

Research Activities at the Chair in Insurance, Risk Management and Employee Benefits at the University of Calgary

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Volume 66, Number 2, 1998

URI: <https://id.erudit.org/iderudit/1105211ar>

DOI: <https://doi.org/10.7202/1105211ar>

[See table of contents](#)

Publisher(s)

HEC Montréal

ISSN

0004-6027 (print)

2817-3465 (digital)

[Explore this journal](#)

Cite this document

Nielson, N. (1998). Research Activities at the Chair in Insurance, Risk Management and Employee Benefits at the University of Calgary. *Assurances*, 66(2), 305–307. <https://doi.org/10.7202/1105211ar>

RESEARCH ACTIVITIES IN THE CANADIAN INSURANCE CHAIRS

by Norma Nielson

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Introduction

In 1987, it became clear that the situation in Canada with regard to university-level insurance education needed addressing. The success of two insurance programs established in Alberta Community Colleges led to the concept of introducing an expanded English language program at the university level. In January 1990, a market assessment conducted by The Advisory Group of Calgary recommended that the University of Calgary offer an insurance concentration in its Bachelor of Commerce program. The first in English-speaking Canada, the University of Calgary initiated a Chair with a program in Insurance and Risk Management. The program contains four main elements:

- A Chair in Insurance and Risk Management;
- An Advisory Board selected from the Life and Property and Casualty Insurance and Risk Management areas;
- A concentration within the undergraduate Bachelor of Commerce program;
- Research in Life Insurance, Property and Casualty Insurance and Risk Management.

An additional goal of the early visionaries included sponsorship of national and international seminars and conferences. This goal was achieved when the first of an International Speaker Series was offered in November, 1997. A symposium on Retirement Issues in Canada took place on the University of Calgary campus in early June 1998, co-sponsored by CGA Canada.

The endowment supporting the chair and the program now tops \$3 million.

Risk Management, insurance and employee benefits is an area of specialization within the Bachelor of Commerce program in the Faculty of Management at the University of Calgary. To enroll, students must first complete two academics years in the pre-management program and qualify for admission to the Faculty of Management. Once accepted into the program, students complete the Chair's specific courses (two additional years) in relation with the concentration in Risk Management, Insurance & Employee Benefits.

Additional information about the program (such as details on the concentration, the composition of the advisory board, etc.) as well as extensive links for insurance and risk management subjects, a glossary of insurance and financial planning terms, and related teaching materials can be found on our web site at <http://www.ucalgary.ca/MG/inrm/index.html>.

The mission of the program in Risk Management and Insurance is to improve and promote the understanding of risk management as a profession, including insurance and other techniques it employs.

Research activities in 1998

Research activities by the University of Calgary since my arrival to assume the duties as Chairholder in Insurance and Risk Management, succeeding to Jerry Jorgensen, include two journal publications:

- "An Analysis of the Difference in Solvency Experience in the U.S. and Canadian Life Insurers" by Anne Kleffner and Jerry Jorgensen appears in the October 1997 issue of *The Geneva Papers on Risk and Insurance*.

- "Privacy and the Threat of Regulation" by Norma Nielson and others appears in the Winter 1998 issue of *Risk Management and Insurance Review* (pp. 16-34).

Two other publications have been accepted for journal publication and are forthcoming:

- "Computer-Mediated Peer Review of Student Papers" by Norma Nielson and others has been accepted for publication in the *Journal of Education for Business*.

- "Information and Ethics in Insurance" by Norma Nielson and others has been accepted by the *CPCU Journal*.

One funded research report titled "Ethical Uses of Information in Insurance" was completed last fall by Norma Nielson and others. Copies of that report can be obtained by contacting the Insurance Institute for Applied Ethics at (610) 644-2100. An additional funded research report on "Taxes and Employee Benefits in Canada" is in the final stages of editing. When completed, Norma Nielson's monograph will be available through the International Foundation of Employee Benefits.

In addition to printed research, three conferences were presented at the 1997 American Risk and Insurance Association meetings in San Diego:

- "Automobile Insurance in Canada: A Comparison of Providers" by Anne Kleffner and Gilles Bernier.

- "Multiple Period 'Rothschild-Stiglitz' Insurance Contracts" by Mary Kelly.

- "Predicting the Decision to Retire" by Norma Nielson, Terry Beehr, Sharon Glazer and Suzanne Farmer.

Finally, there was one presentation at the 1998 Western Risk and Insurance Association:

- "Competitiveness of Canadian Life Insurance Companies" by Anne Kleffner and Alli Nathan.