

Instructor:

Name: Ernest E. Dancer
Department: Finance
Office Location: Working remotely
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:

There is only one text needed for 4311. There are two textbook options available, a new book or a used book. The cost of the new book is \$84.00. Check with the book store for the cost of the used book.

Option 1 - Used edition: *Personal Insurance, 3rd edition*, edited by Ann Myhr, The Institutes, 2017. A used copy of the text book is available through the [Barnes & Noble Ohio State Bookstore \(Links to an external site.\)](#).

Option 2 - New Edition: *Survey of Personal Insurance and Finance, 2nd edition can be purchased at [https://web.theinstitutes.org/purchase - study-materials](https://web.theinstitutes.org/purchase-study-materials) (Links to an external site.)* . If ordering through our Customer Success team at 800-644-2101, the inventory (alias) number is SAB55302-01 and the ISBN is 978-0-89462-461-2.

Be sure to contact your instructor with any questions.

Course Description:

An introduction to personal insurance. Topics include the personal auto policy, homeowner, and renter policies, dwelling policies, flood insurance, personal umbrella insurance, life insurance, retirement plans, and disability and health insurance.

Prerequisites:

Please contact Anthony Palma (palma.16) in the Fisher Finance Department with any questions concerning prerequisites for this course.

Course Learning Outcomes:

Detailed learning objectives can be found at the beginning of each Assignment (Chapter). The text refers to chapters as assignments.

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. Occasional Zoom office hours, which do have a set date and time (announced in advance), are optional. Other Zoom meetings with one or several students to discuss issues, are 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 9 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, but you will have some flexibility in scheduling their time within a module’s window. See **Navigating the Content Modules** (below) for additional 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 assignment preparation).

Attendance and participation requirements: Because this course is fully online and runs asynchronously, there are no formal attendance requirements. Participation requirements for each content module appear elsewhere in the syllabus. There is a major graded activity due every 9 days throughout the term.

Navigating the Content Modules:

The following discussion should help you understand how to “play” the content modules – what tasks you should complete during each module, how to sequence and spread these tasks over the module “window,” and how to budget your time to get everything done on schedule. Consider the following task template as you decide how to schedule your study activities:

Module – First 5 Days of each module:

- 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 **Discussion Assignment** (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 your texts and notes on all the Discussion Assignments, so there’s no need to memorize anything.

Module – Final 4 Days of each module:

- As you approach the last 4 days of the module window (dates on both the syllabus and CarmenCanvas), in preparation for the module Discussion Assignment, review the assigned reading once again to refresh your knowledge of chapter content and where information you may need is located.
- The Discussion Assignment is not available from the first day of the module, so students won’t jump right to the assignment questions and not carefully read the chapter. Thus, roughly the first half of the module is reserved for conscientious reading, following which students should find themselves sufficiently well prepared to tackle the Discussion Assignment questions. More information on Discussion Assignments appears later in this syllabus and can be found on CarmenCanvas.

- Your completed Discussion Assignment must be posted to CarmenCanvas by the end of the module. Due dates for Discussion Assignments appear in the **Course Schedule** (below) and on CarmenCanvas.
- Assignments are manually graded. When you get your Assignment score, please don't hesitate to reach out to the instructor with questions about your performance. E-mail the instructor with your questions or ask the instructor for a private meeting on CarmenZoom.

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 Discussion Assignment.

Navigating the Content Modules – A Note on Student Collaboration:

Collaboration is an important ingredient of student learning in any online course. This course is not an exception. Collaboration can facilitate learning, and except for the Reading Assessments and the Final Exam (which are strictly solo efforts), you should not hesitate to ask when you're in doubt or simply want to discuss something. In most cases, you'll find classmates more than willing to help others, and you shouldn't hesitate to return the favor.

During the term, CarmenZoom meetings may be scheduled with interested students to discuss issues arising from assigned reading, web exercises, videos and "headlines of the day." These meetings also often provide an opportunity for students to suggest ways to improve the learning experience.

Should you have questions or concerns about the course, to include collaboration, please do not hesitate to reach out to the instructor. Questions and comments are always appreciated.

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](http://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.

Grading and Evaluation:

Graded assignments generally come in three versions. Students should note the expectations for each version in the following assignment descriptions.

- **Independent Work (↑)**: Strictly non-collaborative, original-individual work. Students may discuss an assignment only with the instructor. Discussions with other individuals, in person or electronically, are strictly prohibited.
- **Required Collaboration (👥)**: An explicit expectation for collaboration among students, either in-class or outside (i.e., group work).
- **Optional Collaboration (💬)**: Students are permitted, but not required, to discuss an assignment with each other. However, all submitted work must be a student's original and individual creation.

Assignment Name	Points / Weight	Assignment Type
Introduce Yourself to the Class (written statement)	10	↑
Module 1 Discussion Assignment	20	💬
Module 2 Discussion Assignment	20	💬
Module 3 Discussion Assignment	20	💬
Module 4 Discussion Assignment	20	💬
Module 5 Discussion Assignment	20	💬
Module 6 Discussion Assignment	20	💬
Module 7 Discussion Assignment	20	💬
Module 8 Discussion Assignment	20	💬
Module 9 Discussion Assignment	20	💬
Module 10 Discussion Assignment	20	💬
Module 11 Discussion Assignment	20	💬
Comprehensive Final Exam	80	↑
TOTAL COURSE POINTS	310	

Course Assignments:

- **Introduce Yourself to the Class (3.2% grade weight):**

Each student is required to prepare and post a short personal profile with answers to several general questions (shown on CarmenCanvas). 10 points for a timely post. Independent work (↑).

TIP: Once you post your introduction, feel free to view statements of classmates and contact anyone you already know or would like to meet. You'll find knowing classmates quite helpful in the course.

- **Module Discussion Assignment (11 Assignments; 71.0% grade weight):**

Each student is required to answer 4 short-answer questions concerning topics and issues raised by the module reading assignment. You must complete the assigned reading before tackling this assignment. Optional collaboration (👥) is permitted, provided each student submits original work. Available 5 days into a module (allowing time to complete the reading assignment first) and due by the end of the module window.

- **Comprehensive Final Exam (25.8% grade weight):**

Each student is required to complete an 80-question multiple-choice exam covering key concepts and techniques of analysis from all 11 chapters assigned during the course. Chapters carry roughly equal weight. Questions focus on application of insurance tools and techniques – in particular, can a student recognize what a problem requires and select and apply appropriate methods to answer the question? Open text/open notes. 2-hour time limit. Available on CarmenCanvas for only three consecutive days during Finals' week. Can be taken any time during the testing window, from any location, on any device, **except a cell phone**. Independent work (↑); **no one may assist you**.

Additional information on each course assignment can be found on the Module page on the course website. Questions concerning assignment requirements should be directed to the instructor.

Course Schedule:

The Course Schedule can be found at the end of this syllabus. The schedule also appears on CarmenCanvas.

Grading Scale:

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

Course introduction:

- Introduce Yourself to the Class (written statement) 10 points

Each content module (11 modules, 20 points each):

- Module Discussion Assignment 220 points

Comprehensive final exam 80 points

Total points possible **310 points**

The total number of points you earn divided by the total number of points possible (310) 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:

<u>Grade</u>	<u>Total Percent Score</u>
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A	93% or better
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A-	90% or better
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B+	87% or better
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(grading scale continued on the following page)

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%

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 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.

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. 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; 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.

Safety and Health Requirements:

Teaching staff and students are required to comply with and stay up to date on all University safety and health guidance. Non-compliance will be warned first, and disciplinary actions will be taken for repeated offenses.

Copyright:

© The materials used in connection with this course may be subject to copyright protection and are only for the use of students officially enrolled in the course for the educational purposes associated with the course. Copyright law must be considered before copying, retaining, or disseminating materials outside the course.

COURSE SCHEDULE

NOTE: The following course schedule also can be found on the Modules page on CarmenCanvas.

Module	Assignment Category
Course Preparation JAN 10 To JAN 18	Course Introduction and Course Resources <ol style="list-style-type: none"> 1. Complete the Course Introduction module (download and read the syllabus) 2. Review The Course Text page 3. Complete the Introduce Yourself to the Class discussion assignment Posting deadline >> 11:30pm, January 18, 2022 4. Review the Course Resources module <p>Note: Dr. Martin Luther King, Jr. Day Observed - Campuses Closed</p>
Module 1 JAN 19 To JAN 27	Introduction to Personal Insurance <ol style="list-style-type: none"> 1. During January 19 to 23 <ol style="list-style-type: none"> a. On the Module 1 Instructions page, review the Learning Objectives and complete the Reading Assignment (Chapter 1) b. When finished with (a), complete a thorough review of all assigned reading in preparation for the discussion assignment 2. During January 24 to January 27: <ol style="list-style-type: none"> a. Complete and post the Module 1 Discussion Assignment (Module 1 Questions) b. Assignment posting deadline >> 11:30pm, January 27, 2022
Module 2 JAN 28 To FEB 5	Automobile Insurance and Society <ol style="list-style-type: none"> 1. During January 28 – Feb 1: <ol style="list-style-type: none"> a. On the Module 2 Instructions page, review the Learning Objectives and complete the Reading Assignment (Chapter 2) b. When finished with (a), complete a thorough review of all assigned reading in preparation for the discussion assignment 2. During February 2 – February 5: <ol style="list-style-type: none"> a. Complete and post the Module 2 Discussion Assignment (Module 2 Questions) b. Assignment posting deadline >> 11:30pm, February 5, 2022
Module 3 FEB 6 To FEB 14	Personal Auto Policy – Liability, Med Pay and UM Coverage <ol style="list-style-type: none"> 1. During February 6 -10: <ol style="list-style-type: none"> a. On the Module 3 Instructions page, review the Learning Objectives and complete the Reading Assignment (Chapter 3 and the PAP section in the Insurance Handbook, pages 33-47) b. When finished with (a), complete a thorough review of all assigned reading in preparation for the discussion assignment 2. During February 11 - 14 <ol style="list-style-type: none"> a. Complete and post the Module 3 Discussion Assignment (Module 3 Questions) b. Assignment posting deadline >> 11:30pm, February 14, 2022

COURSE SCHEDULE

Module	Assignment Category
Module 4 FEB 15 To FEB 23	Personal Auto Policy – Physical Damage, Post-Accident Duties and Endorsements 1. During February 15 - 19: a. On the Module 4 Instructions page, review the Learning Objectives and complete the Reading Assignment (Chapter 4 and the PAP section in the Insurance Handbook , pages 33-47) b. When finished with (a), complete a thorough review of all assigned reading in preparation for the discussion assignment 2. During February 20 - 23: a. Complete and post the Module 4 Discussion Assignment (Module 4 Questions) b. Assignment posting deadline >> 11:30pm, February 23, 2022
Module 5 FEB 24 To MAR 3	Homeowners Property Insurance 1. During February 24 - 28: a. On the Module 5 Instructions page, review the Learning Objectives and complete the Reading Assignment (Chapter 5 and the homeowners' section in the Insurance Handbook , pages 1-28) b. When finished with (a), complete a thorough review of all assigned reading in preparation for the discussion assignment 2. During March 1 - 3: a. Complete and post the Module 5 Discussion Assignment (Module 5 Questions) b. Assignment posting deadline >> 11:30pm, March 3, 2022
Module 6 MAR 4 To MAR 12	Homeowners Liability, Conditions, Coverage Forms and Endorsements 1. During March 4 - 8: a. On the Module 6 Instructions page, review the Learning Objectives and complete the Reading Assignment (Chapter 6 and the homeowners' section in the Insurance Handbook , pages 1-28) b. When finished with (a), complete a thorough review of all assigned reading in preparation for the discussion assignment 2. During March 9 - 12: a. Complete and post the Module 6 Discussion Assignment (Module 6 Questions) b. Assignment posting deadline >> 11:30pm, March 12, 2022 NOTE: March 14 – 17 is a University Holiday (Spring Break)
Module 7 MAR 13 To MAR 21	Other Residential Insurance 1. During March 13-17: a. On the Module 7 Instructions page, review the Learning Objectives and complete the Reading Assignment (Chapter 7 and the standard flood insurance policy discussion, pages 60-78, in the Insurance Handbook) b. When finished with (a), complete a thorough review of all assigned reading in preparation for the discussion assignment 2. During March 18 - 21: a. Complete and post the Module 7 Discussion Assignment (Module 7 Questions) b. Assignment posting deadline >> 11:30pm, March 21, 2022

COURSE SCHEDULE

Module	Assignment Category
Module 8 MAR 22 To MAR 30	Other Personal Property and Liability Insurance 1. During March 22 - 26 a. On the Module 8 Instructions page, review the Learning Objectives and complete the Reading Assignment (Chapter 8 and the watercraft insurance section, pages 50-59, and the personal umbrella liability Insurance section, pages 79-87, in the Insurance Handbook) b. When finished with (a), complete a thorough review of all assigned reading in preparation for the discussion assignment 2. During March 27 - 30: a. Complete and post the Module 8 Discussion Assignment (Module 8 Questions) b. Assignment posting deadline >> 11:30pm, March 30, 2022
Module 9 MAR 31 To APR 8	Life Insurance and Life Insurance Planning 1. During March 31 – April 4: a. On the Module 9 Instructions page, review the Learning Objectives and complete the Reading Assignment (Chapter 9 and the two supplemental readings) b. When finished with (a), complete a thorough review of all assigned reading in preparation for the discussion assignment 2. During April 5 - 8: a. Complete and post the Module 9 Discussion Assignment (Module 9 Questions) b. Assignment posting deadline >> 11:30pm, April 8, 2022
Module 10 APR 9 To APR 17	Retirement Plans and Retirement Planning 1. During April 9 -13: a. On the Module 10 Instructions page, review the module Learning Objectives and complete the Reading Assignment (Chapter 10 and the three supplemental readings) b. When finished with part (a), complete a thorough review of all assigned reading in preparation for the discussion assignment 2. During April 14 - 17: a. Complete and post the Module 10 Discussion Assignment (Module 10 Questions) b. Assignment posting deadline >> 11:30pm, April 17, 2022
Module 11 APR 18 To APR 26	Disability and Health Insurance Plans and Planning 1. During April 18 - 22: a. On the Module 11 Instructions page, review the module Learning Objectives and complete the Reading Assignment (Chapter 11 and the three supplemental readings) b. When finished with part (a), complete a thorough review of all assigned reading in preparation for the discussion assignment 2. During April 23 - 26: a. Complete and post the Module 11 Discussion Assignment (Module 9 Questions) b. Assignment posting deadline >> 11:30pm, April 26, 2022

COURSE SCHEDULE

Module	Assignment Category
EXAM May To MAY	Comprehensive Final Exam <ol style="list-style-type: none">1. The Final Exam covers all 11 assigned text chapters (1-11)2. Exam questions will be drawn solely from these chapters – No questions will be drawn from other sources, including the Insurance Handbook and the supplemental readings.3. The Exam will be available during the following 3-day period at the end of the course: <u>6:00AM, Sunday, December 12, to 11:30PM, Tuesday, December 14, 2021</u>4. Detailed instructions will be available in the Final Exam module on CarmenCanvas beginning: December 5, 2021

NOTE: We reserve the right to correct errors in this document at any time, with appropriate notice.