The text for this class is Tom Baker and Kyle D. Logue’s *Insurance Law and Policy* (3rd 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.

Office Hours: Room 433F, Wednesday 11:30-1:00 or by appointment. Email welcome.
Grade: Your grade will be based on class participation (25%) and a paper (75%). Because there are no writing assignments over the course of the semester, this is not a “writing course” for graduation purposes. The paper should be between 25-35 pages, double-spaced, including footnotes. I will approve your topic in advance. By February 18 we will have covered enough of the basics to give you the ability to start topic selection.

1/7: **Fundamental insurance concepts.**
(Chapter 1) Best read over several sittings.
Give yourself time to think about the problem posed on pages 29-30.

1/14: **Contract interpretation**
(31-56, through n.9; explore www.iso.com)

1/21: **Waiver and Estoppel & Insurance intermediaries**
(59-75, omit Jenkins notes; 77-82)

1/28: **Misrepresentation & Disproportionate Forfeiture & Damages**
(82-111)

2/04: **First-Party Insurance: Property**
(133-73, 180-81, 191-200)
The insurance policy is from 135-59. Give yourself time to peruse it.

2/11: **Liability Insurance: the insuring agreement and coverage triggers**
(306-345, policy from 308-324, prepare to give answers on Dr. Bill, p. 342)

2/18: **Insurance Regulation Basics and Risk Classification**
(573-80, 589-96, 635-52)
Leave enough time to get to the materials at the end. We will be discussing the chart on page 650 extensively in class.

The remaining classes will be set after I survey the class for topic preferences. We will definitely spend one day on health insurance and several additional days on questions raised by both property and liability insurance.