

INSTRUCTOR: Dr. Emily Norman Zietz, BAS N309
PHONE/VOICE MAIL/FAX: 898-5618, 898-5596 fax
E-MAIL: enorman@mtsu.edu
TEXT: The Life & Health, and Property and Casualty Pathfinder Series are recommended for students taking the Tennessee Agents Licensing Exams and will be used by the instructor. Any general insurance or risk management text covering the broad topics discussed in class is acceptable for this class.

CONTACTING THE INSTRUCTOR: Please feel free to e-mail me at any time should you have questions. I check my mail regularly even when I am not holding office hours. This syllabus and other relevant sites are available on my web-site at <http://www.mtsu.edu/~enorman>.

REQUIRED: Hewlett-Packard 10-B calculator and 3 answer sheets Form B #19641

STRONGLY RECOMMENDED: a subscription to *The Wall Street Journal*

COURSE DESCRIPTION AND OBJECTIVES: This course is designed as a college level survey of the area of risk and insurance, and is designed to prepare students to take the State of Tennessee agent's licensing exam. As an introduction to various insurance topics, this course is intended for students who have had little or no prior education in insurance. It may serve as the basis for more advanced courses for those students who plan to specialize in the field of insurance, and at the same time, will serve as a self-contained survey of the field for those who do not intend to do further work in the area.

COURSE PROCEDURE: Students are expected to have read the topics to be covered in class prior to coming to class. Consequently, students should be prepared to answer questions when called upon in class. The instructor expects and appreciates students to present issues and questions in class that show an understanding of the most important topics covered and those topics currently addressed in the media. Again, the lectures are based on the assumption that students have studied the assigned topics and have kept abreast of current topics in the industry. Classroom participation and completion of homework assignments may affect the student's final grade.

CLASS ATTENDANCE: It is imperative that students attend all classes except in unavoidable circumstances. The instructor does not require or wish to see documentation on absences. If any material is missed, it is the student's responsibility to get the notes from another student. Any assignment, including exams, homework, quizzes, not turned in on or before the due date will not be accepted.

Any student arriving late will not be allowed to take an exam. Students arriving late for class will be counted as absent. No one will be allowed to enter the classroom or take an exam after students have begun. Any student with a disability who needs accommodation for this class should talk with the instructor and the campus disability issues coordinator as soon as possible.

GRADES: Final grades are comprised of three equally-weighted exam grades. A 10-point (90/80/70/60) scale is used: A=270 pts, B=240 pts, C=210 pts, D=180 pts, F= < 180 pts. The exams will be composed mainly of objective questions; a answer sheet Form B #19641 will be needed for each exam and may be purchased at the bookstore. **NO MAKEUP EXAMS WILL BE GIVEN AND NO ASSIGNMENT WILL BE ACCEPTED AFTER CLASS ON THE ASSIGNED DATE.** Should a student be unable to attend on an exam day, he or she must notify the instructor prior to the exam; otherwise, the student will be assigned a grade of zero. Any request to make up an exam missed without prior notification will result in a loss of a letter grade to the student's final grade.

TENTATIVE SCHEDULE

Concepts and Policies Covered

Orientation and Course Requirements
Introduction to Insurance
Basic Insurance Terminology
Contract Law
Common Policy Provisions
The Standard Fire Policy
Homeowners Insurance

EXAM 1

Personal Automobile Insurance
Financial Responsibility and Tort Reform
Business Automobile Policy
Commercial Property and General Liability Insurance

EXAM 2

Basics of Life Insurance and Annuities
Life Insurance Policy Provisions and Options
Specialized Life Insurance Policies and Annuities
Health Insurance
Group Insurance
Government and Social Insurance
Disability Income Insurance

*COMPREHENSIVE FINAL EXAM:

**Any student passing the agents' life/health and property/casualty exams or a CPCU exam prior to the scheduled final is exempt from this final. Please consider taking the professional exam! Dr. Hollman and I have materials we will be glad to provide should you be interested in taking the State exam or a CPCU exam.*