. While specific to the General Education courses, they will be reinforced in many of your degree program major courses and may be measured in your capstone course(s) and others as identified.

Competency	Where Assessed
1. Communicate effectively.	Introduced: Weekly chapter quizzes -Each assessment consists of short answer questions. Student must demonstrate writing skills to effectively convey their response.

Technology, Lab, and File Requirements:

You will need access to the following items:

- 1) A computer
- 2) Reliable Internet connection
- 3) Capability to create Microsoft documents (i.e., Word, Excel, Email).

Academic Support

Disability Services Resource Center: If you have a disability or acquire one, you may be entitled to receive reasonable accommodation(s) intended to assure you an equal opportunity to participate in and benefit from the program. To receive more information or to register for accommodation(s), please contact the Disability Resource Center at 567-661-7007, email disability@owens.edu, visit <https://www.owens.edu/disability/>, or stop by College Hall 124.

Tutoring Services: Owens Community College offers academic tutoring and assistance in a variety of subjects including accounting, computing, economics, mathematics, science, and writing, etc. For more information go to: <https://www.owens.edu/successcenters/>.

Counseling Services: Counseling Services provides assistance to students experiencing personal, educational, interpersonal/relationship, family, social, or psychological difficulties. If you feel you may benefit from this service, please contact them at counselingservices@owens.edu. More

information is at <https://www.owens.edu/counseling/>.

Campus and Community Connections: The Center for Campus and Community Connections (College Hall 123) is a walk-in office created to provide retention support through resource stability initiatives and community connections. Go here for more information: <https://www.owens.edu/connection/> or contact connections@owens.edu

Owens Library: The Owens Library offers two locations (Toledo and Findlay) as well as online resources. For more information visit <https://www.owens.edu/library/>.

***Students can find more information on campus resources, student support, student life, and security at this [link](#).

General Information

Student Code of Conduct: All students are expected to follow Owens Community College's [Student Code of Conduct](#), which includes academic honesty, encompassing plagiarism. See the [Board Policy](#) for more information.

Anti-Discrimination and Harassment & Title IX/Sexual Misconduct: All students, faculty, and staff are expected to follow Owens Community College's [Anti-Discrimination and Harassment Policy](#) and the College's [Title IX Policy](#)/Sexual Misconduct Procedures and Guidelines. The College strictly prohibits and will not tolerate harassment, discrimination, intimidation, or hostile/offensive working or learning environments.

Religious Accommodations: A student seeking an accommodation for an absence permitted under Ohio's Testing Your Faith Act must provide the instructor with a written email notice with the specific dates for an absence and must do so not later than fourteen (14) days after the first day of instruction. Alternative accommodations are not retroactive, and no academic penalty will be imposed for an absence under the policy*. The request for alternative accommodation will be kept confidential. Students with questions about a religious accommodation under Ohio's Testing Your Faith Act may contact the College's Office of Academic Affairs: provost@owens.edu. The policy may be found on the Owens website: [3358:11-2-63 Accommodation](#) for a Student Absence for the Observance of Religious Beliefs and Practices Policy

Document Collection: Throughout the semester, your instructors may ask for a variety of assignments including tests and/or quizzes for student learning of institutional general education competencies or program assessment. Please save all your class materials until the end of the semester.

Classroom Admittance: OCC classes shall only be attended by an officially registered OCC students or perspective students, instructor of record, guest lecturer, or substitute. Visitors are not permitted to be in the classroom and should not be invited to attend or participate in the class. See [FERPA](#) regulations for more information.

Use of AI Tools: This course requires you to complete various assignments that assess your understanding and application of the course content. You are expected to do your own work and

cite any sources you use properly. You are not allowed to use any artificial intelligence (AI) tools, such as chatbots, text generators, paraphrasers, summarizers, or solvers, to complete any part of your assignments. Any attempt to use these tools will be considered academic misconduct and will be dealt with according to the Owens Community College academic integrity policy. Students are expected to complete all work independently and without the assistance of AI-generated content.

If you have any questions about what constitutes acceptable use of AI tools, please consult with the instructor *before* submitting your work.

Student Responsibilities & Instructor Expectations

Student Responsibilities:

Assignment submissions: Students are to be familiar with the assignment calendar and submit homework on time. If you are unable to complete an assignment on time, please contact me prior to or within 48 hours of the due date to discuss options to submit late work. I understand that occasionally something comes up that makes it difficult to submit on time. Frequent late work will result in reduced credit for that assignment.

Contacting the instructor: Please use your Owens student email and include your course number and section (**BUS104-XXX**) in the subject line of the email so I know you are a student and which class you are taking. I expect questions and that's okay. Don't hesitate to reach out.

Make-up Policy:

Make-up exams will be given only at the discretion of the instructor, and *only* upon submission of a verifiable reason for missing the exam. A “reason” means extraordinary circumstances beyond the control of the student.

Please Note: **DATE** is the last day students can drop the course without receiving an official letter grade. Please consult with your academic advisor prior to end of semester to review options.

- **Contact the Owens Help Desk (567) 661-7120** if you are experiencing technical issues with your user-name and/or password or having navigational issues in Blackboard.

Instructor Responsibilities:

Grading Assignments: Assignments submitted on the due date will be graded within one week after they been completed. Late assignments may take longer to grade.

Answering Emails: I will do my best to respond to your emails within 24 hours on weekdays and within 48 hours on weekends.

Classroom Environment

Respectful communication: Our classroom is a safe space. Faculty and students show respect for each other in class, discussion boards and all communication.

How Grades are Determined, and Major Assignments

Week	Topic	
1	Chapter 1: Introduction to Enterprise Risk Management & insurance CHAPTER 1 QUIZ	50 points
2	Chapter 2: Risk Identification CHAPTER 2 QUIZ	50 points
3	Chapter 3: Risk Assessment and Pooling CHAPTER 3 QUIZ	50 points
4	Chapter 4: Risk-Handling Techniques: Loss Control, Risk Transfer, and Loss Financing EXAM-CHAPTERS 1-4	100 points
5	Chapter 5: Risk-Handling Techniques	
6	Chapter 5: Risk-Handling Techniques CHAPTER 5 QUIZ	50 points
7	Chapter 6: Fundamentals of Insurance CHAPTER 6 QUIZ	50 points
8	Chapter 7: Insurable Perils and Insuring Organizations CHAPTER 7 QUIZ	50 points
9	Chapter 8: Insurance Functions EXAM CHAPTERS 5-8	100 points
10	Chapter 9: Insurance Markets: Economics and Issues CHAPTER 9 QUIZ	50 points
11	Chapter 10: Insurance Regulations CHAPTER 10 QUIZ	
12	Chapter 11: Insurance Contracts CHAPTER 11 QUIZ	50 points
13	Chapter 12: Personal Auto Policy	50 points

	CHAPTER 12 QUIZ	
14	Chapter 13: Homeowners Insurance	
15	FINAL EXAM—CHAPTERS 9-13	100 points

Percentage of Possible Points	Points	Grade
90-100%	675-750	A
80-89%	600-674	B
70-79%	525-599	C
60-69%	450-524	D
Below 60%	Below 450	F

Important Dates to Remember

Important Dates to Remember (for 16-week classes): SEMESTER	
DATE	Semester Begins
DATE	Last day to ADD 16-week classes (w/o faculty signature)
DATE	Last day to DROP (100% refund)
DATE	Last day to DROP (60% refund)
DATE	Last day to DROP (50% refund)
DATE	Exam Week
DATE	Last Day of Classes
DATE	Last Day to Drop Course Without a Letter Grade
DATE	Commencement

Assignment Schedule

Week	Topic
Weeks 1 & 2	• <u>Week 1:</u> Chapter 1: Introduction to Enterprise Risk Management & insurance <i>Complete ALL assignments and/or quizzes posted in the assignment folder</i> <u>Week 2:</u> • Chapter 2: Risk Identification <i>Complete ALL assignments and/or quizzes posted in the assignment folder</i>
Weeks 3 & 4	Weeks 3 & 4: • Chapter 2: Risk Identification • Chapter 3: Risk Assessment and Pooling <i>Complete ALL assignments and/or quizzes posted in the assignment folder</i>
Weeks 5 & 6	Weeks 5 & 6: • Chapter 4: Risk-Handling Techniques: Loss Control, Risk Transfer, and Loss Financing • Chapter 5: Risk-Handling Techniques <i>Complete ALL assignments and/or quizzes posted in the assignment folder</i>
Weeks 7 & 8	Weeks 7 & 8: • Chapter 6: Fundamentals of Insurance • Chapter 7: Insurable Perils and Insuring Organizations <i>Complete ALL assignments and/or quizzes posted in the assignment folder</i>
Weeks 9 & 10	Weeks 9 & 10: • Chapter 8: Insurance Functions • Chapter 9: Insurance Markets: Economics and Issues <i>Complete ALL assignments and/or quizzes posted in the assignment folder</i>
Weeks 11 & 12	Weeks 11 & 12: • Chapter 10: Insurance Regulations • Chapter 11: Insurance Contracts <i>Complete ALL assignments and/or quizzes posted in the assignment folder</i>
Weeks 13 & 14	Weeks 13 and 14: • Chapter 12: The Personal Auto Policy • Chapter 13: Homeowners Insurance
<u>Final Week</u>	Final Exam: Chapters 1-13

Disclaimer: “The instructor reserves the right to amend this syllabus as deemed necessary and will communicate such amendment to the students in the course.”