

**Commerce 4FR3  
Insurance and Risk Management  
Fall 2021 Course Outline**

**Finance and Business Economics  
DeGroote School of Business  
McMaster University**

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***COURSE OBJECTIVE***

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This course looks at risk exposures and how these risks are addressed. Risk management is a life-long process that involves five steps: identification, evaluation, control, financing and monitoring. The emphasis will be placed on managing risk exposure for both the firm as well as the individual. We will also examine the impact of the risk management process on the rights and obligations of the various stakeholders during a pandemic. Risks can be managed with control techniques or can be financed using insurance. The course covers different types of insurance, life, health, disability, home, automobile and commercial insurance and includes methods to calculate insurance needs.

We will cover insurance operations unique to insurance companies, such as underwriting (selecting and classifying applicants), claims settlement (marketing and sales) and rate making (setting the premium). The legal and regulatory aspects of insurance contracts will be discussed. The insurance sector is very large and provides exciting career opportunities in both business and government such as Risk Officer, Business Analyst, Enterprise Risk Manager, Claims/Loss Adjuster, Underwriter and Actuary.

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***INSTRUCTOR AND CONTACT INFORMATION***

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**Section 1: Thursday (11:30 am – 2:30 pm)**  
Class Location: Online Virtual Classroom

**Sumit Bose, MBA CFP FMA CIWM FCSI**

Instructor

sbose@mcmaster.ca

Office: TSH 615

Virtual Office Hours: by appointment

Tel: (905) 525-9140 x 26194

(as office is used by various instructors, please do not leave messages)

**Course website:** <http://avenue.mcmaster.ca>

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### ***COURSE ELEMENTS***

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Credit Value:	3	Leadership:	Yes	IT skills:	No	Global view:	Yes
Avenue:	Yes	Ethics:	No	Numeracy:	Yes	Written skills:	Yes
Participation:	Yes	Innovation:	Yes	Group work:	Yes	Oral skills:	Yes
Evidence-based:	Yes	Experiential:	No	Final Exam:	No	Guest speaker(s):	Yes

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### ***COURSE DESCRIPTION***

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Upon completion of this course, students will be able to name and discuss the issues in insurance and will be able to demonstrate this knowledge by being able to evaluate possible outcomes for various courses of actions.

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### ***LEARNING OUTCOMES***

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Upon completion of this course, students will be able to complete the following key tasks:

- Recognize risk exposures in various situations;
  - Classify risks in order to assess risk exposures;
  - Use appropriate risk management techniques for various situations; and
  - Understand how the basic principles apply to both themselves and others.
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### ***REQUIRED COURSE MATERIALS AND READINGS***

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Avenue registration for course content, readings and case materials

- <http://avenue.mcmaster.ca>
  - Textbook: Risk Management and Insurance in Canada, Second Edition  
Coleen Clark, 2018. Purchase a copy at the bookstore
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### ***HARDWARE REQUIREMENT FOR TERM TEST #1 AND TERM TEST #2:***

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We will be using online proctoring (Respondus & Zoom) for the **Term Test #1 and Term Test #2**. You will need to have the following technology:

- A desktop or laptop computer (but NO Chrome Books),
- Windows or Mac OS
- webcam and microphone
- a stable internet connection.

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### ***COURSE DELIVERY AND TOOLS***

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<b>LEARNING ACTIVITIES</b>	<b>DELIVERY</b>	<b>DESCRIPTION</b>	<b>TOOL(S)</b>
<b>Virtual Class</b>	Synch	Live sessions led by your instructor	<b>Zoom</b>
<b>Self-Study</b>	Asynch	Recorded Video Lectures	<b>Avenue to Learn</b>
<b>Group Discussions</b>	Asynch	Group discussions for introduction, group norms, assignment and reflection	<b>Avenue Discussion Forum</b>
<b>Class Discussions</b>	Synch	Posted Participation Questions/Cases discussed during Live Class	<b>Zoom</b>

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### ***COURSE OVERVIEW AND ASSESSMENT***

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A combination of lectures, discussion and problem solving. Students will be encouraged to think, analyze, evaluate, and problem-solve, not memorize. Students are expected to come to class on time and be prepared for the class, i.e., to have read the assigned reading and to have done the assigned problems.

Missed tests/exams will receive a grade of zero unless the student has submitted and been approved for a Notification of Absence or MSAF.

All work will be evaluated on an individual basis except in certain cases where group work is expected. In these cases, group members will share the same grade.

Your final grade will be calculated as follows:

#### **Components and Weights**

<b>EVALUATIONS</b>	<b>WEIGHT</b>	<b>DESCRIPTION</b>
<b>Participation</b>	10%	Attendance and engagement in weekly virtual class Contribution (individual)
<b>Assignment</b>	20%	Assignment on Avenue to Learn (Group)
<b>Term Test #1</b>	35%	Multiple Choice and Short Answer or Case based (individual) Ch. 1 - 4
<b>Term Test #2</b>	35%	Multiple Choice and Short Answer or Case based (individual) Ch. 5 - 9

NOTE: The use of a McMaster standard calculator is allowed during examinations in this course. See McMaster calculator policy at the following URL:

[www.mcmaster.ca/policy/Students-AcademicStudies/UndergraduateExaminationsPolicy.pdf](http://www.mcmaster.ca/policy/Students-AcademicStudies/UndergraduateExaminationsPolicy.pdf)

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## ***COURSE DELIVERABLES***

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### ***Assignment***

The group assignment is worth a total of **20%** of your final grade and group members will share the same grade. The group assignment report **must** be typed (double space) maximum **fifteen pages**. Students have been enrolled into groups of **3 to 5** on Avenue. All group members will be assigned identical grades for group work. A representative of your group should submit the assignment (only one submission for each group) of your group's answer to the **Assignments Dropbox** on Avenue. Make sure all contributing group members' names are on the assignment. Each group member is expected to contribute to the assignment. A discussion forum has been set up on Avenue to enable the students in a group to discuss their assignment. Your mark will be first based on content, and second, on presentation. Presentation includes effective and correct use of the English language. More details of the format, structure, and content coverage will be provided during the course of the term.

Each group will do an online class Zoom presentation on their chosen assignment topic on the due date indicated on the class schedule section of the course outline. **Presentations** should not be more than **15 minutes** per group. You may use PowerPoints or any other tool to make your presentations interesting and professional.

More information on this assignment will be provided early in the semester.

**The written assignments and presentation materials are due by 9:00 am ET on the due date indicated on the class schedule section of the course outline.** Late assignments will not be accepted unless the student and the professor have made prior arrangements.

### ***Term Test #1***

The term-test #1 covers chapter 1 to 4 of the textbook. It accounts for **35%** of your final grade and will be written online and will be proctored. The term-test #1 is 60% closed book, multiple choice and 40% open book, short answer or case-based. The exam will cover material from the text book, readings, handouts, web site material assigned, lectures, class discussions and Lecture Videos.

For the **open book** part of the exam, will be short answer or case-based and will be proctored by the instructor via **Zoom**.

The **closed book** multiple-choice part will be proctored via the online exam proctoring **Respondus**.

### ***Term Test #2***

The term-test #2 covers chapter 5 to 9 of the textbook. It accounts for **35%** of your final grade and will be written online and will be proctored. The term-test #1 is 60% closed book, multiple choice and 40% open book, short answer. or case-based. The exam will cover material from the text book, readings, handouts, web site material assigned, lectures, class discussions and Lecture Videos.

For the **open book** part of the exam, will be short answer or case-based and will be proctored by the instructor via **Zoom**.

The **closed book** multiple-choice part will be proctored via the online exam proctoring **Respondus**.

**Students must pass the combination of the two term tests and the Assignment in order to pass the course.**

## ***Participation - Virtual classroom contribution***

It is imperative that students prepare for every class. No class attendance results in zero mark.

**You must register with your full name on the Zoom class to help give credit for your participation.**

Your contribution is an essential component in the overall education process. Contribution takes place in many forms: asking informed questions in class, making intelligent comments, reading the case and being prepared to discuss the issues, actively listening to your peers and working with others. Please remember that quantity is no substitute for quality.

There will be ample opportunity to contribute to the class. The format of the in-class discussions of cases may take a variety of forms including: group analysis of single case issues during class, presentation of issues and leading discussions of the case issues.

The online Participation will be non-verbal and will be facilitated via the Chat during the synchronous Zoom online class.

**It is your responsibility to ensure that you take an active role in class. If this is a problem for you, I urge you to talk to me to discuss ways that you can make a contribution. The grading for the class contribution in each class is as follows:**

<b>Grade</b>	<b>Student Contribution</b>
<b>0</b>	Does not show up for class.
<b>1</b>	Attends class but says very little.
<b>2</b>	Makes a <b>significant</b> contribution to the class by making important points with a significant element of originality or demonstrating mastery of difficult theoretical issues or concepts; is always prepared having read and analyzed prior to class, the various aspects of the problems and issues involved, shares in class presentations, contributes to in-class group work.

Note that there is no partial (non-integer) participation grade awarded for a class. Students may be asked to share their detailed analysis with, or otherwise present their solutions to, the class in order for their contribution to be qualified as significant.

## **USE OF CALCULATORS AND COMPUTERS**

Students may use any calculator or computer during the term as aids.

Calculators are allowed during the exam; however, ***no calculator, computer, or device may be used to access the Internet during the time of a test or an exam.***

Note: Students are reminded neither to collaborate nor use course or other unauthorized materials during the online quizzes or Final exam. Please read and be familiar with the following section on **Academic Integrity**

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## ***COMMUNICATING WITH YOUR INSTRUCTOR:***

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### **Communicating with Your Instructor:**

During the course, your instructor will interact with you on various course matters on the course website using the following ways of communication:

- **Announcements:** The instructor will use **Announcements** on the **Avenue Course Home page** to provide you with course reminders and updates. Please check this section frequently for course updates from your instructor.
- **Ask Your Instructor Discussion forum:** Use this discussion forum to ask questions about content or course-related issues with which you are unfamiliar. If you encounter difficulties, the instructor is here to help you. Please post general course-related questions to the discussion forum so that all students have an opportunity to review the response. To access this discussion forum, select **Discussions** from the **Communications** dropdown menu.
- **Email:** If you have a conflict that prevents you from completing course requirements, or have a question concerning a personal matter, you can send your instructor a private message by email. The instructor will respond to your email within 24 to 48 hours.
- **Zoom Meetings:** **Online Virtual classes will be held via Zoom meeting.** The link to the Zoom online class will be posted on Avenue. **Students are required to join the online lectures with their full names for participation and attendance.** Students can also request a Zoom meeting by requesting the instructor by e-mail.

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## ***THE GOLDEN RULE OF NETIQUETTE:***

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### ***The Golden Rule of Netiquette:***

Do not do or say online what you would not do or say offline.

### **The Core Rules of Netiquette:**

1. **Be Friendly, Positive and Self- Reflective**
  - Think before you write and edit before you post
2. **Use Proper Language and Titles**
  - Do not use caps lock as this insinuates yelling
  - Do not use profanity or slang
  - Address your instructor and fellow students respectfully
3. **Use Effective Communication**
  - Say what you mean to say clearly and thoughtfully
4. **Professionalism**
  - Leave instant messaging abbreviations and characters (☺) out
5. **Ask for Clarification**
  - If you are unsure of what was said, ask again (I did not understand...)

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## **COMMUNICATION AND FEEDBACK**

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Students who wish to correspond with instructors or TAs directly via email must send messages that originate from their official McMaster University email account. This protects the confidentiality and sensitivity of information as well as confirms the identity of the student. Emails regarding course issues should NOT be sent to the Area Administrative Assistants. All students must receive feedback regarding their progress prior to the final date by which a student may cancel the course without failure by default.

- *For Level 1 and Level 2 courses, this feedback must equal a minimum of 20% of the final grade.*
- *For Level 3 courses and above, this feedback must equal a minimum of 10% of the final grade.*

Instructors may solicit feedback via an informal course review with students by Week #4 to allow time for modifications in curriculum delivery.

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## **REQUESTING RELIEF FOR MISSED ACADEMIC WORK**

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In the event of an absence for medical or other reasons, students should review and follow the Academic Regulation in the Undergraduate Calendar “Requests for Relief for Missed Academic Term Work” and the link below;

<http://ug.degroote.mcmaster.ca/forms-and-resources/missed-course-work-policy/>

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## **ACADEMIC INTEGRITY**

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You are expected to exhibit honesty and use ethical behaviour in all aspects of the learning process. Academic credentials you earn are rooted in principles of honesty and academic integrity. **It is your responsibility to understand what constitutes academic dishonesty.**

Academic dishonesty is to knowingly act or fail to act in a way that results or could result in unearned academic credit or advantage. This behaviour can result in serious consequences, e.g. the grade of zero on an assignment, loss of credit with a notation on the transcript (notation reads: “Grade of F assigned for academic dishonesty”), and/or suspension or expulsion from the university.

For information on the various types of academic dishonesty please refer to the [Academic Integrity Policy](https://secretariat.mcmaster.ca/university-policies-procedures-guidelines/), located at <https://secretariat.mcmaster.ca/university-policies-procedures-guidelines/>

The following illustrates only three forms of academic dishonesty:

- plagiarism, e.g. the submission of work that is not one’s own or for which other credit has been obtained.

- improper collaboration in group work.
- copying or using unauthorized aids in tests and examinations.

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### ***AUTHENTICITY/PLAGIARISM DETECTION***

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**Some courses may** use a web-based service (Turnitin.com) to reveal authenticity and ownership of student submitted work. For courses using such software, students will be expected to submit their work electronically either directly to Turnitin.com or via an online learning platform (e.g. A2L, etc.) using plagiarism detection (a service supported by Turnitin.com) so it can be checked for academic dishonesty.

Students who do not wish their work to be submitted through the plagiarism detection software must inform the Instructor before the assignment is due. No penalty will be assigned to a student who does not submit work to the plagiarism detection software.

**All submitted work is subject to normal verification that standards of academic integrity have been upheld** (e.g., on-line search, other software, etc.). For more details about McMaster's use of Turnitin.com please go to [www.mcmaster.ca/academicintegrity](http://www.mcmaster.ca/academicintegrity).

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### ***COURSES WITH AN ON-LINE ELEMENT***

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**Some courses may** use on-line elements (e.g. e-mail, Avenue to Learn (A2L), LearnLink, web pages, capa, Moodle, ThinkingCap, etc.). Students should be aware that, when they access the electronic components of a course using these elements, private information such as first and last names, user names for the McMaster e-mail accounts, and program affiliation may become apparent to all other students in the same course.

The available information is dependent on the technology used. Continuation in a course that uses on-line elements will be deemed consent to this disclosure. If you have any questions or concerns about such disclosure please discuss this with the course instructor.

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### ***ONLINE PROCTORING***

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**Some courses may** use online proctoring software for tests and exams. This software may require students to turn on their video camera, present identification, monitor and record their computer activities, and/or lock/restrict their browser or other applications/software during tests or exams. This software may be required to be installed before the test/exam begins.



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## **CONDUCT EXPECTATIONS**

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As a McMaster student, you have the right to experience, and the responsibility to demonstrate, respectful and dignified interactions within all of our living, learning and working communities. These expectations are described in the [Code of Student Rights & Responsibilities](#) (the “Code”). All students share the responsibility of maintaining a positive environment for the academic and personal growth of all McMaster community members, **whether in person or online**.

It is essential that students be mindful of their interactions online, as the Code remains in effect in virtual learning environments. The Code applies to any interactions that adversely affect, disrupt, or interfere with reasonable participation in University activities. Student disruptions or behaviours that interfere with university functions on online platforms (e.g. use of Avenue 2 Learn, WebEx or Zoom for delivery), will be taken very seriously and will be investigated. Outcomes may include restriction or removal of the involved students’ access to these platforms.

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## **ACADEMIC ACCOMMODATION OF STUDENTS WITH DISABILITIES**

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Students with disabilities who require academic accommodation must contact [Student Accessibility Services](#) (SAS) at 905-525-9140 ext. 28652 or [sas@mcmaster.ca](mailto:sas@mcmaster.ca) to make arrangements with a Program Coordinator. For further information, consult McMaster University’s [Academic Accommodation of Students with Disabilities](#) policy.

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## **ACADEMIC ACCOMMODATION FOR RELIGIOUS, INDIGENOUS OR SPIRITUAL OBSERVANCES (RISO)**

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Students requiring academic accommodation based on religious, indigenous or spiritual observances should follow the procedures set out in the [RISO](#) policy. Students should submit their request to their Faculty Office **normally within 10 working days** of the beginning of term in which they anticipate a need for accommodation or to the Registrar's Office prior to their examinations. Students should also contact their instructors as soon as possible to make alternative arrangements for classes, assignments, and tests.

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## **COPYRIGHT AND RECORDING**

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Students are advised that lectures, demonstrations, performances, and any other course material provided by an instructor include copyright protected works. The Copyright Act and copyright law protect every original literary, dramatic, musical and artistic work, **including lectures** by University instructors.

The recording of lectures, tutorials, or other methods of instruction may occur during a course. Recording may be done by either the instructor for the purpose of authorized distribution, or by a student for the purpose of personal study. Students should be aware that their voice and/or image may be recorded by others during the class. Please speak with the instructor if this is a concern for you.

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### ***EXTREME CIRCUMSTANCES***

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The University reserves the right to change the dates and deadlines for any or all courses in extreme circumstances (e.g., severe weather, labour disruptions, etc.). Changes will be communicated through regular McMaster communication channels, such as McMaster Daily News, A2L and/or McMaster email.

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### ***ACKNOWLEDGEMENT OF COURSE POLICIES***

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Your enrolment in Commerce 4FR3 will be considered to be an implicit acknowledgement of the course policies outlined above, or of any other that may be announced during lecture and/or on A2L. **It is your responsibility to read this course outline, to familiarize yourself with the course policies and to act accordingly.**

Lack of awareness of the course policies **cannot be invoked** at any point during this course for failure to meet them. It is your responsibility to ask for clarification on any policies that you do not understand.

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### ***COURSE EVALUATIONS***

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A course evaluation will be conducted near the end of the term. Students are asked to participate in this evaluation

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## COURSE SCHEDULE

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### Commerce 4FR3 Insurance and Risk Management Fall 2021 Course Schedule

Dates	Schedule
<b>Week 1:</b>	
<b>Chapter 1: Risk, Risk Management and Insurance</b> This chapter introduces the concept of risk and the various ways to evaluate and manage it. The basics of insurance – one way of managing risk – is then introduced.	
	<ul style="list-style-type: none"> <li>• <b>Readings: Chapter 1:</b> Risk, Risk Management and Insurance</li> <li>• <b>Review Lecture videos: Chapter 1:</b> Risk, Risk Management and Insurance</li> <li>• <b>Participation:</b> Prepare Chapter 1 questions posted on Avenue for online class</li> <li>• <b>Group Discussion Post:</b> Introduce Yourself and your goals for this course in the Discussions forum on Avenue</li> </ul>
<b>Thursday, Sept 9 (11:30 am – 2:30 pm)</b>	<ul style="list-style-type: none"> <li>• <b>Live online class via Zoom: (Introduction and Chapter 1)</b></li> </ul>
<b>Week 2:</b>	
<b>Chapter 2: Backdrop to Insurance and Insurance Law</b> This chapter provides the underpinnings of insurance rates as well as the essence of Contracts – all insurance policies are contracts – and Negligence – the basis for the need for liability insurance	
	<ul style="list-style-type: none"> <li>• <b>Readings: Chapter 2:</b> Backdrop to Insurance and Insurance Law</li> <li>• <b>Review Lecture videos: Chapter 2:</b> Backdrop to Insurance and Insurance Law</li> <li>• <b>Participation:</b> Chapter 2 questions posted on Avenue</li> <li>• <b>Group Discussion Post:</b> Decide on your Group Leaders and group norms</li> </ul>
<b>Thursday, Sept 16 (11:30 am – 2:30 pm)</b>	<ul style="list-style-type: none"> <li>• <b>Live online class via Zoom: (Chapter 2)</b></li> </ul>
<b>Week 3:</b>	
<b>Chapter 3: Automobile Insurance</b> After covering the fundamentals of personal auto insurance, the Ontario Automobile Policy is covered in order to know how and what is covered.	
	<ul style="list-style-type: none"> <li>• <b>Readings: Chapter 3:</b> Automobile Insurance</li> <li>• <b>Lecture videos: Chapter 3:</b> Automobile Insurance</li> <li>• <b>Participation:</b> Chapter 3 questions posted on Avenue and Print out OAP on Avenue</li> </ul>
<b>Thursday, Sept 23 (11:30 am – 2:30 pm)</b>	<ul style="list-style-type: none"> <li>• <b>Live online class via Zoom: (Chapter 3)</b></li> </ul>

Dates	Schedule
<b>Week 4:</b>	
<b>Chapter 4: Homeowners' Insurance</b> Again, details of a policy are examined to uncover the mysteries of the various parts of the policy	
	<ul style="list-style-type: none"> <li>• <b>Readings: Chapter 4:</b> Homeowners' Insurance</li> <li>• <b>Lecture videos: Chapter 4:</b> Homeowners' Insurance</li> <li>• <b>Participation:</b> Chapter 4 questions posted on Avenue</li> </ul>
<b>Thursday, Sept 30 (11:30 am – 2:30 pm)</b>	<ul style="list-style-type: none"> <li>• <b>Live online class via Zoom: (Chapter 4)</b></li> </ul>
<b>Week 5:</b>	
<b>Chapter 5: Commercial Insurance</b> Commercial coverage has many more aspects to it than personal coverage because there are many more loss exposures	
	<ul style="list-style-type: none"> <li>• <b>Readings: Chapter 5:</b> Commercial Insurance</li> <li>• <b>Lecture videos: Chapter 5:</b> Commercial Insurance</li> <li>• <b>Participation:</b> Chapter 5 questions posted on Avenue</li> </ul>
<b>Thursday, Oct 7 (11:30 am – 2:30 pm)</b>	<ul style="list-style-type: none"> <li>• <b>Live online class via Zoom: (Chapter 5)</b></li> </ul>
<b>Week 6: (October 11 – 17): MIDTERM RECESS (no class)</b>	
<b>Week 7: Term Test #1</b>	
<b>Thursday, Oct 21 (11:30 am – 2:30 pm)</b>	<b>Term Test #1 – Chapters 1 to 4) – online</b>
<b>Week 8:</b>	
<b>Chapter 6: Health Care</b> The Canada Health Act regulates provincial and territorial health plans. Workers' Compensation, Canada Pension Plan and Employment Insurance also provide support for workers when they are unable to work due to illness	
	<ul style="list-style-type: none"> <li>• <b>Readings: Chapter 6:</b> Health Care</li> <li>• <b>Lecture videos: Chapter 6:</b> Health Care</li> <li>• <b>Participation:</b> Chapter 6 questions posted on Avenue</li> </ul>
<b>Thursday, Oct 28 (11:30 am – 2:30 pm)</b>	<ul style="list-style-type: none"> <li>• <b>Live online class via Zoom: (Chapter 6)</b></li> </ul>
<b>Week 9:</b>	
<b>Chapter 7: Income Protection Plans</b> This covers individual and group (employer-sponsored) coverage for health, disability, critical care, long-term care and travel insurance	
	<ul style="list-style-type: none"> <li>• <b>Readings: Chapter 7:</b> Income Protection Plans</li> <li>• <b>Lecture videos: Chapter 7:</b> Income Protection Plans</li> <li>• <b>Participation:</b> Chapter 7 questions posted on Avenue</li> </ul>
<b>Thursday, Nov 4 (11:30 am – 2:30 pm)</b>	<ul style="list-style-type: none"> <li>• <b>Live online class via Zoom: (Chapter 7)</b></li> </ul>

Dates	Schedule
<b>Week 10:</b>	
<b>Chapter 8: Life Insurance</b> The basic life insurance contract is reviewed and the various types of contracts available – term life, whole life, universal life and segregated funds	
	<ul style="list-style-type: none"> <li>• <b>Readings: Chapter 8:</b> Life Insurance</li> <li>• <b>Lecture videos: Chapter 8:</b> Life Insurance</li> <li>• <b>Participation:</b> Chapter 8 questions posted on Avenue</li> </ul>
<b>Thursday, Nov 11 (11:30 am – 2:30 pm)</b>	<ul style="list-style-type: none"> <li>• <b>Live online class via Zoom: (Chapter 8)</b></li> </ul>
<b>Week 11:</b>	
<b>Chapter 9: Insurance Operations and Insurance Industry</b> This includes the build-up of reserve – funds set aside to meet future operations and the special accounting rules employed by the insurance industry – as well the distribution system for insurance products – underwriting (selecting and classifying applicants), claims settlement, production (sales and marketing) and rate making (setting the premium). Also covered is the insurance industry – its size, regulations covering licensing, and organizations which support both the insurance industry and consumers	
	<ul style="list-style-type: none"> <li>• <b>Readings: Chapter 9:</b> Insurance Operations and Insurance Industry</li> <li>• <b>Lecture videos: Chapter 9:</b> Insurance Operations and Insurance Industry</li> <li>• <b>Participation:</b> Chapter 9 questions posted on Avenue</li> </ul>
<b>Thursday, Nov 18 (11:30 am – 2:30 pm)</b>	<ul style="list-style-type: none"> <li>• <b>Live online class via Zoom: (Chapter 9)</b></li> </ul>
<b>Week 12: Term Test #2</b>	
<b>Thursday, Nov 25 (11:30 am – 2:30 pm)</b>	<b>Term Test #2 – (Chapters 5 to 9) – online</b>
<b>Week 13: Group Assignment Presentation</b>	
<b>Wednesday, Dec 1 (9:00 am)</b>	<ul style="list-style-type: none"> <li>• <b><u>Written</u> Group Case Assignment Due</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Group Discussion Post:</b> Reflection</li> <li>• <b>Course Evaluations</b></li> </ul>
<b>Thursday, Dec 2 (11:30 am – 2:30 pm)</b>	<ul style="list-style-type: none"> <li>• <b>Live online class via Zoom:</b></li> <li>• <b>Group Assignment <u>Oral Presentation</u> online class</b></li> </ul>