

Tri-Cities High School
Risk Management
Fall/Spring 2013/2014
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Course Description:

Risk Management also known as Insurance is designed to help students use project-based instructions, where they are introduced to the foundations of risk management to include automobile insurance, product liability, life insurance, home insurance, etc. Various technological tools will be used to assist in modeling the insurance decisions. Methods used for measuring risk associated with insurance will be analyzed. Specialized insurance, current issues/events, and future trends in insurance will be examined. Students will explore the major functions of insurance employees.

Standards:

This course will consist of 15 standards. Please see the suggested pacing guide for standards.

Text:

Fundamental of Insurance, Cengage/Thompson
Economics Education for Consumers, Southwestern (reference only)

Methods:

Group activities (cooperative learning), note taking, group and individual presentations, video presentations, PowerPoint presentations, current event assignments using newsworthy insurance articles where available (newspaper/magazine/internet), insurance projects, use of internet, test and quizzes, and class discussions.

Materials:

1. Three-ringed binder for notebook
2. Pen/pencil and paper
3. Report cover for projects (may only need to be stapled)
4. Calculator

*All Tri Cities students are required to have an **Academic Portfolio** for each of their classes. Academic Portfolios must be standard academic size and contain both a three-ring binder and pockets. Dividers must also be in place. Students will receive extra points for well-kept notebooks (see rubrics).

Grading Percentages:

Classroom/Homework	10%
Portfolio Check	5%
Participation/Work Ethic	5%
Tests	20%
Projects	35%
Current Events (Life Skills)	10%
Final Exam	15%

Grading Scale:

A=90-100%
B=80-89%
C=70-79%
F=0-69%

Note: Quizzes will be given, but will serve as **extra credit**. It will be like “money in the bank.” The points will be added to test grades. Quizzes will not be made up due to absences. Voluntarily operating the bank will also yield **extra credit**.

Class work:

Class work is assigned on a regular basis. There should be no sharing of answers at any time except during group activities (cooperative learning). Sharing answers will result in grade adjustments which may result in a zero.

Homework:

Homework will be assigned and is expected to be completed upon arrival to class. As with class work, there should not be any sharing of answers. Again, sharing answers (if not part of a group activity) will result in grade adjustments which may result in a zero.

Participation / Work Ethics:

Students must actively participate in class by raising hands and answering questions; taking part in class discussions; taking part in group activities (cooperative learning); turning in assignments on time; taking required notes from chalkboard; and taking required notes from video, when required. The following areas will detract from participation / work ethics:

Tardies to class

Not on task (inefficient use of time)

Excessiving talking

Disturbing other students

Horseplaying

Eating and/or drinking in class

Cheating on assignments

Telephone usage

Tests:

Tests will be announced in advance. **During the administration of a test, there should not be any form of communication between/among students – verbal or nonverbal.** Absence the day prior to the test, or the day of review, does not excuse the student from taking the test.

Projects:

Projects will be announced in advance. Guidelines to the project will be given. Projects should be worked on individually unless otherwise stated. If the student is absent the day the project is due, he/she is responsible for turning in the project the first day back to class. There will be a deduction of ten (10) points for each day the project is late.

Pacing:

Please see separate handout for year-long pacing guide

Rubrics:

Rubrics will be associated with individual assignments

Cheating:

Cheating (using materials such as “cheat sheets” or notes unless authorized) on any assignment will result in a zero. Zeros as results of cheating can not be replaced. All parties involved will be penalized. Please note that **plagiarism** also constitutes cheating.

Make-up and Recovery:

Students should start making up missed assignments (except quizzes) due to absences, no later than the second day upon their return. Also, students who do not pass assignments with a grade of 70 or better may complete a recovery assignment (tied directly to the school’s recovery procedure) concerning the same content for a maximum grade of 70. Students must request recovery before the 8th week of the quarter. Make up recovery will be completed before or after school by appointment.

Tutorials:

Students may attend teacher tutorials before school from 7:30 a.m. to 8:30 a.m. by appointment.

This course prepares you for the following Business Related careers:

Administrative Manager
Finance Manager
Promotions Manager
Broker
Financial Analyst
Sales Manager
Bank Manager

Account Manager
Bank Teller
Public Relations Manager
Investment Manager
General Manager
Computer and MIS Manger
Human Resource Manager

Listed are some of the websites that will be used throughout the course:

<http://www.business.gov>

This site offers information on popular business topics such as 1) small business grants and loans, 2) employment and labor laws, 3) home-based businesses, and 4) restaurants and food businesses. The site also covers different business areas such as advertising and marketing, environmental compliance, finance, franchise and business opportunities, government contracting, human resources, intellectual property, international trade, licenses and permits, taxes, workplace health and safety, risk management, etc. It also covers the different industries.

<http://www.gcic.edu>

This site is a nationally recognized source of career information, designed to provide assistance to individuals making decisions about their future employment outlook.

www.businessweek.com

This site gives up-to-date information on small businesses, careers, investments, home mortgages, auto sales, risk management, etc.

<http://www.bettermanagement.com>

This site covers topics such as customer management, financial management, risk management, leadership and management, and performance management. It also covers the different industries such as manufacturing, retail, etc.

Classroom Policies/Procedures and Behavior Expectations:

1. Take responsibility for creating a positive atmosphere
2. Please, no grooming in class.
3. Please do not eat or drink in class (bottled water is OK).
4. Please clean up after yourself.
5. Please show respect when others are addressing the class (your teacher as well as your peers). Raise your hand to be recognized. Only one speaker will be recognized at a time.
6. Please use appropriate languages at all times. **Profanity** will not be tolerated.
7. Please complete your assignments.
8. Please respect others space, as you would want them to respect yours.
9. No passes to the water fountain
10. No talking when the PA system is on
11. Please use safe and responsible conduct at all times

Behavior Consequences:

- 1st infraction verbal warning
- 2nd infraction verbal warning
- 3rd infraction call parents
- 4th infraction office referral plus parents' notification

Tardiness

Students are expected to be in their seats before the tardy bell rings. The Tri-Cities High school policy will be followed.

Seating Chart

Every student will be assigned a seat in class. This process increases time management. Assigned seats may change by the teacher if the need arises. Exceptions will be made for special needs. Any student who consistently departs from his/her assigned seat will be reprimanded.

Welcome:

Welcome to Risk Management! It is my intent to treat each student equally and with respect. I will expect each student to respect me as her/his teacher, as well as respect his/her peers. Please remember there are no “dumb” questions; therefore, please do not hesitate to ask questions concerning things you do not understand. We are all here to learn from each other, so everyone’s involvement is needed. We will have a great semester, and remember that everyone should have fun while they learn.

Dear Parents and students:

On behalf of Tri-Cities High School, I would like to welcome you. I want you to learn about insurance. I want to relate what we cover throughout the year to insurance companies in our community, as well as other insurance companies we see or read about.

We live in a world where price of goods and services continually change. We live in cities as well as suburbs, and the cost of goods and services affect us differently. We will be able to discuss why insurance policies are needed, and how the prices and services for these policies vary.

It is my job as a risk management teacher to stimulate the students' thinking, so that they can relate to the early need for insurance. It is my job to bridge the gap in the students' thinking about how early people throughout the world value insurance to how we value insurance today. I will give the students the opportunity to compare the services of their community insurance companies to other insurance companies across the U.S. I will also give the students a chance to create their own insurance plans, as well as create insurance portfolios where they can dissect different policies. I will need your support and assistance to help the student with these insurance decisions.

Please do not hesitate to contact me with questions and/or concerns. Please sign below stating that you have read this syllabus, and that you agree to comply with the contents.

Mr. McKenzie
Business Education Teacher

Parent _____

Student _____