

**Instructor:** Jackie Downs

**Lecture:** Tu. Th. 8:00 a.m. – 9:20 a.m. **Schoenbaum Hall 215**

**Email:** Downs.245@osu.edu

**Office Hours:** By Appointment

**Text and Materials (Required):**

Required texts: Arthur Flitner (editor)

Understanding Commercial Risk, Collegiate Edition, CPCU 557 1<sup>st</sup> 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.

The Institutes site where you can buy the book- <https://web.theinstitutes.org/purchase-study-materials>

## **System and Technology Skills Requirements**

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For help with passwords, university e-mail, CarmenCanvas, or any other technology issue, contact the Ohio State IT Service Desk. Usual support hours are available at [ocio.osu.edu/help/hours](https://ocio.osu.edu/help/hours), and support for urgent issues is available 24/7.

- Student-provided personal computer, Windows or Mac-based.
- Self-Service and Chat support: [ocio.osu.edu/help](https://ocio.osu.edu/help)
- Phone: 614-688-4357(HELP)
- Email: [servicedesk@osu.edu](mailto:servicedesk@osu.edu)
- TDD: 614-688-8743

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 handle 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](https://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 always connect to CarmenCanvas, 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 meets your needs, contact the **IT Service Desk at 614-688-4357 (HELP)** and the IT support staff will help you with a solution.

## Course Description

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This course provides an introduction to the types of risks faced by businesses and the various methods of managing such risks. We will examine the specific application of these methods with regards to commercial property and casualty insurance contracts. The course is divided into several broad categories but not limited to:

- 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
- Understanding Commercial Risk in relation to all commercial coverage
- Commercial General Liability coverage analysis and review of exclusions and endorsements
- Introduction to Cyber Defense Liability Coverage terms, coverage sections and limits
- Introduction to Directors & Officers Liability, coverage sections and policy terms

Students will demonstrate their understanding of risk-related topics through online discussion boards, quizzes, exams, and case studies. The course is designed as the foundation for more advanced risk management and insurance courses.

Students must also subscribe to the following FREE **industry newsletters** to monitor current developments and provide potential topics for the Project Assignment. The instructor may assign timely supplemental readings and discussion topics from these publications throughout the course.

Property Casualty 360 Daily News      <https://www.propertycasualty360.com/static/newsletters/>

Insurance Journal Daily Headlines      <https://www.insurancejournal.com/subscribe/>

*Note: When registering for an account on these sites, choose any occupation you like if "Other" is not available.*

## Grading Scale

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

<b>Attendance Required</b>	100 points
<b>Reading Assignments and Quizzes (11units):</b>	
• Complete each reading assignment and all review questions at the end of each module	
	20 points/each

**Case Study/Presentation (4):**

- Complete each case study and present to the class
- Mid-Term and Final Exam

25 points/each

100 points/each

**Total points possible****620 points**

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%

**Grievances and Solving Problems**

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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.

## Academic Integrity

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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.

## Policy on Late Assignments

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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 deadline, possibly with no grading penalty (depending upon your explanation).

If your explanation is unacceptable, or you fail to contact the instructor as soon as possible (within several days, at most) after the original assignment deadline, a grade of zero will be entered for the assignment on the website. If illness, injury, or some other pressing reason prevents you from contacting the instructor reasonably promptly, have someone contact the instructor for you (if possible). If a prompt response is not possible under the circumstances, please contact the instructor as soon as prudent.

## How This Course Works

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**Attendance and participation requirements:** This course is 100% in-class as this is a synchronous class. This course is divided into a weekly module as outlined on the course website in CarmenCanvas. Students are expected to keep

pace with weekly deadlines.

**Credit hours and work expectations:** This is a **3-credit-hour course**. According to [Ohio State policy](#), students should expect around 3 hours per week of time spent on direct instruction (instructor content and Carmen activities, for example) in addition to 6 hours of homework (reading and assignment preparation, for example) to receive a grade of (C) average.

**Mode of delivery:** This course is 100% in-class. I expect each student to attend class on time and be prepared to discuss homework and/or participate in our in-class discussions.

**Q&A Discussion Boards:** *Optional* This is an open discussion board that will allow you and I to answer class questions as we proceed through the chapters. I recommend you check the discussion boards frequently for questions that I and other students will post.

**Office Hours:** *Optional* There are no set office hours for this course, if you are struggling or need assistance please reach out to my e-mail and we can set a time to discuss further. The best way to contact me is via e-mail, I will respond back within 48 hours.

# Commercial Property & Casualty INSURANCE

## \*\*Course Calendar\*\*

**BUSFIN 4310**

**Spring 2026**

Module	Assignment Category
<b>Course Review</b>  Jan. 13 <sup>th</sup> & Jan. 15 <sup>th</sup>	<b>Course Introduction</b>  1. Download and read the syllabus 2. Order the course Textbook 3. Complete the <b>Introduce Yourself to the Class</b> assignment 4. Background discussion for the course
<b>Module 1</b>  Jan. 20 <sup>th</sup> & Jan. 22 <sup>nd</sup>	<b>Chapter 1 Examining Building &amp; Personal Property Coverage</b>  1. On the <b>Module 1</b> review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. <b><i>Complete Quiz Assignment in the module.</i></b>
<b>Module 2</b>  Jan. 27 <sup>th</sup> & Jan. 29 <sup>th</sup>	<b>Chapter 2 Applying Building &amp; Personal Property Conditions</b>  1. On the <b>Module 2</b> review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. <b><i>Complete Quiz Assignment in the module.</i></b>  2. Case Study 1  <b>NOTE: January 19<sup>th</sup> is Martin Luther King Day, which is a university holiday</b>
<b>Module 3</b>  Feb. 3 <sup>rd</sup> & Feb. 5 <sup>th</sup>	<b>Chapter 3 Examining Business Income Coverage</b>  1. On the <b>Module 3</b> review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. <b><i>Complete Quiz Assignment in the module.</i></b>
<b>Module 4</b>  Feb. 10 <sup>th</sup> & Feb. 12 <sup>th</sup>	<b>Chapter 4 Mitigating Crime Losses</b>  1. On the <b>Module 4</b> review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. <b><i>Complete Quiz Assignment in the module.</i></b>

<p><b>Module 5</b></p> <p>Feb. 17<sup>th</sup> &amp; Feb. 19<sup>th</sup></p>	<p><b>Chapter 5 Examining Commercial General Liability Coverages</b></p> <ol style="list-style-type: none"> <li>1. On the <b>Module 5</b> review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. <b><i>Complete Quiz Assignment in the module.</i></b></li> <li>2. Case Study 2</li> </ol>
<p><b>Module 6</b></p> <p>Feb. 24<sup>th</sup> &amp; Feb. 26<sup>th</sup></p>	<p><b>Chapter 6 Applying Commercial General Liability Coverages</b></p> <ol style="list-style-type: none"> <li>1. On the <b>Module 6</b> review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. <b><i>Complete Quiz Assignment in the module.</i></b></li> <li>2. Guest Speaker- TBA</li> </ol>
<p><b>Module 7</b></p> <p>Mar. 3<sup>rd</sup> &amp; Mar. 5<sup>th</sup></p>	<p><b>Chapter 7 Analyzing the Business Auto Coverage Form</b></p> <ol style="list-style-type: none"> <li>1. On the <b>Module 7</b> review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. <b><i>Complete Quiz Assignment in the module.</i></b></li> </ol>
<p><b>Module 8</b></p> <p>Mar. 10<sup>th</sup> &amp; Mar. 12<sup>th</sup></p>	<p><b>Mid-Term on the 5th</b></p> <p><b>March 10<sup>th</sup> we will review for mid-term</b></p>
<p><b>Module 9</b></p> <p>Mar. 17<sup>th</sup> &amp; Mar. 19<sup>th</sup></p>	<p><b>Spring Break</b></p> <p><b>No Classes</b></p>
<p><b>Module 10</b></p> <p>Mar. 24<sup>th</sup> &amp; Mar. 26<sup>th</sup></p>	<p><b>Chapter 8 Managing Payments for Employee Illness &amp; Injury</b></p> <ol style="list-style-type: none"> <li>1. On the <b>Module 9</b> review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. <b><i>Complete Quiz Assignment in the module.</i></b></li> </ol>
<p><b>Module 11</b></p> <p>Mar. 31<sup>st</sup> &amp; Apr. 2<sup>nd</sup></p>	<p><b>Chapter 9 Meeting Other Commercial Coverage Needs</b></p> <ol style="list-style-type: none"> <li>1. On the <b>Module 10</b> review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. <b><i>Complete Quiz Assignment in the module.</i></b></li> <li>2. Case Study 3</li> </ol>

<b>Module 12</b> Apr. 7 <sup>th</sup> & Apr. 9 <sup>th</sup>	<b>Unit 10 Cyber Liability Coverage</b> <ol style="list-style-type: none"> <li>On the <b>Module 11</b> review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. <b><i>Complete Quiz Assignment in the module.</i></b></li> <li>Guest Speaker- TBA</li> </ol>
<b>Module 13</b> Apr. 14 <sup>th</sup> & Apr. 16 <sup>th</sup>	<b>Unit 11 Management Liability Coverage</b> <ol style="list-style-type: none"> <li>On the <b>Module 12</b> review the Learning Objectives and complete the Reading Assignment. A careful review of the reading can promote an understanding of chapter content. <b><i>Complete Quiz Assignment in the module.</i></b></li> <li>Case Study 4</li> </ol>
<b>Module 14</b> Apr. 21 <sup>st</sup> & Apr. 23 <sup>rd</sup>	<b>Review and Open Items</b> <ol style="list-style-type: none"> <li>For <b>Module 13</b> we can review previous material and go over any items for the final. Discuss and review any open items still outstanding.</li> </ol>
<b>Apr. 29<sup>th</sup></b>	<b>Final Exam- Wednesday</b> <ol style="list-style-type: none"> <li><b>Final Exam 8:00 a.m.-9:45 a.m.</b></li> </ol>

## Safety and Health Requirements

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All teaching staff and students are required to comply with and stay up to date on all [University safety and health guidance](#).

The university strives to maintain a healthy and accessible environment to support student learning in and out of the classroom. If you anticipate or experience academic barriers based on your disability (including mental health, chronic,-or temporary medical conditions), please let me know immediately so that we can privately discuss options. To establish reasonable accommodations, I may request that you register with Student Life Disability Services. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion.

If you are isolating while waiting for a COVID-19 test result, please let me know immediately. Those testing positive for COVID-19 should refer to the [Safe and Healthy Buckeyes site](#) for resources. Beyond five days of the required COVID-19 isolation period, I may rely on Student Life Disability Services to establish further reasonable accommodations. You can connect with them at [slds@osu.edu](mailto:slds@osu.edu); 614-292-3307; or [slds.osu.edu](https://slds.osu.edu).



## Office of Diversity and Inclusion

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Ohio State values diversity in people and ideas. It is an inclusive, supportive community where you can comfortably join in or confidently stand out. The office of Diversity and Inclusion's website [odi.osu.edu](https://odi.osu.edu) has links to campus resources for students: <https://odi.osu.edu/campus-resources>.

## Disability Services

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The University strives to make all learning experiences as accessible as possible for students. If you expect (or experience) academic barriers based on your disability (including mental health, chronic, or temporary medical conditions), please let me know immediately so that we can privately discuss options. To establish reasonable accommodations, I may request that you register with SLDS. After registration, please arrange with me as soon as possible to discuss accommodations so they may be implemented in a timely fashion. **SLDS contact information:** [slds@osu.edu](mailto:slds@osu.edu); 614-292-3307; [slds.osu.edu](https://slds.osu.edu); located at 098 Baker Hall, 113 West 12<sup>th</sup> Avenue.

## Religious Policy

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Ohio State has had a longstanding practice of making reasonable academic accommodations for students' religious beliefs and practices in accordance with applicable law. In 2023, Ohio State updated its practice to align with new state legislation. Under this new provision, students must be in early communication with their instructors regarding any known accommodation requests for religious beliefs and practices, providing notice of specific dates for which they request alternative accommodations within 14 days after the first instructional day of the course. Instructors in turn shall not question the sincerity of a student's religious or spiritual belief system in reviewing such requests and shall keep requests for accommodations confidential. With sufficient notice, instructors will provide students with reasonable alternative accommodations with regard to examinations and other academic requirements with respect to students' sincerely held religious beliefs and practices by allowing up to three absences each semester for the student to attend or participate in religious activities. Examples of religious accommodations can include, but are not limited to, rescheduling an exam, altering the time of a student's presentation, allowing make-up assignments to substitute for missed class work, or flexibility in due dates or research responsibilities. If concerns arise about a requested accommodation, instructors are to consult their tenure initiating unit head for assistance. A student's request for time off shall be provided if the student's sincerely held religious belief or practice severely affects the student's ability to take an exam or meet an academic requirement and the student has notified their instructor, in writing during the first 14 days after the course begins, of the date of each absence. Although students are required to provide notice within the first 14 days after a course begins, instructors are strongly encouraged to work with the student to provide a reasonable accommodation if a request is made outside the notice period. A student may not be penalized for an absence approved under this policy. If students have questions or disputes related to academic accommodations, they should contact their course instructor, and then their department or college office. For questions or to report discrimination or harassment based on religion, individuals should contact the Office of Institutional Equity.

## COVID Policy

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The university strives to maintain a healthy and accessible environment to support student learning in

and out of the classroom. If you anticipate or experience academic barriers based on your disability (including mental health, chronic, or temporary medical conditions), please let me know immediately so that we can privately discuss options. To establish reasonable accommodations, I may request that you register with Student Life Disability Services. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion.

If you are isolating while waiting for a COVID-19 test result, please let me know immediately. Those testing positive for COVID-19 should refer to the [Safe and Healthy Buckeyes site](#) for resources. Beyond five days of the required COVID-19 isolation period, I may rely on Student Life Disability Services to establish further reasonable accommodations. You can connect with them at [slds@osu.edu](mailto:slds@osu.edu); 614-292-3307; or [slds.osu.edu](https://slds.osu.edu).