Instructor:

Name: Ernest E. Dancer
Department: Finance
Office Location: Working remotely
Phone Number: 614-581-5666 (Remote office)
Email: **dancer.1@osu.edu** (preferred means of communication)
Office Hours: By appointment only (phone call or CarmenZoom meeting)

Class Meeting Schedule:

This course is 100% online and runs on an asynchronous basis. There are no formal online class meetings students are required to attend. Optional office hours will use the Zoom tool on CarmenCanvas.

Course Materials:

Required texts: Arthur Flitner (editor)
Understanding Commercial Risk,
Collegiate Edition, CPCU 557 1st edition. ISBN 978-0-89462-457-5

 Additional Outside Readings may be assigned

The text must be ordered from the Institutes of Risk & Insurance. Look in the '**The Course Text** section' on the **Modules** page. You must have a copy of the required course text by the start of the term. If you don't, you'll fall behind, in which case catching up may be difficult.

Course Description:

An introduction to the Understanding Commercial Risk. Topics include:
- Commercial property insurance (buildings and business personal property), causes of loss in the Basic and Special forms policy, and applying Building and Personal Property Conditions
- Understanding the commercial policy conditions and their significance in determining policy coverage
- Examining Business Insurance, and applying the insuring agreement, policy limits and deductible options to loss scenarios.
- Analysis of Commercial Crime coverage, and review of conditions, and applying exclusion limits and deductibles in claim scenarios.
- Understanding Commercial Risk in relation to all commercial coverage
- Commercial General Liability coverage analysis and review of exclusions and endorsements

- Business income insurance, coverage review
- Commercial crime insurance, and ways to mitigate risk
- Equipment breakdown insurance,
- Commercial general liability insurance, and applying coverage
- Review and analyze Business Auto Insurance Coverage, including policy codes and definitions of vehicle types and uses.
- Workers' compensation and employment Practices Liability
- Business-Owners Policies (used for smaller businesses) and farm insurance.
- Introduction to Cyber Defense Liability Coverage terms, coverage sections and limits.
- Introduction to Directors & Officers Liability, coverage sections and policy terms.

Prerequisites:

Please contact your advisor with any questions concerning prerequisites for this course.

Course Learning Outcomes:

Detailed learning objectives can be found at the beginning of each chapter in the Flitner course text and in the course modules.

How This Course Works:

Mode of delivery: This course is 100% online and operates on an asynchronous basis. There are no required class sessions when you must be logged onto CarmenCanvas at a certain time. Zoom meetings with one or several students to discuss specific issues can be scheduled at the convenience of the parties involved.

Pace of online activities: This course is divided into **modules** (groups of related topics). Each module is designed to cover about 10 days. Modules are released to students on a flow basis, at the beginning of each module "window." There is a graded assignment due at the end of each module. Students are expected to keep pace with assignment deadlines. See **Navigating the Content Modules** (below) for more information.

Credit hours and work expectations: This course is **3 credit hours**. Thus, according to Ohio State policy, students should expect to devote an average of 3 hours a week to work associated with CarmenCanvas and an additional 6 hours a week to "homework" (notably, assigned reading and test preparation).

Navigating the Content Modules:

The following discussion should help you understand how to use the content modules – what tasks you should complete during each module, how to sequence and spread these tasks over the two-week window, and how to budget your time to get everything done on schedule. Consider the following time template as a suggested method for scheduling your study time and reading assessment assignments:

- The first page of each module is labeled **Learning Objectives and Reading Assignment**. **You should start here**. The page covers module content, learning objectives and reading assignment. All these tasks are designed to prepare you for the module **Reading Assessment** (see below).

- You may need to reread the assigned chapter to revisit content you didn't fully understand the first time around. **Don't hesitate to do this!!!** Your objective is not to memorize content, but to satisfy yourself that you *understood* what you read. Understanding is all-important. You'll be able to use both texts and your notes on all the module Reading Assessments, so there's no need to memorize anything.

- As you approach the last 2 or 3 days of the module window (dates on both the syllabus and CarmenCanvas), in preparation for the module's Reading Assessment, review the assigned reading once again to refresh your knowledge of the topics covered. The more familiar you are with chapter content and where topics can be found in the textbook, the better you're likely to do on the module Reading Assessment.

- The **Reading Assessment** uses a set of multiple-choice and some short essay questions to evaluate your understanding of the topics you covered in the module reading assignment. You may have read every word in the assigned chapter, but did you really understand what you read?

- Once you finish your chapter review, decide when you want to take the **Reading Assessment quiz**:
  - The assessment quiz can be found on the website under each module. The due date is shown in the course calendar which appears later in the syllabus.
  - You can use your **texts and notes** to help you with answers. However, **no one may assist you** on an Assessment (testing runs on the University Honor System).

- When you get your Assessment score (grading is automatic), please do not hesitate to reach out to the instructor through email with questions about your performance.

These comments provide general guidance on activities associated with the content modules. Additional information is available on the website, where you also will find detailed instructions accompanying each module Reading Assessment.

Grading Scale:

The course consists of the following graded tasks (with total points possible):

Course introduction:
- Introduce Yourself to the Class, including as short profile of your reason for choosing this course and other general information about career or other goals.

        15 points

Each content module (10 modules):
- Module Reading Assessment, 25 questions per module   200 points
- Final Exam   100 points

Total points possible   **315 points**

The total number of points you earn divided by the total number of points possible (31) yields your **Total Percent Score**. This score is compared to the course grading scale (shown below) to determine your final letter grade. The grading scale used in this course is the University grading scale:

Grade	Total Percent Score
A	93% or better
A-	90% or better
B+	87% or better
B	83% or better
B-	80% or better
C+	77% or better
C	73% or better
C-	70% or better
D+	67% or better
D	60% or better
E	Less than 60%

Course Schedule

Module	Assignment Category
Course Preparation **Aug 18 To Aug 25**	**Course Introduction** 1. Read the **Course preparation** module 2. Download and read the syllabus 3. Order the course Textbook 3. Complete the **Introduce Yourself to the Class** discussion assignment (graded) Due Date: Aug 25, at 11:30pm
Module 1 **Aug 23 To Sep 1**	**Chapter 1 - Examining Building and Personal Property Coverage** 1. On the **Module 1** review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. 2. Complete the **Module 1 Reading Assessment** The Reading Assessment testing window >> 6:00am, Aug 23 to Sep 1 at 11:30pm
Module 2 **Sep 2 To Sep 11**	**Chapter 2 – Applying Building & Personal Property Conditions** 1. On the **Module 2** review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. 2. Complete the **Module 2 Reading Assessment Quiz.** The Reading Assessment testing window >> 6:00am, Sep 2 to Sep 11 at 11:30pm **NOTE:** September 5 is Labor Day, which is a university holiday
Module 3 **Sep 12 To Sep 21**	**Chapter 3 – Examining Business Income Coverage** 1. On the **Module 3** review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. 2. Complete the **Module 3 Reading Assessment Quiz.** The Reading Assessment testing window >> 6:00am, Sep 12 to Sep 21 at 11:30pm
Module 4 **Sep 22 To Oct 1**	**Chapter 4 – Mitigating Crime Losses** 1. On the **Module 4** review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. 2. Complete the **Module 4 Reading Assessment** The Reading Assessment testing window >> 6:00am, Sept 22 to Oct 1 at 11:30p

Module 5 **Oct 2** **To** **Oct 11**	**Chapter 5 – Examining Commercial General Liability** 1. On the **Module 5** review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. 2. Complete the **Module 5 Reading Assessment Quiz** The Reading Assessment testing window >> 6:00am, Oct 3 to Oct 2 to Oct 11 at 11:30pm
Module 6 **Oct 14** **To** **Oct 23**	**Chapter 6 – Applying Commercial General Liability** 1. On the **Module 6** review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. 2. Complete the **Module 6 Reading Assessment** The Reading Assessment testing window >> 6:00am, Oct 14 to Oct 23 at 11:30pm
Module 7 **Oct 24** **To** **Nov 2**	**Chapter 7 – Analyzing the Business Coverage Form** 1. On the **Module 7** review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. 2. Complete the **Module 7 Reading Assessment** The Reading Assessment testing window >> 6:00am, Oct 24 to Nov 2 at 11:30pm
Module 8 **Nov 3** **To** **Nov 12**	**Chapter 8 – Managing Payments for Employee illness and Injury** 1. On the **Module 8** review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. 2. Complete the **Module 8 Reading Assessment Quiz** The Reading Assessment testing window >> 6:00am, Nov 3 to Nov 12 at 11:30pm
Module 9 **Nov 13** **To** **Nov 22**	**Chapter 9 - Meeting other Commercial Coverage Needs** 1. On the **Module 9** review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. 2. Complete the **Module 9 Reading Assessment Quiz** The Reading Assessment testing window >> 6:00am, Nov 13 to Nov 22 at 11:30pm
Module 10 **Nov 23** **To** **Dec 4**	**Unit 10 - Introduction to Cyber Defense Liability and Directors & Officers Liability** 1. A reading assignment with an assessment will be posted later in the semester. The assessment will be due on 12/4.
Module 11 **Dec 4** **To** **Dec 12**	**Final exam preparation and exam due dates** 1. On the **Module 11** review the chapter readings and study material that will be available a study guide for the Final exam. 2. Complete the **Final Exam on any of day between 12/9 and 12/12. Final date is 12/12** The final exam testing window >> 6:00am, Dec 9 to Dec 12 at 11:30pm

Course Technology:

For help with passwords, university email, CarmenCanvas, or any other technology issue, contact the Ohio State IT Service Desk. Usual support hours are available at ocio.osu.edu/help/hours, and support for urgent issues is available 24/7.

- **Self-Service and Chat support:** ocio.osu.edu/help
- **Phone:** 614-688-4357(HELP)
- **Email:** servicedesk@osu.edu
- **TDD:** 614-688-8743

Basic technical skills for online courses:
- Basic computer and web-browsing skills
- Navigating CarmenCanvas (see the Canvas Student Guide)

Required technology skills specific to the course:
- Getting Started with CarmenZoom

Required equipment:
- Computer: Current Mac (OS X) or PC (Windows 7+) with high-speed internet connection
- Calculator: Most students use a calculator app loaded onto their phone; apart from basic arithmetic calculations, an app should be able to hand compounding and discounting.
- Other: A mobile device (phone or tablet) or landline to use for BuckeyePass authentication

Recommended equipment for Zoom calls:
- Webcam: Built-in or external webcam, fully installed and tested
- Microphone: Built-in laptop or tablet mic or external microphone

Required software:
- Microsoft Office 365: All Ohio State students are now eligible for free Microsoft Office 365 ProPlus through Microsoft's Student Advantage program. Full instructions for downloading and installation can be found at go.osu.edu/office365help.

CarmenCanvas access:

You will need to use BuckeyePass multi-factor authentication to access your courses in CarmenCanvas. To ensure you can connect to CarmenCanvas at all times, we recommend you take the following steps:
- Register several devices in case something happens to your primary device. Visit the BuckeyePass – Adding a Device help article for step-by-step instructions.
- Request passcodes to keep as a backup authentication option. When you see the Duo login screen on your computer, click **Enter a Passcode** and then click the **Text-me-new-codes** button; you'll get ten passcodes good for 365 days that can each be used once.
- Download the Duo Mobile application to all your registered devices for the ability to generate one-time codes in the event that you lose cell, data or Wi-Fi service.

If none of these options satisfies your needs, contact the **IT Service Desk at 614-688-4357 (HELP)** and the IT support staff will help you with a solution.

Policy on Late Assignment Submissions:

Due dates for graded assignments are contained in the syllabus and posted on CarmenCanvas. If you fail to submit an assignment by the deadline, or you miss an assignment altogether, you should contact (email) the instructor as soon as possible with an explanation. If the explanation you provide is acceptable, you may be given an opportunity to make-up the work within a reasonably short time following the original assignment due date, possibly with no grading penalty (depending upon your explanation).

Instructor Feedback and Response Expectations:

You may contact the instructor at any time by email. You should clearly state the purpose of your email and limit the number of questions you ask in a single email message. Do not ask questions that can be answered simply by consulting the course syllabus or the course website or by contacting a classmate.

Call the **OSU Help Line (614-688-HELP)** with any CarmenCanvas questions.
With respect to turnaround time, the instructor will make every effort to grade posted written assignments and provide feedback within 5 calendar days of an assignment due date and respond to student emails (sent through CarmenCanvas) within 12 hours of receipt during the week (possibly longer on weekends).

A Reading Assessment is graded automatically by CarmenCanvas, when you submit one for grading. Scores are posted to the Course Grade Sheet page. You won't be able to determine which questions you missed; however, if you are concerned about your score, you should contact the instructor for assistance.

Academic integrity:

Academic integrity is essential to maintaining an environment that fosters excellence in teaching, research, and other educational and scholarly activities. Thus, The Ohio State University and the OSU Committee on Academic Misconduct (COAM) expect that students have read and understand the University's Code of Student Conduct, and that students will complete all academic and scholarly assignments in fairness and honesty. Students must recognize that failure to follow the rules and guidance established in the University's Code of Student Conduct and this syllabus may constitute Academic Misconduct.

The Ohio State University's Code of Student Conduct (Section 3335-23-04) defines academic misconduct as: "Any activity that tends to compromise the academic integrity of the

University or subverts the educational process." Examples of such misconduct include (but are not limited to) plagiarism, collusion (unauthorized collaboration), copying work produced by another student, and possession of unauthorized materials during an examination. Ignorance of the University's Code of Student Conduct is never considered an excuse for academic misconduct, so I strongly recommend you review the Code of Student Conduct and specifically, those sections dealing with academic misconduct.

If I suspect that a student has committed academic misconduct in this course, I am obligated by University Rules to report my suspicions to the Committee on Academic Misconduct. If the COAM determines that you have violated the University's Code of Student Conduct (i.e., committed academic misconduct), sanctions for misconduct could include a failing grade in this course and suspension or dismissal from the University.

If you have questions about this policy or what constitutes academic misconduct in this course, please feel free to contact me.

Disability Services:

The University strives to make all learning experiences as accessible as possible for students. In light of the current pandemic, students seeking to request COVID-related accommodations may do so using the OSU Request Process, managed by Student Life Disability Services (SLDS). If you expect or experience academic barriers on the basis of your disability (including mental health, chronic, or temporary medical conditions), please let me know immediately so that we can privately discuss options. In order to establish reasonable accommodations, I may request that you register with SLDS. After registration, please make arrangements with me as soon as possible to discuss accommodations so they may be implemented in a timely fashion. **SLDS contact information:** slds@osu.edu; 614-292-3307; slds.osu.edu; located at 098 Baker Hall, 113 West 12th Avenue.

Grievances and Solving Problems:

According to University policy, if you have a problem with this course, you should try to resolve the grievance concerning a grade or academic practice by speaking first with the instructor. Then, if necessary, take your case to the department chairperson, associate dean for programs in the college, and to the provost, in that order. Specific procedures are outlined in Faculty Rule 3335-7-23. Grievances against graduate, research or teaching assistants should be submitted first to the supervising instructor, then to the chairperson of the assistant's department.

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