The text for this class is Tom Baker’s *Insurance Law and Policy* (2nd Edition). Unlike some first-year texts, the writing between cases in Baker’s text is not fluff; it is central to learning and exploring the subject matter. Most of the sections have problems and questions that you will answer for yourself before coming to class. I recommend writing down your analysis. Some answers will be a phrase or a line but others will be more detailed.

1/11: (Chapter 1) Fundamental insurance concepts. Best read over several sittings.

1/18: (29-57, 39-42 notes voluntary; explore www.iso.com) Contract interpretation

1/25: (57-73, omit Jenkins notes; 75-79) Waiver and Estoppel & Insurance intermediaries

2/01: (79-113) Misrepresentation & Disproportionate Forfeiture & Damages

2/08: (218-228; 233-242) Life Insurance

2/15: (249-282, skip questions; 293-297; 303-305; the policy is from 252-276) Property Insurance: Homeowners Insurance

2/22: (314-344, skipping SITA problem p. 331) Property Insurance & Subrogation

2/29: (129-132; 149-174; 176, Pirozzi notes important) Health Insurance

3/07: (353-388; 397; 404-12, policy from 356-372) Liability Insurance: the insuring agreement and coverage triggers

3/14: Spring Recess

3/21: (413-449) Liability Insurance: Intentional Harm

3/28: Li: Exclusions and Conditions. (451-53, 464-70) automobile insurance issues; (493-504, we will not be directly discussing the Flintkote case) D & O liability insurance; (504-09) claims-made policy issues

4/04: (523-538, 547-554, 606-615) The Duties to Settle, to Defend, and to Cooperate

4/11 and 4/18: (637-657, 693-721) Insurance Regulation and Risk Classification

Note: this is a longer assignment. Please leave yourself enough time to get to the materials at the end. We will be discussing the chart on page 719 in class.