

## INTRODUCCIÓN AL SEGURO FINA 3005-0U1

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Horas de Oficina: LW 11:30 am – 12:30 pm  
o por cita  
Oficina: PLAZU 5101N

### FECHAS IMPORTANTES

**Examen I** miércoles el 19 de septiembre  
**Examen II** miércoles el 17 de octubre  
**Examen III** miércoles el 14 de noviembre  
**Examen Final** lunes el 10 de diciembre

BugaMAP TBA

### CLASES CANCELADAS y AÑADIDAS

**CANCELADAS: 3 y 26 de septiembre, 12 y 19 de noviembre.**

**AÑADIDAS: Martes el 28 de agosto se reunirán las clases de los lunes.**

### DESCRIPCIÓN DEL CURSO

This course reviews the fundamentals of risk and insurance. The impact of insurance will be analyzed as it affects the individual, society and the economy as a whole. In addition to insurance, different mechanisms (financial and non-financial) that are used as tools to protect against pure risks will be studied. Lectures will be conducted in English, however students are welcome to communicate with the professor and with classmates in either English or Spanish.

### OBJETIVOS DEL CURSO

At the end of this course students will:

- Be familiar with the general principles, interests and rules in the insurance field.
- Be prepared to further develop an advanced study in the area of insurance or in related disciplines.
- Be capable of understanding and explaining the importance of insurance for the individual, business, the government and society in general.
- Understand the development of the industry and how it is governed by ethical standards.

### LIBRO DE TEXTO Y SITIO WEB DE RECURSOS

Rejda, G. E., McNamara, M.J. (2017). *Principles of Risk Management and Insurance. Global Edition* (13<sup>th</sup> ed). Pearson Education Limited. ISBN-10: 129215103X ISBN 13: 978-1292151038

Also students should access the companion website at: [pearsonhighered.com/rejda](http://pearsonhighered.com/rejda)

### LAS NOTAS DE CLASE

A **final version of lecture notes** will be available in the form of power point slides. If students would like a copy of them, they will be available for download from Moodle **following each lecture**. Lecture notes will be provided in Moodle after class, but not before, to allow for any additions, or modifications made during the lecture. Students should read the relevant chapters in advance of the lectures, and make their own notes, in their textbook or on separate pages. Course assignments will also be posted in Moodle.

## **CALCULADORA**

A non-programmable, financial calculator will be permitted to write quizzes and exams in this course, whereas **programmable calculators** will not be permitted during the quizzes and exams. For students planning on writing the Chartered Financial Analyst (CFA) exams, take note that the Texas Instrument BAII Plus™ is one of the only two permissible calculators for writing the exam. I recommend purchasing this calculator for the course.

## **RECURSOS DE APRENDIZAJE E INSTALACIONES MÍNIMAS REQUERIDAS**

The course textbook, a financial calculator, a computer with internet access and a printer (with paper).

## **BOSQUEJO DE CONTENIDO**

The course includes 45 hours of contact with students. Approximately 2 chapters of the textbook will be discussed every week.

<b>Theme</b>	<b>Chapters</b>	<b>Duration (hours)</b>
Basic Concepts of Risk Management and Insurance	1 – 4	10
<b>Examen I – miércoles el 19 de septiembre, 2018</b>	<b>1 – 4</b>	<b>1.5</b>
The Private Insurance Industry	5 – 8	6
Legal Principles in Risk and Insurance	9 – 10	3
<b>Examen II – miércoles el 17 de octubre, 2018</b>	<b>5 – 10</b>	<b>1.5</b>
Life and Health Risks	11 – 18	12
<b>Examen III – miercoles el 14 de noviembre, 2018</b>	<b>11 – 18</b>	<b>1.5</b>
Personal Property and Liability Insurance	19 – 24	3
Commercial Property and Liability Risks	25 – 27	3.5
<b>Examen Final – lunes el 10 de diciembre</b>	<b>TBA</b>	<b>3</b>
	<b>Total</b>	<b>45 hours</b>

## **ESTRATEGIAS DE EVALUACIÓN**

<b>Assignments, Quizzes, Participation and Discussion</b>	Throughout the semester assessed through assignments, quizzes, presentations, games and research participation.	20%
<b>Examen I</b>	<b>miércoles el 19 de septiembre, 2018</b>	20%
<b>Examen II</b>	<b>miércoles el 17 de octubre, 2018</b>	20%
<b>Examen III</b>	<b>miercoles el 14 de noviembre, 2018</b>	20%
<b>Examen Final</b>	<b>lunes el 10 de diciembre, 2018</b>	25%
<b>Care</b>	Overall attendance, punctuality, enthusiasm, preparation, conduct and participation.	5%

## ESTRATEGIAS DE ENSEÑANZA

The course will be developed by means of lectures and the active discussion of pertinent examples to each topic. This will involve individual self-study and in class discussion. Learning will be by experience in problem solving, and through a display of comprehension. Students should be prepared to read 2 chapters every week in advance of lectures. Students should bring their textbooks to every class since it will be referenced throughout the lecture.

*No Excuses | “I have a ~~doubt~~ question?”*

*If you don't make mistakes, you aren't really trying. ~ Coleman Hawking*

*Nothing great was ever achieved without enthusiasm. ~ Emerson*

**Individual self-study:** Textbook end of chapter exercises should be self-studied weekly. These exercises are meant to be learning experiences, intended to help prepare students for assignments, quizzes, presentations, discussions and exams. Students should plan to spend a minimum of **5 hours a week** self-studying for this course. Those students experiencing difficulties with the subject matter are encouraged to contact the professor after reviewing the relevant chapters of the textbook and reviewing class lecture notes.

**Assignments, Quizzes, Participation and Discussion:** Each opportunity will be of equal weight, and as many as 20 attempts or components will be included. Assignments and pop quizzes will be administered throughout the course and will take 10–15 minutes to complete during class or will be sent home with the students to be returned at the beginning of the next class. The assignments and quizzes are intended to provide students with routine feedback on their understanding of concepts learned in class, and an insight into areas where more study or clarification may be required in preparation for exams. Students are asked to come to class prepared: there will be individual presentations, group presentations or games (where each student's performance will impact the others). Students who miss a component and have a valid excuse will have the weight of that component added to their final exam. Students with valid medical reasons must provide physician documentation of their claim. In order to make-up for missed components, or to improve their overall score, credit for attendance and participation in a Movie Night and Discussion will be possible (see below). Students can also improve this portion of their grade by participating in research projects.

**BugaMAP** MAPFRE will be on campus conducting their annual business game known as BugaMAP. The winners of the game on campus will advance to the island-wide competition representing University of Puerto Rico on a date to be announced. Students enrolled at the UPRRP are welcome to participate, so students are encouraged to invite fellow schoolmates regardless of the faculty they are enrolled in. Students in FINA 3005 that participate will earn credit towards their final grade regardless of their standing in the game. Students should make arrangements to attend the event, reassuring instructors that they will receive a certificate as evidence of their participation in the full-day event.

**Movie Night and Discussion (Monthly):** From 5:00 pm to 8:00 pm on one Friday each month, a Movie Night and Discussion will be held. Students attending the Movie Night and Discussion will have the opportunity to improve their **Assignments, Quizzes, Participation and Discussion** score. In the Discussion portion of the evening, students will be asked to review the

accuracy of the application of the insurance case in the film and to submit a report at the beginning of the subsequent class. Students are welcome to bring friends and family to the movie night event. Students not attending are still expected to see the film on their own time and will need to prepare to discuss the film or write a quiz on the film in class.

**Exams:** There will not be an opportunity to make-up the grade of a missed examination. Students will receive a grade of 0 if they miss an exam unless a valid reason is provided (e.g., medical documentation etc.). Students who miss a component and have a valid excuse will have the weight of that component added to their final exam. Students with valid medical reasons must provide physician documentation of their claim.

**Care:** 5% of the course grade will be determined by Participation and Conduct. Attendance is mandatory and punctuality is required. The schedule for this course will require that students attend **all** lectures, that they are on time and that they stay for the complete class. Laptops are **not permitted** in class. Cell phones **must not be used** to text or to make calls during class time. The sound, including distracting vibration, should be turned off and phones should not be on student desktops. Students found texting or frequently leaving the classroom to take or make calls are disrupting the flow of the class and will subsequently be asked to leave the classroom. Students are asked to refrain from this behavior. Students should remove all headsets, or ear buds while in class unless they have a medical reason for using them. E-cigarettes are not permitted in the classroom.

**Note:** Grade appeals for assignments, quizzes, presentations or exams will **only** be possible within 2 weeks of returning graded material.

### **ACOMODO RAZONABLE (LEY 51) Y ACCESIBILIDAD**

Según la Ley de Servicios Educativos Integrales para Personas con Impedimentos, todo estudiante que requiera acomodo razonable deberá notificarlo al profesor el primer día de clase. Los estudiantes que reciban servicios de Rehabilitación Vocacional deben comunicarse con el (la) profesor(a) al inicio del semestre para planificar el acomodo razonable y el equipo de asistencia necesario conforme a las recomendaciones de la Oficina de Asuntos para las Personas con impedimentos (OAPI) del Decanato de Estudiantes. También aquellos estudiantes con necesidades especiales de algún tipo de asistencia o acomodo deben comunicarse con el (la) profesor(a). Si un alumno tiene una discapacidad documentada (ya sea física, psicológica, de aprendizaje o de otro tipo, que afecte su desempeño académico) y le gustaría solicitar disposiciones académicas especiales, éste debe comunicarse con la Oficina de Asuntos para las Personas con Impedimentos (OAPI) del Decanato de Estudiantes, a fin de fijar una cita para dar inicio a los servicios pertinentes.

El curso se ofrece en la plataforma de Moodle. La compañía reclama que su meta es ser totalmente accesible y utilizable por cualquier usuario independientemente de sus habilidades. Puede encontrar información adicional sobre la accesibilidad de sus productos en la página de la compañía en la siguiente dirección:

<https://docs.moodle.org/30/en/Accessibility>.

## **INTEGRIDAD ACADÉMICA**

La Universidad de Puerto Rico promueve los más altos estándares de integridad académica y científica. El Artículo 6.2 del Reglamento General de Estudiantes de la UPR (Certificación Núm. 13, 2009-2010, de la Junta de Síndicos) establece que “la deshonestidad académica incluye, pero no se limita a: acciones fraudulentas, la obtención de notas o grados académicos valiéndose de falsas o fraudulentas simulaciones, copiar total o parcialmente la labor académica de otra persona, plagiar total o parcialmente el trabajo de otra persona, copiar total o parcialmente las respuestas de otra persona a las preguntas de un examen, haciendo o consiguiendo que otro tome en su nombre cualquier prueba o examen oral o escrito, así como la ayuda o facilitación para que otra persona incurra en la referida conducta”. Cualquiera de estas acciones estará sujeta a sanciones disciplinarias en conformidad con el procedimiento disciplinario establecido en el Reglamento General de Estudiantes de la UPR vigente.

## **SISTEMA DE CALIFICACIÓN**

90% – 100 % “A” | 80% – 89% “B” | 70% – 79% “C” | 60% – 69% “D” | 0% – 59% “F”

## **BIBLIOGRAFÍA Y OTRAS REFERENCIAS**

1. Insurance Information Institute ([www.iii.org](http://www.iii.org))
2. Insurance Journal ([www.insurancejournal.com](http://www.insurancejournal.com))
3. Insurance News Network ([www.insure.com](http://www.insure.com))
4. Journal of Risk and Insurance ([www.journalofriskandinsurance.org](http://www.journalofriskandinsurance.org))
5. Lloyds of London ([www.lloydoflondon.co.uk](http://www.lloydoflondon.co.uk))
6. Swiss Re ([www.swissre.com](http://www.swissre.com))
7. El Código de Seguros de PR ([www.ocs.gobierno.pr](http://www.ocs.gobierno.pr))
8. Directorio de enlaces de Seguros ([www.barryklein.com](http://www.barryklein.com))
9. A.M. Best ([www.ambest.com](http://www.ambest.com))
10. The Insurance Forum ([www.theinsuranceforum.com](http://www.theinsuranceforum.com))
11. Insurance News Network ([insurancenewsnet.com](http://insurancenewsnet.com))
12. Insurance Research Council ([www.insurance-research.org](http://www.insurance-research.org))
13. Risk Information ([riskinformation.com](http://riskinformation.com))
14. Risk Web ([www.riskweb.com](http://www.riskweb.com))
15. Rotativos Locales (el Nuevo Día, Vocero, Caribbean Business, etc.,)

## **Certificación 112, 2014-15, Junta de Gobierno**

La profesora se reserva el derecho de activar el uso de medios alternos hasta un 25% del curso. Los temas del mismo en los que se utilizará este mecanismo alternativo se notificarán con antelación por correo electrónico.