

The University of Texas at El Paso
Economics and Finance
Syllabus
FACE-TO-FACE COURSE SYLLABUS SAMPLE
WITH THE INTEGRATION OF UTEP EDGE PRACTICES

COURSE INFORMATION

FIN 3317: Principles of Insurance
CRN: 23954
Term: Spring 2024
Delivery Method: In-person
Meeting Day and Time: Tuesday/Thursday, 12:00 pm – 1:20 pm
Location: COBA 329

INSTRUCTOR INFORMATION

Chia-Chun (Cici) Chiang
cchiang@utep.edu
Office Location: COBA, Room 247
Office Hours:

- Face-to-Face: Tuesday/Thursday, 3:00 – 4:00 pm or by appointment
- Virtual: by appointment only

COURSE DESCRIPTION

FIN 3317 is a required 3-credit core course for risk management major. This course introduces the fundamental concepts of risk and insurance. Emphasis is placed on the fundamentals of insurance and personal risk management products, including life insurance, annuity, automobile insurance, homeowners insurance, health insurance and social insurance. In addition, the insurance company operations, including pricing, underwriting, and marketing, are presented as well.

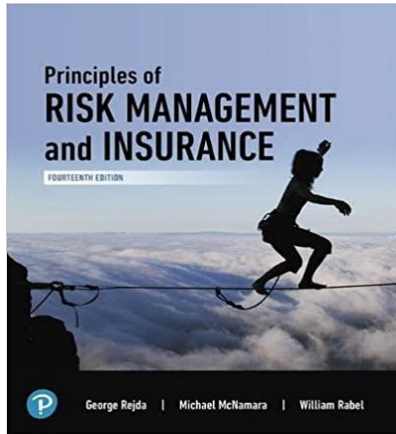
Students enrolled in FIN 3317 should have successfully completed FIN 3310.

COURSE OBJECTIVES AND UNIVERSITY LEARNING OUTCOMES

By the end of the course, students will be able to:

<u>Student Learning Objective</u>	<u>Outcome</u>
Explain the characteristics of insurance and insurable risks.	Critical Thinking Skills
Understand basic terminology of insurance, principles of insurance and components of insurance contracts.	Critical Thinking Skills
Explain the rationale for policy design and provisions.	Critical Thinking Skills
Explain different functions in insurance company operations.	Critical Thinking Skills
Identify appropriate methods of risk management.	Critical Thinking Skills
Complete a group project	Teamwork Skills

REQUIRED MATERIALS



Principles of Risk Management and Insurance; Pearson; 14th Edition, by George E. Rejda, Michael J. McNamara, and William Rabel

You will also need regular access to a computer, stable, consistent internet, Blackboard, and your UTEP email account.

GRADING AND ASSIGNMENTS

Grade Distribution:

100 - 90 = A 89 - 80 = B 79 - 70 = C 69 - 60 = D 59 and Below = F

Exam 1	22%
Exam 2	22%
Final Exam	22%
Group Project (written and oral presentation)	20%
Homework Assignments	14%
Total	100%

All exams will be closed-book, and no formula sheet is allowed. Students are required to bring their own calculators (smartphones are not allowed). Students who miss an exam without a valid reason will receive a zero on that exam. Make-up exams will be allowed only with pre-approval of the instructor or with an acceptable, documented reason. Acceptable reasons for make-up exams include severe illness, family emergencies, or other unavoidable events, including dangerous weather conditions and car accidents. Exam format for make-up exams may be different from the original exam.

Group Project: Students self-form a team of four students. Each team will be responsible for completing one project. The team will present its findings and submit a written report. Details and other requirements are posted on Blackboard.

Homework Assignments: The homework assignments aim to help you understand the theories covered in the class and to prepare you for the exams. The assignments will be posted on

Blackboard. You are allowed and encouraged to collaborate on these problems, although every student must submit their own answers. The assignments are graded as complete/incomplete. **Late homework is not accepted.** Please complete your assignments well in advance.

TECHNOLOGY REQUIREMENTS

Calculator: You will need to use a calculator to solve homework and exam questions. You can use a scientific, financial, or graphing calculator.

Blackboard: I will use Blackboard to post important announcements and upload course materials. I expect you to check Blackboard daily. Make sure you receive Blackboard announcement emails in your inbox.

Class E-Mail: Each student is required to have the e-mail account that is associated with the *Blackboard system* up to date. Any class requirements sent in the e-mail messages through the Blackboard are considered delivered. You should check that e-mail account regularly.

Class Notes: Class notes will be available on blackboard. These notes help you not to get lost in class and to facilitate note taking.

IMPORTANT: If you encounter technical difficulties beyond your scope of troubleshooting, please contact the UTEP [Help Desk](#) as they are trained specifically in assisting with technological needs of students. Please do not contact me for this type of assistance. The Help Desk is much better equipped than I am to assist you!

COURSE COMMUNICATION: How we will stay in contact with each other

Here are the ways we can keep the communication channels open:

- Office Hours: I will have office hours for your questions and comments about the course. My office hours are in-person, however, you can request a virtual meeting and I will send you a Zoom link. Please see the days and times at the top of this syllabus.
- Email: UTEP e-mail is the best way to contact me. I will make every attempt to respond to your e-mail within 48 hours of receipt. When e-mailing me, be sure to email from your UTEP student e-mail account and please put the course number in the subject line. In the body of your e-mail, clearly state your question. At the end of your e-mail, be sure to put your first and last name, and your university identification number.
- Announcements: Check the Blackboard announcements frequently for any updates, deadlines, or other important messages.

ATTENDANCE AND PARTICIPATION

Our class meetings are in-person at COBA, Room 329, every Tuesday/Thursday from 12:00 pm to 1:20 pm, beginning 1/16 through 5/2.

Although there is no attendance point for this class, students are strongly encouraged to attend every class and participate in classroom discussions. Students who attend class regularly perform substantially better in the exams than those who do not.

ILLNESS PRECAUTIONS

Please stay home if you have symptoms of a communicable illness. If you are feeling unwell, please let me know as soon as possible, so that we can work on appropriate accommodations.

EXCUSED ABSENCES AND/OR COURSE DROP POLICY

I will not drop you from the course. However, if you feel that you are unable to complete the course successfully, please let me know and then contact the [Registrar's Office](#) to initiate the drop process. If you do not, you are at risk of receiving an "F" for the course.

MAKE-UP WORK

Make-up work will be given *only* in the case of a *documented* emergency. Note that make-up work may be in a different format than the original work, may require more intensive preparation, and may be graded with penalty points. If you miss an assignment and the reason is not considered excusable, you will receive a zero. It is therefore important to reach out to me—in advance if at all possible—and explain with proper documentation why you missed a given course requirement. Once a deadline has been established for make-up work, no further extensions or exceptions will be granted.

ALTERNATIVE MEANS OF SUBMITTING WORK IN CASE OF TECHNICAL ISSUES

I strongly suggest that you submit your work with plenty of time to spare in the event that you have a technical issue with the course website, network, and/or your computer. I also suggest you save all your work (answers to discussion points, quizzes, exams, and essays) in a separate Word document as a backup. This way, you will have evidence that you completed the work and will not lose credit. If you are experiencing difficulties submitting your work through Blackboard, please contact the UTEP Help Desk. You can email me your backup document as a last resort.

ACCOMMODATIONS POLICY

The University is committed to providing reasonable accommodations and auxiliary services to students, staff, faculty, job applicants, applicants for admissions, and other beneficiaries of University programs, services and activities with documented disabilities in order to provide them with equal opportunities to participate in programs, services, and activities in compliance with sections 503 and 504 of the Rehabilitation Act of 1973, as amended, and the Americans with Disabilities Act (ADA) of 1990 and the Americans with Disabilities Act Amendments Act (ADAAA) of 2008. Reasonable accommodations will be made unless it is determined that doing so would cause undue hardship on the University. Students requesting an accommodation based on a disability must register with the UTEP Center for Accommodations and Support Services (CASS). Contact the Center for Accommodations and Support Services at 915-747-5148, email them at cass@utep.edu, or apply for accommodations online via the CASS portal.

SCHOLASTIC INTEGRITY

Academic dishonesty is prohibited and is considered a violation of the UTEP Handbook of Operating Procedures. It includes, but is not limited to, cheating, plagiarism, and collusion. Cheating may involve copying from or providing information to another student, possessing unauthorized materials during a test, or falsifying research data on laboratory reports. Plagiarism occurs when someone intentionally or knowingly represents the words or ideas of another as one's own. Collusion involves collaborating

with another person to commit any academically dishonest act. Any act of academic dishonesty attempted by a UTEP student is unacceptable and will not be tolerated. All suspected violations of academic integrity at The University of Texas at El Paso must be reported to the [Office of Student Conduct and Conflict Resolution \(OSCCR\)](#) for possible disciplinary action. To learn more, please visit [HOOP: Student Conduct and Discipline](#).

GUIDANCE ON ARTIFICIAL INTELLIGENCE

You may not use AI tools to complete the following activities:

Group projects

Students must cite any borrowed content sources to comply with all applicable citation guidelines, copyright law, and avoid plagiarism. Instances that violate these guidelines will be referred to the Office of Student Conduct and Conflict Resolution.

PLAGIARISM DETECTING SOFTWARE

Some of your course work and assessments may be submitted to SafeAssign, a plagiarism detecting software. SafeAssign is used to review assignment submissions for originality and will help you learn how to properly attribute sources rather than paraphrase.

COURSE RESOURCES: Where you can go for assistance

UTEP provides a variety of student services and support:

Technology Resources

- [Help Desk](#): Students experiencing technological challenges (email, Blackboard, software, etc.) can submit a ticket to the UTEP Helpdesk for assistance. Contact the Helpdesk via phone, email, chat, website, or in person if on campus.

Academic Resources

- [UTEP Library](#): Access a wide range of resources including online, full-text access to thousands of journals and eBooks plus reference service and librarian assistance for enrolled students.
- [University Writing Center \(UWC\)](#): Submit papers here for assistance with writing style and formatting, ask a tutor for help and explore other writing resources.
- [Math Tutoring Center \(MaRCS\)](#): Ask a tutor for help and explore other available math resources.
- [History Tutoring Center \(HTC\)](#): Receive assistance with writing history papers, get help from a tutor and explore other history resources.
- [RefWorks](#): A bibliographic citation tool; check out the RefWorks tutorial and Fact Sheet and Quick-Start Guide.
- [The Miner Learning Center](#): Join peer-led study sessions in person or online to review content and discover study strategies in core curriculum courses.
- [UTEP Edge](#): UTEP's cross-campus framework for student success and empowerment – develops students' assets through high-impact experiences made possible by the expertise and dedication of faculty, staff, alumni, and community partners.

Individual Resources

- [Student Success Help Desk \(SSHD\)](#): Students experiencing challenges or obstacles to academic success including registration, financial, food, housing, and transposition resources may submit a ticket request assistance to studentsuccess@utep.edu
- [Military Student Success Center](#): Assists personnel in any branch of service to reach their educational goals.
- [Center for Accommodations and Support Services](#): Assists students with ADA-related accommodations for coursework, housing, and internships.
- [Counseling and Psychological Services](#): Provides a variety of counseling services including individual, couples, and group sessions as well as career and disability assessments.
- [UTEP Food Pantry](#): Non-perishable food items are available to students who are currently enrolled in classes. Bring a Miner Gold Card to Memorial Gym, Room 105, Monday through Friday, 10 a.m. to 2 p.m.