



Course Information: FIN/RMIS 3370 Principles of Risk
Management and Insurance
Term Spring 2026
Days & Times Section 001 - Tuesday - Thursday 10:00 -
11:15 a.m.
Section 003 - Monday-Wednesday 11:30 a.m. -
12:45 p.m.
January 20th - May 8th, 2026

Professor Contact Information

Professor Dr. Ricardo Vicente
Office Phone 972-883-5035
Email Address Ricardo.Vicente@utdallas.edu
Office Location JSOM 13.301
Office Hours By appointment: [Booking With Me](#)
Other Information Please email from your UTD email address due to
FERPA requirements. I am available to meet in
person or online via MS Teams.

TA: Shail Dudhat, Email: shail.dudhat@utdallas.edu

Course Pre-requisites, Co-requisites, and/or Other Restrictions

None

Course Description

This course offers a comprehensive introduction to the principles and practices of Risk Management and the Business of Insurance. Students will explore the fundamental concepts of risk identification, assessment, and mitigation in personal and business contexts and understand the operations of an insurance company and how to help companies to improve their performance. The course covers various steps of the Risk Management and the different aspects of operating an insurance company. Through case studies, interactive discussions, and practical exercises, students will understand risk management tools and techniques, the role of risk managers, the importance of a risk-aware culture in organizations, and all specific areas of an insurance company.

Student Learning Objectives/Outcomes

At the end of this course, students can accomplish the following objectives.

- Understand the Foundations of Risk Management
- Understanding the Insurance Business and Environment
- Identify, assess, mitigate and treat Different Types of Risks
- Learn about particularities of an insurance company

- Implement Risk Management Frameworks
- The future of the Insurance Industry (traditional Insurance vs Insurance technology)

Required Textbooks and Materials

CPCU 500: Introduction to Risk Management - **HARD COPY**

Suggested Course Materials

Ask the professor.

The Institute

If you achieve a “B” or better in this class, you may apply to The Institutes for a free exam waiver for CPCU 500 under The Institutes CPCU Collegiate Studies program.

A maximum of two collegiate studies waivers is allowed for each student. Other course in our program that you will be able to waiver is ARM 400 (RMIS 4333 - Enterprise Risk Management).

Assignments & Academic Calendar

Assignments will be found on e-learning as assigned by the professor.

Grading Policy

The course will be graded as follows:

Final Exam	200 (Comprehensive)
Insurance Sales Agent Course	200 (Modules 1 and 2, all or Nothing)
Quizzes	300 (6 Quizzes, 50 Points each)
Assignments (Reports)	150 (Reports 150 points)
Class Discussions/Cases	100 (10 Discussions, 10 Points each)
Participation	50

Final Exam

Final Exam will be scheduled later in the semester, and it will be based on the **whole** material covered on the semester.

Insurance Sales Agent Course

You should click on the link below and follow the steps available on e-Learning for this activity and take the courses on Coursera. As soon as you complete the courses you should upload the certificates (Module 1 and 2) and inform the professor and or the TA and the 200 points will be added to your grade book

Module 1) Foundations of Insurance (link on e-Learning)

Module 2) Insurance Product Knowledge (Link on e-Learning)

Quizzes

During the semester we have 6 quizzes based on the material covered, the quizzes will be done in class, and 30 minutes will be allocated to take the quizzes. Students who have a **hard copy** of the book are allowed to use the book with their notes on the book. No other notes will be allowed.

Assignments

Refer to the Rubric available on e-Learning to get information about the assignment. Assignments are composed of two parts Reports and Presentations.

Class Discussions:

During the semester we will have 10 discussions **in class** discussions and only students in class (unless I gave you prior authorization). Discussions will be based on subjects discussed in class and will be reported at e-Learning. Discussions will be available only during class time.

Participation

Participation will be based on self-evaluation and professor evaluation at the end of the semester.

During the semester grades are provided as guidance only, to indicate a student's progress. As these grades are based on early coursework, the student's overall Course Grade may change.

All grades will be posted on eLearning. UTD's grading policies may be found online via the UTD Graduate Catalog. This course will follow this scale:

97.1 - 100	A+
93.33 - 97	A
93.32 - 90.0	A-
89.9 - 86.67	B+
86.66 - 83.3	B
83.2 - 80.0	B-
79.9 - 76.67	C+
76.66 - 73.3	C
73.2 - 70.0	C-
69.9 - 67.67	D+
67.66 - 63.3	D
63.2 - 60.0	D-
Below 60.0	F

Grades will not be "rounded up". For example, if you earn a 79.9, your grade is C+. The grades you earn are what are posted. I will not make exceptions to this rule.

Professor reserves the right to make extra credit opportunities available to the whole class.

Course Policies

Assignments are due on the date and time stated in class. No late assignments will be accepted, meaning once the assignment closes, I will not accept your assignment (unless you have contacted me prior to the assignment due date and made special arrangements). All homework must be **typed and double-spaced in 12 pt. font**. Your Assignments should contain the following information in the upper portion of the paper: *name, date, course number and section, and homework title*.

Class Materials

The professor may provide class materials that will be made available to all students registered for this class as they are intended to supplement the classroom experience. These materials may be downloaded during the course; however, these materials are for registered students' use only. Classroom materials may not be reproduced or shared with those not in class or uploaded to other online environments except to implement an approved AccessAbility Resource Center accommodation. Failure to comply with these University requirements is a violation of the [Student Code of Conduct](#).

Class Attendance

Though the class dates are set, each session's material remains fluid and may be updated throughout the semester. Please make every effort to attend and actively participate in each class meeting. If low attendance becomes a persistent issue, a more restrictive policy may be implemented.

Class Participation

Regular class participation is expected. Students who fail to participate in class regularly are inviting scholastic difficulty. A portion of the grade for this course is directly tied to your participation in this class. It also includes engaging in group or other activities during class that solicit your feedback on homework assignments, readings, or materials covered in the lectures (and/or labs). Class participation is documented by faculty. Successful participation is defined as consistently adhering to University requirements, as presented in this syllabus. Failure to comply with these University requirements is a violation of the [Student Code of Conduct](#).

Class Recordings

Students are expected to follow appropriate University policies and maintain the security of passwords used to access recorded lectures. Unless the AccessAbility Resource Center has approved the student to record the instruction, students are expressly prohibited from recording any part of this

course. Recordings may not be published, reproduced, or shared with those not in the class or uploaded to other online environments except to implement an approved AccessAbility Resource Center accommodation. Failure to comply with these University requirements is a violation of the [Student Code of Conduct](#).

Classroom Citizenship

UTD JSOM is a top-rated business school. The course environment is managed with the expectations, behaviors, protocols and governance of a business professional environment.

Comet Creed

This creed was voted on by the UT Dallas student body in 2014. It is a standard that Comets choose to live by and encourage others to do the same:

“As a Comet, I pledge honesty, integrity, and service in all that I do.”

Academic Support Resources

The information contained in the following link lists the University’s academic support resources for all students. Please see <http://go.utdallas.edu/academic-support-resources>.

UT Dallas Syllabus Policies and Procedures

The information contained in the following link constitutes the University’s policies and procedures segment of the course syllabus. Please review the catalog sections regarding the [credit/no credit](#) or [pass/fail](#) grading option and withdrawal from class.

Please go to <http://go.utdallas.edu/syllabus-policies> for these policies.

Major Themes and Topics:

CPCU 500

Unit 1: Embracing Risktech

Unit 2: Creating a Strong Risk Management Foundation

Unit 4: Treating the Risk

Unit 6 Preparing for Hazards

Unit 7: Uncovering Operational Risks

Unit 8: Cyber Risk

Unit 9: Making Sense of Financial Risk

Unit 12: Diving into Data

Unit 14: Strategic Risk Management

Extra Units

Extra Unit 1: Underwriting Function

Extra Unit 2: Reinsurance Principles and Concepts

The descriptions and timelines contained in this syllabus are subject to change at the discretion of the Professor.

QUIZZES

Date S3	Date S1	Quiz #	Chapters	Origin
02/09	02/10	Q1	1 and 2	CPCU 500
02/23	02/24	Q2	4 and 6	CPCU 500
03/09	03/10	Q3	7 and 8	CPCU 500
03/23	03/24	Q4	9 and 12	CPCU 500
04/13	04/14	Q5	14 and EU1	CPCU 500/Extra Unit
04/27	04/28	Q6	EU 2	Extra Unit