

# 國立政治大學 商學院

National Chengchi University  
College of Commerce



## 風險管理與保險學系 108學年度課程手冊

Department of Risk Management and Insurance  
Curriculum Guide



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# A. Introduction to the Department of Risk Management and Insurance

## Department Philosophy

In recent years, Taiwan has exerted great effort in the planning and implementation of the National Health Insurance, compulsory automobile liability insurance, National Pension Insurance, and natural disaster insurance, which has allowed commercial insurance companies to flourish. Insurance involves law, economics, finance, and management, which rely on specialized talent for in-depth research and planning to achieve healthy operation and development.

NCCU evaluated the social and economic development needs above in 1981, and first established the Graduate Institute of Insurance in 1985, dividing teaching and research into three divisions to meet the industry's needs. The three divisions are Law, Management, and Actuarial Science, and cultivate specialized talent in each field of insurance. The divisions also conduct research on insurance theories to drive the development and progress of insurance in Taiwan.

The Department's master's program was jointly planned by Professor Shih Wen-Sen, Professor Yuan Zong-Wei, and Professor Yang Chao-Chang, and began accepting master's students in September 1985. They began preparations to establish the Department of Insurance in 1989, and formally gained approval in 1990 to establish the department, which began recruiting students in July the same year. The Department of Insurance aimed to cultivate insurance talent to engage in academic research on insurance, and actively dedicated efforts to teaching and research work. The Department of Insurance referenced development trends in risk management and insurance in the UK and US, and changed its name to the “Department of Risk Management and Insurance” in 1997, stepping up efforts in risk management and insurance education and academic research. The Department’s fundamental teaching goal is to cultivate professional managers in risk management and insurance. The Department began recruiting Executive Masters in Business Administration (EMBA) students in 2000, not only for the mutual verification of risk management and insurance theories and practices, but also to promote closer cooperation between the Department and the industrial and government sectors. In light of the trend of “integration” between insurance and other financial service industries in recent years, the Department listed risk management for insurance and other financial service industries as a key point of development, in hopes of enhancing the insurance industry’s competitiveness in a comprehensive financial market in the future.

Seeing the domestic demand on academic research talent in the field of risk management, the Department’s doctoral program began recruiting students in 2004, and aims to cultivate academic researchers and higher education teachers in risk management and insurance theory, hoping to elevate the academic and education level in this field.

**The Department aims to become a lead in the following academic fields:**

1. Risk Management
2. Insurance Management
3. Financial Risk Management
4. Social Insurance and Pension Risk Management
5. Actuarial Science and Financial Engineering
6. Insurance Laws and Regulations and Supervision Policy
7. Supervision Laws for Insurance Groups and Business Strategies

## Department Features

The Department aims to cultivate risk management and insurance talent, and also attaches importance to broadening students' horizons to enhance their international competitiveness. The Department's main features are summarized below:

1. Has world class risk management and insurance teachers and teaching and research environment.
2. Curriculum design attaches importance to the industry's demand on talent, and aims to strengthen the connection between theory and practice.
3. Seminars on corporate practices are offered to increase students' competitiveness in the employment market.
4. Assists the government in establishing insurance laws and supervision policies.
5. Actively engage in research on social insurance system reform and insurance related issues.
6. Regularly organizes international academic exchange events and works closely with academia in Taiwan and overseas.

## Future Careers and Development

The Department emphasizes the development of professional abilities, and provides complete training in commerce. Hence, graduates mainly develop in the following directions:

1. Insurance and reinsurance industry (marketing, finance, actuarial science, and planning)
2. Corporate risk management related professions (risk management consultant, industrial safety, risk control)
3. Insurance intermediary (insurance broker/agent and notary public)
4. Financial institutions (banking, securities)
5. Business administration and actuarial consultant companies
6. Accounting or law firms
7. Financial supervision units and other government departments
8. Domestic and overseas academic research institutions

## **B. Doctoral Program of the Department of Risk Management and Insurance**

### **I. Introduction to Courses**

#### **1. Establishment and Basic Introduction to the Department's Doctoral Program**

The Department began recruiting students for the doctoral program in 2004. The program is divided into three divisions, namely Law, Management, and Actuarial Science, and aims to cultivate academic researchers and higher education teachers in risk management and insurance theory, hoping to elevate the academic and education level in this field. The Department has world class teachers, most of which received their Ph.D. from the top universities in risk management and insurance in the US, UK, and Germany, and their fields of expertise include management, finance, actuarial science, and law. As such, the Department has the best teachers and most complete structure in Taiwan. In the three most representative grade A journals in the field of risk management and insurance, specifically the Journal of Risk and Insurance, Insurance: Mathematics and Economics, and GENEVA Risk and Insurance Review, teachers of the Department rank at the top of departments in Asia in terms of number of papers published.

The Department strives to provide the best teaching and research environment based on the belief of passing down tradition while constantly seeking innovation, using the highest academic quality to cultivate comprehensive risk management and insurance talent for the domestic insurance industry.

#### **2. Doctoral Program Curriculum Planning Concepts and Study Rules**

##### **(1) Curriculum Planning Concepts**

Actively recruit world class teachers in the field of risk management and insurance and the best students. The curriculum design attaches importance to the demand on academic research and education talent, and emphasizes practice based on theory. Reform the social insurance system and insurance supervision system, and conduct research on risk management, actuarial valuation, and insurance related issues.

##### **I. Course Objectives**

- A. General : Risk management theories of typical companies and theories of the insurance business.
- B. Management-specific : Formulation and application of risk management strategies, operation of policy insurance and commercial insurance, and formulation and implementation of insurance laws and supervision policy.

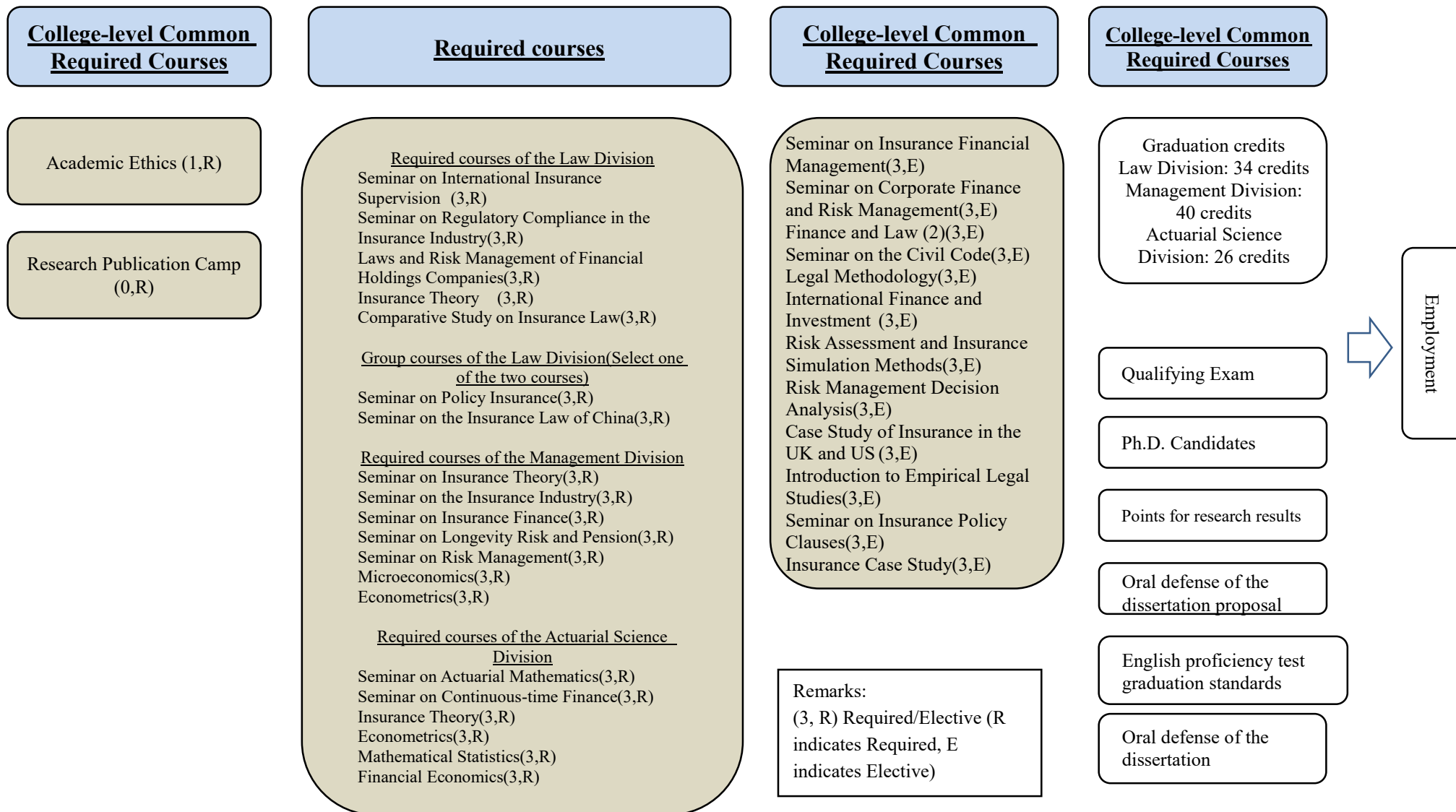
##### **II. Ultimate goal of teaching and learning**

The doctoral program's ultimate goal of teaching and learning is to promote the academic development of risk management and insurance theories in Taiwan, and elevate the level of research and education in the field.

##### **III. Overall plan for cultivating students**

The Department's doctoral program is divided into three divisions, specifically Law, Management, and Actuarial Science. Academic journals are used as the main teaching materials to cultivate students into outstanding education talent with a field of expertise.

# Courses of the Department of Risk Management and Insurance (Doctoral Program)



## II. Graduation requirements

### (I) Department of Risk Management and Insurance (Law Division)

<b>Graduation credits</b>	34 credits
<b>Required Courses</b>	19 credits
<b>Elective Courses</b>	15 credits
<b>Qualifying Exam</b>	<ol style="list-style-type: none"><li>1. Qualifying exam.</li><li>2. Within three years after enrollment, doctoral students must participate and publish a paper in the college common required course "Research Publication Camp," or attend and publish a paper in an international conference recognized by the Department.</li><li>3. Before doctoral students submit their degree examination grade report, they must pass one of the Department's English proficiency tests.</li></ol>

### (II) Department of Risk Management and Insurance (Management Division)

<b>Graduation credits</b>	40 credits
<b>Required Courses</b>	22 credits
<b>Elective Courses</b>	18 credits (the Management Division needs approval from the Department to take elective courses)
<b>Qualifying Exam</b>	<ol style="list-style-type: none"><li>1. Qualifying exam.</li><li>2. Within three years after enrollment, doctoral students must participate and publish a paper in the college common required course "Research Publication Camp," or attend and publish a paper in an international conference recognized by the Department.</li><li>3. Before doctoral students submit their degree examination grade report, they must pass one of the Department's English proficiency tests.</li></ol>

### (III) Doctoral Program of the Department of Risk Management and Insurance (Actuarial Science Division)

<b>Graduation credits</b>	26 credits
<b>Required Courses</b>	19 credits
<b>Elective Courses</b>	7 credits
<b>Qualifying Exam</b>	<ol style="list-style-type: none"><li>1. Qualifying exam.</li><li>2. Within three years after enrollment, doctoral students must participate and publish a paper in the college common required course "Research Publication Camp," or attend and publish a paper in an international conference recognized by the Department.</li><li>3. Before doctoral students submit their degree examination grade report, they must pass one of the Department's English proficiency tests.</li></ol>



### III. Curriculum Planning

● Department of Risk Management and Insurance Doctoral Program (Law Division)

First semester of first year					Second semester of first year				
Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week	Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week
300006001	※ Academic Ethics		1	1-3 hours	358055001	◎ Seminar on Insurance Policy Clauses		3	2-5 hours
358039001	※ Seminar on International Insurance Supervision		3	3-6 hours	358002001	※ Insurance Theory		3	6-8 hours
358045011	V Seminar on the Insurance Law of China		3	2-5 hours	358054001	※ Comparative Study on Insurance Law		3	2-5 hours
358781001	◎ Seminar on Insurance Cases		3	2-5 hours					
358908001	◎ Seminar on Financial Law		3	2-5 hours					

※Required Courses    ◎Elective Courses    V Group courses    △Two-Semester Course

Note: The actual class schedule shall be based on the announcement by the Curriculum Section, Office of Academic Affairs.

First semester of second year					Second semester of second year				
Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week	Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week
358073001	※ Seminar on Regulatory Compliance in the Insurance Industry		3	2-5 hours	358057001	◎ Case Study of Insurance in the UK and US		3	2-5 hours
358059001	※ Laws and Risk Management of Financial Holdings Companies		3	2-3 hours	358052001	V Seminar on Policy Insurance		3	5-10 hours
358912001	◎ Introduction to Empirical Legal Studies		3	2-4 hours					

※Required Courses ◎Elective Courses V Group courses ΔTwo-Semester Course

Note: The actual class schedule shall be based on the announcement by the Curriculum Section, Office of Academic Affairs.



First semester of third year					Second semester of third year				
Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week	Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week
Prepare for the qualifying exam and obtain points for research results					Prepare for the qualifying exam and oral defense of dissertation proposal				

※Required Courses   ©Elective Courses   ∨ Group courses   △Two-Semester Course

Note: The actual class schedule shall be based on the announcement by the Curriculum Section, Office of Academic Affairs.

● Department of Risk Management and Insurance Doctoral Program (Management Division)

First semester of first year					Second semester of first year				
Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week	Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week
300006001	※ Academic Ethics		1	1-3 hours	358796001	※Seminar on Insurance Finance		3	7-9 hours
358066001	※ Seminar on Longevity Risk and Pension		3	2-5 hours	Courses of other departments	※Microeconomics		3	4-6 hours
358063001	※ Seminar on the Insurance Industry		3	3-6 hours					

※Required Courses ◎Elective Courses V Group courses △Two-Semester Course

Note: The actual class schedule shall be based on the announcement by the Curriculum Section, Office of Academic Affairs.

First semester of second year					Second semester of second year				
Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week	Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week
Courses of other departments  358040001	※ Econometrics		3	4-6 hours	358949001	◎ Seminar on Corporate Finance and Risk Management		3	3-5 hours
	※ Seminar on Risk Management		3	3-5 hours	358053001	※ Seminar on Insurance Theory		3	6-8 hours

※Required Courses ◎Elective Courses V Group courses ΔTwo-Semester Course

Note: The actual class schedule shall be based on the announcement by the Curriculum Section, Office of Academic Affairs.

First semester of third year					Second semester of third year				
Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week	Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week
Prepare for the qualifying exam and obtain points for research results					Prepare for the qualifying exam and oral defense of dissertation proposal				

※Required Courses   ©Elective Courses   ∨ Group courses   △Two-Semester Course

Note: The actual class schedule shall be based on the announcement by the Curriculum Section, Office of Academic Affairs.

● Department of Risk Management and Insurance Doctoral Program (Actuarial Science Division)

First semester of first year					Second semester of first year				
Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week	Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week
300006001	※ Academic Ethics		1	1-3 hours	358036001	※ Seminar on Actuarial Mathematics		3	4-6 hours
Courses of other departments	※ Econometrics		3	4-6 hours	358002001	※ Insurance Theory		3	6-8 hours
358070001	※ Seminar on Continuous-time Finance		3	4-6 hours					

※ Required Courses   © Elective Courses   V Group courses   △ Two-Semester Course

Note: The actual class schedule shall be based on the announcement by the Curriculum Section, Office of Academic Affairs.

First semester of second year					Second semester of second year				
Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week	Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week
Courses of other departments	※ Mathematical Statistics		3	4-6 hours	358949001	◎ Risk Management Decision Analysis		3	4-6 hours
Courses of other departments	※ Financial Economics		3	4-6 hours	358949001	◎ Seminar on Corporate Finance and Risk Management		3	4-6 hours

※ Required Courses ◎ Elective Courses ∨ Group courses △ Two-Semester Course

Note: The actual class schedule shall be based on the announcement by the Curriculum Section, Office of Academic Affairs.

First semester of third year					Second semester of third year				
Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week	Course ID	Course Name	Class time (Temporary)	Credits	Estimated learning time outside of class each week
Prepare for the qualifying exam and obtain points for research results					Prepare for the qualifying exam and oral defense of dissertation proposal				

※Required Courses   ©Elective Courses   ∨ Group courses   △Two-Semester Course

Note: The actual class schedule shall be based on the announcement by the Curriculum Section, Office of Academic Affairs.



## IV. Overview of Courses

<b>300006011</b>	<b>Academic Ethics (Required)</b>	1 credit	College of Commerce doctoral students	18 hours
[Course Objectives]	By teaching business ethics concepts and academic ethics principles, this course aims to cultivate academic talent with the ability to determine value, and attaches importance to the spirit of business ethics and principles of research ethics. As a result, doctoral students will be able to implement ethical concepts in their field of expertise when they become teachers of business administration in the future. It will strengthen the elements of business ethics in teaching contents and cause the students to uphold academic ethics when engaging in research.			
[Course Contents]	Contents of this course cover two aspects: Business ethics and academic ethics. Aspects of business ethics include ethical dialectical training, introduction to theories of ethics, business ethics case analysis and discussion, and sustainability activities. Academic ethics includes guidelines for writing academic papers and citation and quotation, principles and procedures for reviewing research ethics in social sciences, and application for and regulations on MOST projects.			
[Remarks]				

<b>358039001</b>	<b>Seminar on International Insurance Supervision (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	The objective of this course is to equip the students with a general framework for understanding the theories of regulation for insurance and other financial services and the core principles for insurance regulation promoted by the International Association and Insurance Supervisors (IAIS). Institutional details with emphasis on the current regulatory issues in Taiwan will also be addressed. Since the regulatory issues are constantly changing, our primary goal is to stimulate critical thinking and promote the development of problem solving skills to better prepare students for applying general concepts to new types of regulatory policy issues			
[Course Contents]	At the end of this course, the students should be able to: (I) Understand the fundamental theories to regulation in the insurance sector. (II) Understand a broad perspective of financial services and insurance in terms of market development and regulatory policies. (III) Understand the important international principles, standards conducted by the IAIS. (IV) Understand the effects of and the rationale for public policies that affect the insurance industry, insurance end-users (i.e. enterprises and individuals). (V) Think critically and analytically solve regulatory problems that confront the policy makers, insurance industry and the end-users.			
[Remarks]	Grade Determination Class Participation: 50%                      Presentations: 25%                      Term Papers: 25 %			

<b>358045011</b>	<b>Seminar on the Insurance Law of China (Partially Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	Analyze the strengths and weaknesses of China's insurance law and various discussions			
[Course Contents]	<p>(I) Similarities and differences in the history of China's insurance law compared with Taiwan</p> <p>(II) Challenges of Taiwan's insurance industry in China's market in terms of product design and claims</p> <p>(III) Analysis the differences between insurance profits in China and Taiwan and comment on the gains and losses</p> <p>(IV) How to find the true meaning of China's insurance law from its loose contents</p> <p>(V) Issues with the applicability of China's insurance law resulting from its different chapter structure compared with the laws of advanced countries</p> <p>(VI) When the interpretation of the Supreme People's Court contradicts the insurance law, which shall prevail</p> <p>(VII) Provisions of China's insurance law that protect the insured</p> <p>(VIII) Should subrogation be placed under general provisions (Taiwan) or only property insurance (China)</p> <p>(IX) Discuss whether or not current life insurance policies in China violate the insurance law</p> <p>(X) Discuss the similarities and differences between China's insurance law and Taiwan's Financial Consumer Protection Act</p> <p>(XI) Discuss differences between China and Taiwan with respect to Article 64 of the insurance law</p> <p>(XII) Is the refund provision in China's insurance law a certain ratio?</p> <p>(XIII) When the insured does not fulfill obligations to give notice, may compensation be sought in accordance with China's insurance law and Taiwan's Insurance Act?</p> <p>(XIV) Is Article 23 of China's insurance law too strict?</p>			
[Remarks]				

<b>358002001</b>	<b>Insurance Theory (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	Develop students' expertise in insurance system principles and help them understand how the insurance market operates			
[Course Contents]	<p>(I) Insurance theory review and development</p> <p>(II) Insurance system and economic safety</p> <p>(III) Expected utility theory and insurance needs</p> <p>(IV) Insurance operations and law of large numbers</p> <p>(V) Insurance contract principles</p> <p>(VI) Moral hazard and adverse selection</p> <p>(VII) International insurance market</p> <p>(VIII) Insurance industry structure and characteristics</p> <p>(IX) Types and performance of insurance organizations</p> <p>(X) Insurance marketing channels and methods</p> <p>(XI) Insurance company financial management</p> <p>(XII) Insurance company solvency supervision</p>			
[Remarks]				

<b>358781001</b>	<b>Seminar on Insurance Cases (Elective)</b>	3 credits	PhD students	3 hours
[Course Objectives]	Develop students ability to analyze actual court rulings on insurance cases and handle issues.			
[Course Contents]	Seminar topics: Principle of indemnity Avoidance of moral hazard Financial consumer dispute cases Cases of common boundaries between the Insurance Act and Consumer Protection Act Duty to inform and increase of hazard Elements and effect of special clauses Core issues of responsible investment (right to participate, direct claim, insurer's duty to defense) Insurance contract interpretation and supplement Core issues of guarantee insurance (such as discovery period, performance of special duties) Common disputes of health insurance (handling partial hospitalization, leave from hospitalization, illness before insurance, suspension and reinstatement, duty to inform)			
[Remarks]				

<b>358073001</b>	<b>Seminar on regulatory compliance in the insurance industry (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	This course is taught in English and develops students' abilities to conduct research, write papers, and discuss issues of the Insurance Act in English. The course objective of insurance law is that during the process of oral presentations and written reports, the students should learn how to detect and find out the question and analyze, deduce and research all questions by making use of methods of legal analysis. At the same time, requesting the students to finish their written reports and oral presentations in English makes the students become international experts of insurance law after extensive and essential training. The course is lectured in English. By making presentations and reports, the course can lead everyone to find out, analyze questions, and learn how to solve the problem.			
[Course Contents]	(I) The legality of using genetic information to decide whether or not to provide coverage and the insurance premium rate (II) Discrimination and benefits of exclusion of coverage and not really obligations (III) The insurer's information obligations and consumer protection (IV) Comparative study on policy cancellation right (V) Burden of proof in insurance incidents (VI) The obligation of truthful representations and review of the effects of violation (VII) Basis and scope of relatively mandatory provisions (VIII) Empirical research on content control			
[Remarks]	Students select their own topics and write a research report. They then discuss their report in class, and then submit the revised report based on class discussion results at the end of the semester. Contents of the research reports should describe related theories, collect and organize related rulings, interpretations and insurance policy clauses, and give appropriate comments.			

358782001

**Seminar on Insurance  
Policy Clauses (Elective)**

3 credits PhD students

3 hours

[Course  
Objectives]

Discuss important issues in the Insurance Act to improve students' thinking and problem analysis abilities.

[Course  
Contents]

- (I) Legislative system of the Insurance Act  
Types of insurance contracts
- (II) Interpretation of insurance contracts  
Parties in insurance contracts and related parties
- (III) General elements for an insurance contract to be formed
- (IV) Special elements for an insurance contract to be formed  
General elements for an insurance contract to take effect
- (V) Scope of application of the insurance interests system  
Subject and timing for the existence of insurance interests
- (VI) Scope of insurance interests  
Full insurance, under insurance, and over insurance
- (VII) Double insurance  
Insurance competition
- (VIII) Prevention of moral hazard  
Review of Article 105 of the Insurance Act
- (IX) Insurer's right to participate in settlement  
Rights that may be exercised by the insurer when exercising the right of subrogation
- (X) Amount that may be claimed by the insurer when exercising the right of subrogation  
Subrogation right of reinsurers
- (XI) Special clauses on duty to inform
- (XII) Duty to inform the suspension and reinstatement of life insurance contracts
- (XIII) Legal provisions on credit life insurance  
Legal provisions on group insurance
- (XIV) Legal provisions on investment insurance  
Scope of coverage of compulsory automobile liability insurance
- (XV) Special compensation system for automobile traffic accidents  
Review of guarantee insurance
- (XVI) Scope of coverage of injury insurance  
Suspension and reinstatement of property insurance contracts
- (XVII) Legal provisions on credit insurance  
Scope of application of insurance subrogation system
- (XVIII) Legal provisions on labor pension insurance  
Punitive damages and insurance

[Remarks]

<b>358059001</b>	<b>Laws and Risk Management of Financial Holdings Companies (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	In response to the trend of financial integration in Taiwan and development trends of financial holdings companies, this course discusses the regulatory framework, organizational structure and operating model, and business strategy of financial holdings companies in Taiwan, providing students with a comprehensive understanding of theories and practices related to the Financial Holding Company Act.			
[Course Contents]	<p>(I) Topics: Include financial integration, establishment of financial holdings company, system characteristics, rights and obligations, co-marketing, investment and M&amp;A, and risk structure and risk management.</p> <p>(II) Project report: Include financial holding company reform, dual engine strategy of financial holding companies, consolidated tax return, hostile takeover and M&amp;A, and integration or professional management strategies.</p> <p>(III) Literature review: Read studies and literature related to financial holdings companies.</p> <p>(IV) Review of laws and regulations: Interpretation and review of each article of the Financial Holding Company Act.</p>			
[Remarks]	<b>Course features:</b> Gives consideration to both theory and practice, interactive teaching, emphasis on creativity and application, not an easy course, especially suitable for students with a background in law or are creative and intend to go into the financial market.			

<b>358778001</b>	<b>Case Study of Insurance in the UK and US (Elective)</b>	3 credits	PhD students	3 hours
[Course Objectives]	This course aims to equip students with fundamental understanding of Anglo-American Insurance Law and Cases, the ability to conduct proper English legal research, and fluency in English skills.			
[Course Contents]	(I) Legal research and citation (II) Memo and brief, risk and insurance, insurance regulation (III) Interpretation (IV) Waiver, estoppel, and intermediaries (V) Misrepresentation & Disproportionate Forfeiture (VI) Damages (VII) Health Insurance (VIII) Disability Insurance (IX) Life Insurance (X) Property Insurance (XI) Subrogation (XII) Liability Insurance			
[Remarks]				

<b>358052001</b>	<b>Seminar on Policy Insurance (Partially Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	This course is designed based on basic theories of public policy, and discusses the different system designs of policy insurance, which is complemented by case study, so that doctoral students with a background in law will have the ability to independently conduct research , and use suitable research methodologies to explore issues in policy insurance in Taiwan and overseas.			
[Course Contents]	(I) Background of public policy formation (II) Key points of planning policy insurance systems (III) Governance finances and natural disaster insurance (IV) Environmental protection and pollution liability insurance (V) Road traffic safety and compulsory automobile liability insurance (VI) National health and the National Health Insurance (VII) Public safety and public liability insurance			
[Remarks]	Scoring method: Class performance 50%, Case study 50%.			

<b>358066001</b>	<b>Seminar on Longevity Risk and Pension (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	<p>This course mainly introduces pension system management, the insurance pension market, and important literature. By introducing and comparing the pension systems and pension related financial products of different countries, analyzing product development trends and marketing strategies in Taiwan's retirement market, and reading selected research papers, students will understand important research topics and research results. Course contents include understanding pension systems and retirement market development trends in other countries, strengthening knowledge and literature on retirement planning, analyzing investment strategies of government pension funds on this basis, assisting financial institutions in developing pension products, helping employers plan pension and employee savings plans, or helping individual's understand retirement requirements and shortfall, and further planning retirement savings plans to achieve an ideal income replacement ratio.</p>			
[Course Contents]	<ol style="list-style-type: none"> <li>1. Introduction to the pension system and pension insurance products in Taiwan: Analysis of old-age benefits of government social insurance (such as: civil servant insurance and labor insurance), employer pension systems (such as: Labor Standards Act pension system and civil servant pension system), and individual retirement savings behavior (such as annuities insurance and mutual funds).</li> <li>2. Analysis of the interaction between overseas pension system design and annuities insurance products: Includes an introduction to the pension system of important countries, including the US 401(k) plan, Hong Kong's Mandatory Provident Fund, and the pension systems and important pension products in the retirement markets of the UK, Germany, Australia, Japan, Singapore, and Chile, and analysis of current market development trends.</li> <li>3. Innovative pension products around the world and market development trends: Introduction to innovative financial products issued in the insurance market in recent years, such as target-date life cycle fund, or innovative financial products that are about to be issued, especially mortality-linked securities issued by pension funds and life insurance companies, such as longevity bond, life settlement, and reverse mortgages, as well as their latest development trends.</li> </ol>			
[Remarks]				



<b>358912001</b>	<b>Introduction to Empirical Legal Studies (Elective)</b>	3 credits	Master's/Doctoral students	3 hours
[Course Objectives]	The integration between law and other disciplines has become a trend that cannot be ignored. For most students with a background in law, they often encounter many difficulties in the learning process due to lack of a quantitative foundation and suitable teaching materials, and are hesitant when they encounter this type of new methodology, which is quite a pity. The purpose of this course is to help students more smoothly learn different research methodologies. If there is time, this course will also guide students to read literature on law to broaden their horizons. There are no prerequisite courses for this course, and undergraduate students who major in law and other fields are all welcome.			
[Course Contents]	<ol style="list-style-type: none"> <li>1. Expands students' understanding of interdisciplinary studies related to law, especially help students with backgrounds other than law to utilize their expertise for integration with law.</li> <li>2. Guides students to read important literature on emerging fields, so that they will understand the latest developments, and also broaden their horizons with respect to emerging theories on law.</li> <li>3. Strengthens student's quantitative foundation, so that they will have quantitative concepts when processing data.</li> </ol>			
[Remarks]				

<b>358796001</b>	<b>Seminar on Insurance Finance (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	This seminar is a Ph.D. level course that intends to equip the students with knowledge about the finance issues in the insurance industry. The covered topics include the solvency issues of insurance companies, insurance regulation and its consequences, reserving/pricing, asset-liability management, and asset allocation. This course is also designed to train the student to write a rigorous academic paper through reading good papers and writing up a decent research proposal. Personal publication experiences will be shared during the class as well.			
[Course Contents]	Solvency/Insolvency Models The Efficacy of Capital Requirements Capital Requirements and Risk Taking Behaviors Stochastic Reserving Stochastic Integrals Differential Equations & Portfolio Dynamics Arbitrage Pricing Mortality Rate Modeling The Martingale Approach to Arbitrage Theory Mathematics of the Martingale Approach Martingale Models for the Short Rate Forward Rate Models and LIBOR Market Models Fair Valuation of Insurance Policies Stochastic Optimal Control: Asset Allocations of Insurance Companies and Pension Funds Surrender Rate Modeling			
[Remarks]	Grade Determination: Class Presentation and Discussion: 60%		Term Paper: 40%	

<b>358063001</b>	<b>Seminar on the Insurance Industry (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	<p>The purpose of this course is to review some of the most important literature on risk management and insurance industry. Different from the class of insurance theory, we focus more on the practices of the insurance industry, including the market structure of the industry, organizational structure, insurance demand, efficiency studies, and the development in insurance industry outside United States. We also examine the issues in underwriting cycle problems, captive insurance and health insurance problems if time allows.</p>			
[Course Contents]	<p>Area Paper: each student will find a topic for your area paper. We have two dates to present the progress of your paper.</p> <p>(mid-report): You will present your report, including the</p> <ul style="list-style-type: none"> <li>Title</li> <li>Motivation</li> <li>Literature Review</li> <li>How to find your data</li> <li>Hypothesis (Optional)</li> </ul> <p>On the second date, you will present your final paper, which should include:</p> <ul style="list-style-type: none"> <li>Hypothesis</li> <li>Data and Methodology</li> <li>Preliminary Results (including descriptive statistics, basic regression results, etc.)</li> </ul> <p>The written report will be handed in at the same day.</p>			
[Remarks]				

<b>358949001</b>	<b>Seminar on Corporate Finance and Risk Management (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	This course introduces literature on important research topics in corporate financial management. Research topics include financial management in the financial and insurance industry (banking, insurance, securities), financial investment strategy, corporate financial management, risk management, corporate governance, financial engineering, financial derivatives, asset securitization, and asset and liability valuation. Domestic scholars in the field of finance and insurance will be invited to publish papers, so that students understand important research trends and issues. The speakers will also share how to public academic papers in the top international academic journals in the field of finance, risk, and insurance.			
[Course Contents]	<ol style="list-style-type: none"> <li>1. During the semester, a domestic scholar will be invited every two weeks to speak on a research paper.</li> <li>2. The speech will on Tuesday 12:10-14:00</li> <li>3. Location: College of Commerce Group Discussion Room 260907</li> </ol> <p>© The actual date of classes during the semester will be verified with the speaker, and will be scheduled on Tuesday in principle.</p> <p>© During summer vacation, Chair Professor Gene C. Lai will schedule courses after returning to the country in mid-June (9 classes will be taught over three weeks).</p>			
[Remarks]				

<b>358053001</b>	<b>Seminar on Insurance Theory (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	The objective of this course is to develop the basic microeconomic models for risk and insurance with setting that economic agents are faced with uncertainty. The main topics include decision making under uncertainty, insurance demand, adverse selection, moral hazard, liability insurance, and catastrophe risk. The models discussed in this course are adaptable to many situations in finance and economics, but with a emphasis on insurance markets as means of transferring risk and wealth.			
[Course Contents]	<ol style="list-style-type: none"> <li>1. Introduction to Insurance Economics</li> <li>2. Choice under Uncertainty</li> <li>3. Insurance Demand</li> <li>4. Optimal Risk Sharing</li> <li>5. Adverse Selection</li> <li>6. Risk Classification, Moral Hazard and Insurance Fraud</li> <li>7. Law of Large Numbers and Group Siz</li> <li>8. Catasrophe Risk, Insurance Capacity, Reinsurance and Cycles</li> <li>9. Liability Insurance</li> <li>10. Health and Life Insurance</li> </ol>			
[Remarks]				

<b>358839001</b>	<b>Risk Management Decision Analysis (Elective)</b>	3 credits	PhD students	3 hours
[Course Objectives]	This course explains recent developments of risk management in financial and insurance institutions, discusses agency cost, risk management, capital distribution, asset allocation, and hedging theory. Classes will focus on methodology and practices, and will also discuss operations of financing, investment, and financial institutions in Taiwan. Experts will be invited to discuss finance and insurance related cases, and students are required to participate in discussions.			
[Course Contents]	In-depth discussions on capital, investment, and hedging theory, including solvency of financial and insurance institutions and asset and liability analysis, emphasis on risk dispersion and risk management mechanisms (such as the establishment of banking, securities, and insurance risk control mechanisms, risk securitization, alternative risk transfer analysis, etc.), and using practical cases to discuss financing, investment, and risk management.			
[Remarks]	Visits and speeches by experts will be included in this course.			

<b>35804001</b>	<b>Seminar on Risk Management (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	The main objective of this course is to let doctoral students understand risk management literature and important issues in practice. We will discuss academic journal papers related to risk management and the insurance core principles, standards, guidance, and assessment methodology announced by the International Association of Insurance Supervisors. Students are required to participate in class discussions and give oral and written reports on the topics they are assigned.			
[Course Contents]	(I) Insurance Core Principles, Standards, Guidance, and Assessment Methodology (II) Research on Financial risk and its management (III) Research on Insurance risk and its management (IV) Miscellaneous papers on risk and its management			
[Remarks]	Assessment method: Oral report and final written report (80%); Attendance and participation (20%).			

<b>358045011</b>	<b>Seminar on the Insurance Law of China (Partially Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	Analyze the strengths and weaknesses of China's insurance law and various discussions			
[Course Contents]	(I) Similarities and differences in the history of China's insurance law compared with Taiwan (II) Challenges of Taiwan's insurance industry in China's market in terms of product design and claims (III) Analysis the differences between insurance profits in China and Taiwan and comment on the gains and losses (IV) How to find the true meaning of China's insurance law from its loose contents (V) Issues with the applicability of China's insurance law resulting from its different chapter structure compared with the laws of advanced countries (VI) When the interpretation of the Supreme People's Court contradicts the insurance law, which shall prevail (VII) Provisions of China's insurance law that protect the insured (VIII) Should subrogation be placed under general provisions (Taiwan) or only property insurance (China) (IX) Discuss whether or not current life insurance policies in China violate the insurance law (X) Discuss the similarities and differences between China's insurance law and Taiwan's Financial Consumer Protection Act (XI) Discuss differences between China and Taiwan with respect to Article 64 of the insurance law (XII) Is the refund provision in China's insurance law a certain ratio? (XIII) When the insured does not fulfill obligations to give notice, may compensation be sought in accordance with China's insurance law and Taiwan's Insurance Act? (XIV) Is Article 23 of China's insurance law too strict?			
[Remarks]				

<b>358070001</b>	<b>Seminar on Continuous-time Finance (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	<p>Modern Financial Theory has become more and more technical with the development of continuous-time models. While being a relatively new field, Continuous-Time Finance becomes more recognized since the Nobel prize in Economics have been awarded to Robert Merton and Myron Scholes for their work on pricing models of derivative securities.</p> <p>We will go over the most important continuous-time models in class. This includes pricing of derivative securities, consumption-portfolio selection models using the stochastic control (dynamic programming method) and martingale pricing methodology.</p>			
[Course Contents]	<p>Contents (Proposed for the first semester)</p> <p>Review of Corporate Finance and Risk Management Issues</p> <p>Session 1- 2 Stochastic processes. Random variables–filtration–tribes, Brownian motions–stochastic processes, Martingales–stochastic integrals. Itô lemma.</p> <p>Session 3-4 Arbitrage principle. Application to option pricing in the binomial model.</p> <p>Session 5 Risk-neutral probabilities. A discrete-time example.</p> <p>Session 6-7 Valuation of derivative securities. The Black and Scholes model. Yield curve models</p> <p>Session 8-9 Intertemporal consumption-portfolio selection models. Dynamic Asset Allocations models. The Numeraire Portfolio - Intertemporal CAPM, CCAPM, APT.</p> <p>Session 10 Mid-Term Presentation</p> <p>Sessions 11-12-13-14 Presentation and Final Draft of your in class paper.</p>			
[Remarks]				

<b>358002001</b>	<b>Insurance Theory (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	<p>Develop students' expertise in insurance system principles and help them understand how the insurance market operates</p>			
[Course Contents]	<p>(I) Insurance theory review and development</p> <p>(II) Insurance system and economic safety</p> <p>(III) Expected utility theory and insurance needs</p> <p>(IV) Insurance operations and law of large numbers</p> <p>(V) Insurance contract principles</p> <p>(VI) Moral hazard and adverse selection</p> <p>(VII) International insurance market</p> <p>(VIII) Insurance industry structure and characteristics</p> <p>(IX) Types and performance of insurance organizations</p> <p>(X) Insurance marketing channels and methods</p> <p>(XI) Insurance company financial management</p> <p>(XII) Insurance company solvency supervision</p>			
[Remarks]				



<b>58071001</b>	<b>Seminar on Actuarial Mathematics (Required)</b>	3 credits	PhD students	3 hours
[Course Objectives]	Aims: Gain a thorough understanding of the followings:			
[Course Contents]	<ol style="list-style-type: none"> <li>1. basic pricing of actuarial mathematics</li> <li>2. the application of the dynamic mortality model</li> <li>3. the application of Levy process in actuarial science</li> <li>4. the application of the longevity risk.</li> <li>5. modeling and reserving the guarantee liabilities (GMAB, GMDB, GMWB,... ).</li> <li>6. static and dynamic hedging</li> <li>7. the properties of the Markowitz portfolio selection model.</li> <li>8. evaluate the risk and return characteristics of guaranteed investment</li> <li>9. apply the concept of Multivariate Jump Diffusion Models to asset allocation</li> <li>10. Identify and apply portfolio management techniques to the ongoing investment management of financial institution and pension fund assets</li> <li>11. apply approximation method to the topic of asset allocation, etc.</li> <li>12. modeling the mortality model.</li> </ol>			
[Remarks]				

## V. Course Checklist and Study Plan

### Course Checklist

College of Commerce, National Chengchi University							
Department of Risk Management and Insurance Doctoral Program Law Division (34 graduation credits)							
Name: _____				Student No.: _____			
College-level elective courses (1 credit)				Elective courses (at least 15 credits)			
Course Name	Credits	Score	Remarks	Course Name	Credits	Score	Remarks
Academic Ethics	1	_____	<input type="checkbox"/>	01. _____	_____	_____	<input type="checkbox"/>
<b>Institute-level Required Courses (18 credits)</b>				02. _____	_____	_____	<input type="checkbox"/>
Course Name	Credits	Score	Remarks	03. _____	_____	_____	<input type="checkbox"/>
01. Seminar on International Insurance Supervision	3	_____	<input type="checkbox"/>	04. _____	_____	_____	<input type="checkbox"/>
02. Seminar on Regulatory Compliance in the Insurance Industry	3	_____	<input type="checkbox"/>	05. _____	_____	_____	<input type="checkbox"/>
03. Laws and Risk Management of Financial Holdings Companies	3	_____	<input type="checkbox"/>	06. _____	_____	_____	<input type="checkbox"/>
04. Insurance Theory	3	_____	<input type="checkbox"/>	07. _____	_____	_____	<input type="checkbox"/>
05. Comparative Study on Insurance Law	3	_____	<input type="checkbox"/>	08. _____	_____	_____	<input type="checkbox"/>
<b>Group courses (Choose one of the two)</b>	3	_____	<input type="checkbox"/>	09. _____	_____	_____	<input type="checkbox"/>
06. Seminar on the Insurance Law of China	3	_____	<input type="checkbox"/>	10. _____	_____	_____	<input type="checkbox"/>
07. Seminar on Policy Insurance	3	_____	<input type="checkbox"/>	11. _____	_____	_____	<input type="checkbox"/>
				12. _____	_____	_____	<input type="checkbox"/>
				13. _____	_____	_____	<input type="checkbox"/>
				14. _____	_____	_____	<input type="checkbox"/>
				15. _____	_____	_____	<input type="checkbox"/>
				16. _____	_____	_____	<input type="checkbox"/>

**College of Commerce, National Chengchi University**

**Department of Risk Management and Insurance Doctoral Program Management Division (40 graduation credits)**

Name: \_\_\_\_\_

Student No.: \_\_\_\_\_

College-level elective courses (1 credit)				Elective courses (at least 18 credits) Elective courses require approval from the Department			
Course Name	Credits	Score	Remarks	Course Name	Credits	Score	Remarks
Academic Ethics	<b>1</b>	_____	<input type="checkbox"/>	01. _____	_____	_____	<input type="checkbox"/>
<b>Institute-level Required Courses (21 credits)</b>				02. _____	_____	_____	<input type="checkbox"/>
				03. _____	_____	_____	<input type="checkbox"/>
01. Seminar on Insurance Theory	3	_____	<input type="checkbox"/>	04. _____	_____	_____	<input type="checkbox"/>
02. Seminar on the Insurance Industry	3	_____	<input type="checkbox"/>	05. _____	_____	_____	<input type="checkbox"/>
03. Seminar on Insurance Finance	3	_____	<input type="checkbox"/>	06. _____	_____	_____	<input type="checkbox"/>
04. Seminar on Longevity Risk and Pension	3	_____	<input type="checkbox"/>	07. _____	_____	_____	<input type="checkbox"/>
05. Seminar on Risk Management	3	_____	<input type="checkbox"/>	08. _____	_____	_____	<input type="checkbox"/>
06. Microeconomics	3	_____	<input type="checkbox"/>	09. _____	_____	_____	<input type="checkbox"/>
07. Econometrics	3	_____	<input type="checkbox"/>	10. _____	_____	_____	<input type="checkbox"/>
				11. _____	_____	_____	<input type="checkbox"/>

## College of Commerce, National Chengchi University

Department of Risk Management and Insurance Doctoral Program Actuarial Science Division (26 graduation credits)

Name: \_\_\_\_\_

Student No.: \_\_\_\_\_

College-level elective courses (1 credit)				Elective courses (at least 7 credits)			
Course Name	Credits	Score	Remarks	Course Name	Credits	Score	Remarks
Academic Ethics	1	___	<input type="checkbox"/>	01. _____	___	___	<input type="checkbox"/>
<b>Institute-level Required Courses (18 credits)</b>				02. _____	___	___	<input type="checkbox"/>
<b>Course Name</b>				03. _____	___	___	<input type="checkbox"/>
<b>Credits</b>				04. _____	___	___	<input type="checkbox"/>
<b>Score</b>				05. _____	___	___	<input type="checkbox"/>
<b>Remarks</b>				06. _____	___	___	<input type="checkbox"/>
01. Seminar on Actuarial Mathematics	3	___	<input type="checkbox"/>	07. _____	___	___	<input type="checkbox"/>
02. Seminar on Continuous-time Finance	3	___	<input type="checkbox"/>	08. _____	___	___	<input type="checkbox"/>
03. Insurance Theory	3	___	<input type="checkbox"/>	09. _____	___	___	<input type="checkbox"/>
04. Econometrics	3	___	<input type="checkbox"/>	10. _____	___	___	<input type="checkbox"/>
05. Mathematical Statistics	3	___	<input type="checkbox"/>				
06. Financial Economics	3	___	<input type="checkbox"/>				

# National Chengchi University Department of Risk Management and Insurance Study Plan

Department of Risk Management and Insurance - Doctoral Program (Contents of the table may be added or deleted as needed)

Name: \_\_\_\_\_

Student No.: \_\_\_\_\_

First year

First Semester				Second Semester			
Course Name	Class time	Required/Elective	Semester Credits	Course Name	Class time	Required/Elective	Semester Credits
_____	_____	Required <input type="checkbox"/> Elective <input type="checkbox"/>	_____	_____	_____	Required <input type="checkbox"/> Elective <input type="checkbox"/>	_____
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<b>Total:</b>							

# National Chengchi University Department of Risk Management and Insurance Study Plan

Department of Risk Management and Insurance - Doctoral Program (Contents of the table may be added or deleted as needed)

Name: \_\_\_\_\_

Student No.: \_\_\_\_\_

Second year

First Semester				Second Semester			
Course Name	Class time	Required/Elective	Semester Credits	Course Name	Class time	Required/Elective	Semester Credits
_____	_____	Required <input type="checkbox"/> Elective <input type="checkbox"/>	_____	_____	_____	Required <input type="checkbox"/> Elective <input type="checkbox"/>	_____
_____	_____	Required <input type="checkbox"/> Elective <input type="checkbox"/>	_____	_____	_____	Required <input type="checkbox"/> Elective <input type="checkbox"/>	_____
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<b>Total:</b>							

國立政治大學 商學院

National Chengchi University  
College of Commerce

