



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

<i>Course Name:</i>	Intro to Insurance & Risk Management
<i>Course & Section Number:</i>	BUS204-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>	

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

Catalog Description: Continues through the BUS 104 text for students to learn the general concepts of the insurance industry. Topics include how insurers are organized, agencies, industry regulations and their impact on insurance companies and agencies, strategies and management within an insurer.

Co-Requisites: None

Prerequisites: BUS 104

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:

1. Identify the types of insurance including: property and casualty, life, health, auto and other types of insurances.
2. Understand the concept of personal and commercial risk
3. Understand the role of insurance in protecting against loss

Student Learning Outcomes:

Students will be able to:

Outcome	Where Assessed
1. Understand financial planning across life stages. Explore the various types of life insurance and their uses in personal and business contexts.	Chapter 14 quiz - Professional Financial Planning Chapter 15 quiz - Life Insurance Policies
2. Understand the purpose, options rules and basic usage of life insurance and annuities.	Chapter 16 quiz - Standard Life Insurance Contract Provisions and Options Chapter 17 quiz - Annuities
3. Understand U.S. healthcare costs, policies, and how insurers manage risk.	Chapter 18 quiz – Health Insurance and Disability Income
4. Understand key employee benefits, their coverage features, and how employees, employers, and government contribute.	Chapter 19 quiz – Employee Benefits
5. Understand the origins of Social Security along with its benefits and challenges.	Chapter 20 quiz – Social Security

Outcome	Where Assessed
6. Understand key aspects of unemployment, workers' compensation, and commercial property insurance.	Chapter 21 quiz – Unemployment and Workers' Compensation Insurance Chapter 22 quiz – Commercial Property Insurance
7. Understand basic business liability exposures and associated risk management solutions.	Chapter 23 quiz – Commercial Liability Insurance

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 (**BUS204-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.

***I WANT YOU TO DO YOU BEST IN THIS CLASS. IF YOU HAVE ANY QUESTIONS OR NEED ANY HELP, PLEASE CONTACT ME, SO I CAN ASSIST YOU. ***

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

Quizzes	10 @100 points = 1000 points
Discussion Board	8 @25 points = 200 points
Total	1200 points

Grading Procedure: Grades will be calculated on the following scale:

90% and Above	=	A =1080-1200
80% to Less than 90%	=	B =960 -1079
70% to Less than 79%	=	C= 840-959
60% to Less than 69%	=	D=720-839
Less Than 60%	=	F=<720

Important Dates to Remember

Important Dates to Remember (for 8-week classes): SEMESTER	
DATE	Semester Begins
DATE	Last day to ADD 8-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	Last Day of Classes

BUS204 SEMESTER Assignment Calendar

Week	Date	Topic	
1	Due DATE	Chapter 14: Professional Financial Planning Discussion Board#1	
2	Due DATE	Chapter 14: Professional Financial Planning CHAPTER 14 QUIZ Chapter 15: Life Insurance Policies CHAPTER 15 QUIZ Discussion Board#2	
3	Due DATE	Chapter 16: Standard Life Insurance Contract Provisions and Options CHAPTER 16 QUIZ Chapter 17: Annuities CHAPTER 17 QUIZ Discussion Board#3	
4	Due DATE	Chapter 18: Health Insurance and Disability Income CHAPTER 18 QUIZ Discussion Board#4	
5	Due DATE	Chapter 19: Employee Benefits CHAPTER 19 QUIZ Discussion Board#5	
6	Due DATE	Chapter 20: Social Security CHAPTER 20 QUIZ Discussion Board#6	
7	Due DATE	Chapter 21: Unemployment and Workers' Compensation Insurance CHAPTER 21 QUIZ Chapter 22: Commercial Property Insurance CHAPTER 22 QUIZ Discussion Board#7	
8	Due DATE	Chapter 23: Commercial Liability Coverage CHAPTER 23 QUIZ Discussion Board#8	

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