

Bossier Parish Community College
Master Syllabus

Course Prefix and Number: HCM 205

Credit Hours: 3-3-0

Course Title: Risk and Insurance

Course Prerequisites: None

Textbook: REJDA, Principles of Risk Management and Insurance. 14th ed. Pearson. ISBN: 9780135185810.

Course Description: A study of pure risk and risk bearing, including insurance and non-insurance methods of handling risks; introduction to life, disability, property, marine, and liability insurance.

Learning Outcomes: By the completion of this course, students will have:

- A. Identified and explained selected methods of risk management.
- B. Demonstrated their analytical and critical thinking skills.
- C. Explained how liability arises.
- D. Compared and contrasted insurance organizations.

To achieve the learning outcomes, the student will

(The letter designations at the end of each statement refer to the learning outcome(s).)

1. Explain the purpose of risk management and describe the various methods available to individuals and companies (A);
2. Analyze the modern role of state and federal regulation of the insurance business as it relates to company solvency and consumer protection (B).
3. List the functions of insurance and justify the existence of insurance for society (A and B);
4. Identify various types of personal risk insurance (life, health, disability) and demonstrate the uses of insurance in managing the risk of families and individuals (A and B);
5. Illustrate how liability relates to risk management and insurance (A,B, and C); and
6. Evaluate the various organizational forms and operational mechanisms of insurance organizations (B and D).

Course Requirements:

- To pass the course, student must achieve a course average of 70% or above.
- Students must have access to a computer (not mobile device) and the Internet to complete the assignments. Computer, software, and the Internet are available to students on campus during scheduled computer lab times and in the Learning Commons located in the BPCC Library.
- Students are required to use BPCC's LMS and are encouraged to use the BPCC Library to research topics and employment opportunities.

Course Grading Scale:

- A = 90 - 100
- B = 80 - 89
- C = 70 - 79
- D = 60 – 69
- F = 0 – 59

Attendance Policy:

Each student is expected to attend class regularly; excessive unexcused absences constitute grounds for suspension. Refer to the student handbook for [Attendance Policy](#).

Course Fees: This course is accompanied with an additional non-refundable fee for supplemental materials, laboratory supplies, software licenses, certification exams and/or clinical fees.

Nondiscrimination Statement: Bossier Parish Community College does not discriminate on the basis of race, color, national origin, gender, age, religion, qualified disability, marital status, veteran's status, or sexual orientation in admission to its programs, services, or activities, in access to them, in treatment of individuals, or in any aspect of its operations. Bossier Parish Community College does not discriminate in its hiring or employment practices.

Coordinator for SECTION 504 AND ADA

Angie Cao, Student and Disability Services Specialist

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Equity/Compliance Coordinator

Teri Bashara, Director of Human Resources

Human Resources Office, A-105

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Phone: 318-678-6056

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