BA 3561 Principles of Risk Management & Insurance
Spring 2016

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PREQUISITES: BA 204


COURSE OBJECTIVE: To acquaint the students with the concepts of Risk Management and Insurance to include topics covering; legal principles, property and liability insurance, life and health insurance, social insurance, functional operations of insurers, insurance regulation, current insurance industry issues, and financial planning.

GRADING POLICY:

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<thead>
<tr>
<th>Points</th>
<th>First Exam 32.25%</th>
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<td>Second Exam 32.25%</td>
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<td>Third Exam 32.25%</td>
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<td>Participation 3.25%</td>
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<td>100%</td>
<td>310</td>
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GRADES: The following grading scale will be used to assign grades:

A 94 and above
A- 90 through 93
B+ 87 through 89
B 84 through 86
B- 80 through 83
C+ 77 through 79
C 74 through 76
C- 70 through 73
D 60 through 69
F 59 and below

EXAM POLICY: Exams must be taken on campus.
Exam dates will be provided during the semester.

PARTICIPATION: Class participation grade is based on receiving back the “student information sheet” after the student listens to the class introduction.

COURSE OUTLINE

Reading Assignments Topics
Chapter 1  Risk in our Society
Chapter 2  Insurance and Risk
Chapter 9  Fundamental Legal Principles
Chapter 3  Introduction to Risk Management
Chapter 10  Analysis of Insurance Contracts
Chapter 5  Types of Insurers and Marketing Systems
Chapter 6  Insurance Company Operations
Chapter 7  Financial Operations of Insurers
Chapter 8  Government Regulation of Insurance

EXAM I

Chapter 19  The Liability Risk
Chapter 20  Homeowners Insurance, Section I
Chapter 21  Homeowners Insurance, Section II
Chapter 22  Automobile Insurance
Chapter 23  Automobile Insurance and Society
Chapter 25  Commercial Property Insurance
Chapter 26  Commercial Liability Insurance
Chapter 27  Crime Insurance and Surety Bonds

EXAM II

Chapter 11  Life Insurance
Chapter 12  Life Insurance Contractual Provisions
Chapter 13  Buying Life Insurance
Chapter 14  Annuities & Individual Retirement Accounts
Chapter 15  Individual Health Insurance Coverages
Chapter 18  Social Insurance

FINAL EXAM III