REVISED COURSE OUTLINE FOR REMOTE LEARNING

To account for the necessary transition to remote learning from March 13 onward, adjustments have been made to assessment deadlines and requirements so that all coursework tasks are in line with the necessary and evolving health precautions for all involved (students and staff). If you are unable to meet the deadlines or requirements specified, please connect with your course instructor to work out alternative dates/assessments.

1. **Course**: ACSC 327, Life Contingencies I - Winter 2020

   Lecture 01: MWF 09:00 - 09:50 - Remote Learning (check with your instructor or coordinator for details)

<table>
<thead>
<tr>
<th>Instructor</th>
<th>Email</th>
<th>Phone</th>
<th>Office</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr. Sang Kang</td>
<td><a href="mailto:sangjin.kang@ucalgary.ca">sangjin.kang@ucalgary.ca</a></td>
<td>403 210-8697</td>
<td>MS 364</td>
<td>Wed 1 pm-2 pm, Thu 1 pm-3 pm (STAT 205) / Tue 9 am-11 am, Fri 9 am-10 am (ACSC 327)</td>
</tr>
</tbody>
</table>

   This course is accredited under the Canadian Institute of Actuaries (CIA) University Accreditation Program (UAP). Achievement of the minimum required grades in accredited courses may provide credit for preliminary exams. Please note that a combination of courses may be required to achieve exam credit.

   **Course Site:**

   D2L: ACSC 327 L01-(Winter 2020)-Life Contingencies I

   **Note:** Students must use their U of C account for all course correspondence.

   The course work constitutes the series of video clip lecture, the Zoom online office hour or supplementary lecture, the online discussion through D2L, and frequent e-mail communication.

2. **Requisites:**

   See section 3.5.C in the Faculty of Science section of the online Calendar.

   **Prerequisite(s):**

   A grade of “C” or higher in Statistics 321.

   **Note:** Actuarial Science 325 is strongly recommended as preparation for Actuarial Science 327.

3. **Grading:**

   The University policy on grading and related matters is described in F.1 and F.2 of the online University Calendar. In determining the overall grade in the course the following weights will be used:

<table>
<thead>
<tr>
<th>Component(s)</th>
<th>Weighting %</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Hat Monocle</td>
<td>5%</td>
<td>To be discussed at the beginning of the class</td>
</tr>
<tr>
<td>Three quizzes</td>
<td>10%</td>
<td>Quiz 1: Jan, 28 (Tue) [During tutorial]</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Quiz 2: Mar, 3 (Tue) [During tutorial]</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Quiz 3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Start: Apr, 7 (Tue) 9:00 am</td>
</tr>
<tr>
<td></td>
<td></td>
<td>End: Apr, 8 (Wed) 9:00 am</td>
</tr>
<tr>
<td>First Mid-term Exam</td>
<td>20%</td>
<td>Feb, 14 (Fri), 2 hours [Outside of class]</td>
</tr>
<tr>
<td>Second Mid-term Exam</td>
<td>20%</td>
<td>Start: Mar, 24 (Tue), 1:30 pm</td>
</tr>
<tr>
<td></td>
<td></td>
<td>End: Mar, 25 (Tue) 1:30 pm</td>
</tr>
<tr>
<td></td>
<td></td>
<td>[Submitted through Dropbox]</td>
</tr>
<tr>
<td>Final Exam</td>
<td>45%</td>
<td>Start: Apr, 28 (Tue) 3:30 pm</td>
</tr>
<tr>
<td></td>
<td></td>
<td>End: Apr, 29 (Wed) 3:30 pm</td>
</tr>
<tr>
<td></td>
<td></td>
<td>[Submitted through Dropbox]</td>
</tr>
</tbody>
</table>
Each piece of work (reports, assignments, quizzes, midterm exam(s) or final examination) submitted by the student will be assigned a grade. The student's grade for each component listed above will be combined with the indicated weights to produce an overall percentage for the course, which will be used to determine the course letter grade.

The conversion between a percentage grade and letter grade is as follows.

<table>
<thead>
<tr>
<th>Minimum % Required</th>
<th>A+</th>
<th>A</th>
<th>A-</th>
<th>B+</th>
<th>B</th>
<th>B-</th>
<th>C+</th>
<th>C</th>
<th>C-</th>
<th>D+</th>
<th>D</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>95%</td>
<td>90%</td>
<td>85%</td>
<td>80%</td>
<td>75%</td>
<td>70%</td>
<td>65%</td>
<td>60%</td>
<td>55%</td>
<td>50%</td>
<td>45%</td>
</tr>
</tbody>
</table>

4. **Missed Components Of Term Work:**

The University has suspended requirements for students to provide evidence for reasons for absences so please do not attend medical clinics for medical notes or Commissioners for Oaths for statutory declarations. Please let your instructor know immediately if you are ill and cannot meet the deadlines specified.

5. **Scheduled Out-of-Class Activities:**

The following out of class activities are scheduled for this course.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Location</th>
<th>Date and Time</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Midterm I</td>
<td>ENE 241</td>
<td>Friday, February 14, 2020 at 7:00 pm</td>
<td>2 Hours</td>
</tr>
</tbody>
</table>

REGULARLY SCHEDULED CLASSES HAVE PRECEDENCE OVER ANY OUT-OF-CLASS-TIME-ACTIVITY. If you have a conflict with the out-of-class-time-activity, please contact your course coordinator/instructor no later than 14 days prior to the date of the out-of-class activity so that alternative arrangements may be made.

Every mid-term exam is scheduled for 2 hours. The time and place for this exam will be announced during the term. Please make sure that if students have schedule conflict for taking this mid-term exam, the instructor may grant an alternative time to write the exam prior (not after) the scheduled time (It is only applied in Mid-term 1 exam)

6. **Course Materials:**

Required Textbook(s):


7. **Examination Policy:**

Only non-programmable calculators may be used for the midterm and final exam.

The following (SOA exam) models of Texas Instruments are strongly recommended:

- BA-35
- BA II Plus
- BA II Plus Professional
- TI-30Xa
- TI-30X II
- TI-30XS Multiview

Make sure that memories should be cleared prior to the exam.


Students should also read the Calendar, **Section G**, on Examinations.

8. **Approved Mandatory And Optional Course Supplemental Fees:**

There are no mandatory or optional course supplemental fees for this course.
9. **Writing Across The Curriculum Statement:**

   For all components of the course, in any written work, the quality of the student's writing (language, spelling, grammar, presentation etc.) can be a factor in the evaluation of the work. See also Section E.2 of the University Calendar.

10. **Human Studies Statement:**

   Students will not participate as subjects or researchers in human studies.

   See also Section E.5 of the University Calendar.

11. **Reappraisal Of Grades:**

    A student wishing a reappraisal, should first attempt to review the graded work with the Course coordinator/instructor or department offering the course. Students with sufficient academic grounds may request a reappraisal. Non-academic grounds are not relevant for grade reappraisals. Students should be aware that the grade being reappraised may be raised, lowered or remain the same. See Section I.3 of the University Calendar.

    a. **Term Work:** The student should present their rationale as effectively and as fully as possible to the Course coordinator/instructor within ten business days of either being notified about the mark, or of the item's return to the class. If the student is not satisfied with the outcome, the student shall submit the Reappraisal of Graded Term work form to the department in which the course is offered within 2 business days of receiving the decision from the instructor. The Department will arrange for a reappraisal of the work within the next ten business days. The reappraisal will only be considered if the student provides a detailed rationale that outlines where and for what reason an error is suspected. See sections I.1 and I.2 of the University Calendar.

    b. **Final Exam:** The student shall submit the request to Enrolment Services. See Section I.3 of the University Calendar.

12. **Other Important Information For Students:**

    a. **Mental Health** The University of Calgary recognizes the pivotal role that student mental health plays in physical health, social connectedness and academic success, and aspires to create a caring and supportive campus community where individuals can freely talk about mental health and receive supports when needed. We encourage you to explore the mental health resources available throughout the university community, such as counselling, self-help resources, peer support or skills-building available through the SU Wellness Centre (Room 370, MacEwan Student Centre, Mental Health Services Website) and the Campus Mental Health Strategy website (Mental Health).

    b. **SU Wellness Center:** The Students Union Wellness Centre provides health and wellness support for students including information and counselling on physical health, mental health and nutrition. For more information, see www.ucalgary.ca/wellnesscentre or call 403-210-9355.

    c. **Sexual Violence:** The University of Calgary is committed to fostering a safe, productive learning environment. The Sexual Violence Policy (https://www.ucalgary.ca/policies/files/policies/sexual-violence-policy.pdf) is a fundamental element in creating and sustaining a safer campus environment for all community members. We understand that sexual violence can undermine students' academic success and we encourage students who have experienced some form of sexual misconduct to talk to someone about their experience, so they can get the support they need. The Sexual Violence Support Advocate, Carla Bertsch, can provide confidential support and information regarding sexual violence to all members of the university community. Carla can be reached by email (svsa@ucalgary.ca) or phone at 403-220-2208.

    d. **Misconduct:** Academic misconduct (cheating, plagiarism, or any other form) is a very serious offence that will be dealt with rigorously in all cases. A single offence may lead to disciplinary probation or suspension or expulsion. The Faculty of Science follows a zero tolerance policy regarding dishonesty. Please read the sections of the University Calendar under Section K, Student Misconduct to inform yourself of definitions, processes and penalties. Examples of academic misconduct may include: submitting or presenting work as if it were the student's own work when it is not; submitting or presenting work in one course which has also been submitted in another course without the instructor's permission; collaborating in whole or in part without prior agreement of the instructor; borrowing experimental values from others without the instructor's approval; falsification/fabrication of experimental values in a report. These are only examples.

    e. **Assembly Points:** In case of emergency during class time, be sure to FAMILIARIZE YOURSELF with the information on assembly points.

    f. **Academic Accommodation Policy:** Students needing an accommodation because of a disability or medical condition should contact Student Accessibility Services in accordance with the procedure for
accommodations for students with disabilities available at procedure-for-accommodations-for-students-with-disabilities.pdf.

Students needing an accommodation in relation to their coursework or to fulfill requirements for a graduate degree, based on a protected ground other than disability, should communicate this need, preferably in writing, to the Associate Head of the Department of Mathematics & Statistics, Mark Bauer by email bauerm@ucalgary.ca or phone 403-220-4189. Religious accommodation requests relating to class, test or exam scheduling or absences must be submitted no later than 14 days prior to the date in question. See Section E.4 of the University Calendar.

g. **Safewalk:** Campus Security will escort individuals day or night (See the Campus Safewalk website). Call 403-220-5333 for assistance. Use any campus phone, emergency phone or the yellow phones located at most parking lot pay booths.

h. **Freedom of Information and Privacy:** This course is conducted in accordance with the Freedom of Information and Protection of Privacy Act (FOIPP). Students should identify themselves on all written work by placing their name on the front page and their ID number on each subsequent page. For more information, see Legal Services website.

i. **Student Union Information:** VP Academic, Phone: 403-220-3911 Email: suvpaca@ucalgary.ca. SU Faculty Rep., Phone: 403-220-3913 Email: sciencerep@su.ucalgary.ca. Student Ombudsman, Email: ombuds@ucalgary.ca.

j. **Internet and Electronic Device Information:** Unless instructed otherwise, cell phones should be turned off during class. All communication with other individuals via laptop, tablet, smart phone or other device is prohibited during class unless specifically permitted by the instructor. Students that violate this policy may be asked to leave the classroom. Repeated violations may result in a charge of misconduct.

k. **Surveys:** At the University of Calgary, feedback through the Universal Student Ratings of Instruction (USRI) survey and the Faculty of Science Teaching Feedback form provides valuable information to help with evaluating instruction, enhancing learning and teaching, and selecting courses. Your responses make a difference - please participate in these surveys.

l. **Copyright of Course Materials:** All course materials (including those posted on the course D2L site, a course website, or used in any teaching activity such as (but not limited to) examinations, quizzes, assignments, laboratory manuals, lecture slides or lecture materials and other course notes) are protected by law. These materials are for the sole use of students registered in this course and must not be redistributed. Sharing these materials with anyone else would be a breach of the terms and conditions governing student access to D2L, as well as a violation of the copyright in these materials, and may be pursued as a case of student academic or non-academic misconduct, in addition to any other remedies available at law.

m. **Canadian Institute of Actuaries Ethics:** In addition to the university's internal policies on conduct, including academic misconduct (Section K of the online calendar), candidates pursuing credits for writing professional examinations shall also be subject to the Code of Conduct and Ethics for Candidates in the CIA Education System and the associated Policy on Conduct and Ethics for Candidates in the CIA Education System. For more information, please visit Obtaining UAP Credits and the CIA FAQ.

**Course Outcomes:**

- Calculate and interpret standard probability functions including survival and mortality probabilities, force of mortality, and complete and curtate expectation of life. Compute higher order moments and percentiles associated to the future lifetime and the curtate future lifetime random variables.
- Compute and interpret standard probability functions based on general life tables. Use fractional age assumptions to compute these quantities for all ages and durations. Construct and interpret survival models for cohorts consisting of non-homogeneous populations, for example, smokers and nonsmokers or ultimate-and-select groups.
- Derive formulae for the valuation of traditional insurance benefits. Compute and interpret probabilities, means, percentiles and higher-order moments associated to the random variables representing the present values of these benefits.
- Derive formulae for the valuation of life contingent annuities. Compute and interpret probabilities, means, percentiles and higher-order moments associated to the random variables representing the present values of these annuities.
- Compute net and gross premiums for insurance policies and annuities using various premium principles.
Calculate and interpret probabilities, means, percentiles and higher-order moments of random variables associated with these premiums, including loss-at-issue random variables.

Associate Dean's Approval for alternate final examination arrangements or remote learning and out of regular class-time activity.