



Undergraduate Course Syllabus

FIN 260: Risk Management and Insurance

Center: Online

Course Prerequisites

None

Course Description

This course examines the concept of risk, the principles of risk management, private and social insurance mechanisms and the insurance industry. Special attention is given to business and personal risks associated with loss of income, the ownership of property and legal liability. Students are required to prepare and submit a written business and/or personal plan of risk management.

Course Outcomes

- Assess and protect against risks
- Understand and assess Life, Automobile, Health, Liability and Commercial property insurance/risk
- Analyze and understand the principles of retirement accounts, and employee benefits
- Review how insurance-based products may assist with accumulation of wealth and benefits

Required Materials

Using your learning resources is critical to your success in this course. Please purchase directly through SNHU's online bookstore, [MBS Direct](#), rather than any other vendor. Purchasing directly from the bookstore ensures that you will obtain the correct materials and that the Help Desk, your advisor, and the instructor can provide you with support if you have problems.

Risk Management for Enterprises and Individuals

Baranoff, Brockett & Kahane

Flatworld Knowledge, Inc.

Version 1.0

ISBN: 978-1-4533-2691-6

MBS Direct SKU # 1652867

Instructor Availability and Response Time

Your class interaction with the instructor and your classmates will take place on a regular, ongoing basis. Your instructor will be actively engaged within the course throughout the week. You will normally communicate with your instructor in the weekly discussions or the General Questions discussion topic so that your questions and the instructor's answers benefit the entire class. You should feel free, however, to communicate with your instructor via SNHU email at any time, particularly when you want to discuss something of a personal or sensitive nature. Your instructor will generally provide a response within 24 hours.

Grade Distribution

Assignment Category	Number of Graded Items	Point Value per Item	Total Points
Discussion	13	19	247
Short Paper	7	36	252
Midterm	1	200	200
Final Exam	1	300	300
		Total Course Points:	999

This course may also contain practice activities. The purpose of these non-graded activities is to assist you in mastering the learning outcomes in the graded activity items listed above.

University Grading System: Undergraduate

<i>Total Points: 999</i>				
<u>Grade</u>	<u>Numerical Equivalent</u>	<u>Points</u>	<u>Points Equivalent</u>	
			<i>Lower</i>	<i>Upper</i>
A	93-100	4	930	1000
A-	90-92	3.67	900	929
B+	87-89	3.33	870	899
B	83-86	3	830	869
B-	80-82	2.67	800	829
C+	77-79	2.33	770	799
C	73-76	2	730	769
C-	70-72	1.67	700	729
D+	67-69	1.33	670	699
D	60-66	1	600	669
F	0-59	0	0	599
I	Incomplete			
IF	Incomplete/Failure*			
IP	In Progress (past end of term)			
W	Withdrawn			

* Please refer to the [policy page](#) for information on the incomplete grade process.

Grading Guides

Specific activity directions, grading guides, posting requirements, and additional deadlines can be found in the Assignment Guidelines and Rubrics section of the course.

Weekly Assignment Schedule

All reading and assignment information can be found within each module of the course. Assignments and discussion posts during the first week of each term are due by 11:59 p.m. Eastern Time. Assignments and discussion posts for the remainder of the term are due by 11:59 p.m. of the student's local time zone.

In addition to the textbook readings that are listed, there may be additional required resources within each module.

Module	Topics and Assignments
1	Risk Reading: <i>Risk Management for Enterprises and Individuals</i> , Chapters 1 and 2 1-1 Discussion: Risk Attitudes 1-2 Short Paper: Perils and Hazards 1-3 Doing: Calculating Claims
2	Risk Measurement and Matrix Reading: <i>Risk Management for Enterprises and Individuals</i> , Chapters 3, 4, and 5 2-1 Discussion: Evaluation 2-2 Doing: Risk Management Matrix 2-3 Short Paper: Designing a Risk Management Policy 2-4 Doing: Financial Instruments
3	Insurance Reading: <i>Risk Management for Enterprises and Individuals</i> , Chapters 6, 7, and 8 3-1 Discussion: Captives 3-2 Discussion: Insurance Purchase 3-3 Planning: Large Numbers
4	Insurance Contracts Reading: <i>Risk Management for Enterprises and Individuals</i> , Chapters 9, 10, and 11 4-1 Discussion: Liability Suits 4-2 Short Paper: Assigning Risk in Various Regions 4-3 Doing: Written Binder 4-4 Test: Midterm
5	Liability Risk Reading: <i>Risk Management for Enterprises and Individuals</i> , Chapters 12, 13, 14, and 15 5-1 Discussion: Collateral 5-2 Discussion: Responsibility Law 5-3 Doing: Automobile Accident 5-4 Short Paper: Liability
6	Workers' Comp, Financial Life Cycle, and Retirement Reading: <i>Risk Management for Enterprises and Individuals</i> , Chapters 16, 17, and 18 6-1 Discussion: Social Security 6-2 Short Paper: Unemployment Compensation

	6-3 Discussion: Medical Costs
7	Retirement, Employee Benefits, and Life Insurance Reading: <i>Risk Management for Enterprises and Individuals</i> , Chapters 19, 20, and 21 7-1 Discussion: Life Insurance Policy 7-2 Doing: Job Offer 7-3 Discussion: Flexible Benefit Plans 7-4 Short Paper: Creating a Matrix
8	Health Insurance and Insurance Coverage Reading: <i>Risk Management for Enterprises and Individuals</i> , Chapters 22 and 23 8-1 Discussion: Risk 8-2 Short Paper: Healthcare 8-3 Discussion: Supplemental Coverage 8-4 Test: Final Exam

Attendance Policy

Online students are required to submit a graded assignment/discussion during the first week of class. If a student does not submit a posting to the graded assignment/discussion during the first week of class, the student is automatically withdrawn from the course for non-participation. Review the [full attendance policy](#).

Late Assignments Policy

Meeting assigned due dates is critical for demonstrating progress and ensuring appropriate time for instructor feedback on assignments. Students are expected to submit their assignments on or before the due date. Review the [full late assignment policy](#).

SNHU College of Online and Continuing Education Student Handbook

Review the [student handbook](#).

ADA/504 Compliance Statement

Southern New Hampshire University is dedicated to providing equal access to individuals with disabilities, including intellectual disabilities, in accordance with Section 504 of the Rehabilitation Act of 1973, Title III of the Americans with Disabilities Act (ADA) of 1990, and the ADA Amendments Act of 2008. The university prohibits unlawful discrimination on the basis of disability and takes action to prevent such discrimination by providing reasonable accommodations to eligible individuals with disabilities.

As soon as you become aware of a disability, we encourage you to contact the Online Accessibility Center (OAC) to discuss accommodations for which you may be qualified. Reasonable accommodations are established through an interactive process between the student and the OAC. Note that accommodations are not retroactive and that disability accommodations are not provided until an accommodation letter has been processed.

Contact Information:

Online Accessibility Center

Phone: 866-305-9430

Email: oad@snhu.edu

For questions concerning support services, documentation guidelines, or general disability issues, visit the [Online Accessibility Center](#) website.

If you feel you have been denied appropriate disability-related accommodations, including appropriate auxiliary aids and services, you may file a grievance as described in the ADA/504 Grievance Policy found on the [Disability Services](#) webpage.

Academic Honesty Policy

Southern New Hampshire University requires all students to adhere to high standards of integrity in their academic work. Activities such as plagiarism and cheating are not condoned by the university. Review the [full academic honesty policy](#).

Copyright Policy

Southern New Hampshire University abides by the provisions of United States Copyright Act (Title 17 of the United States Code). Any person who infringes the copyright law is liable. Review the [full copyright policy](#).

SNHU College of Online and Continuing Education Withdrawal Policy

Review the [full withdrawal policy](#).

Southern New Hampshire University Policies

More information about SNHU policies can be found on the [policy page](#).

Student Work Samples

For the purpose of continuous improvement of our educational training, Southern New Hampshire University's College of Online and Continuing Education may, on occasion, utilize anonymous student work samples for internal professional development and staff training. If you have any questions or concerns, contact your advisor. If you would like to withdraw permission for use of your work, please email assessmentcalibration@snhu.edu.