

Lesson 1: The Language of Trends

- **Topic:** Moving beyond "up" and "down."
- **Material:** [Yahoo Finance - CAC 40 Chart](#)
- **Grammar:** Adjectives vs. Adverbs (*A sharp rise vs. To rise sharply*).
- **Discussion Questions:**
 1. How has the CAC 40 index **fluctuated** over the last six months?
 2. What caused the most significant **surge** in your company's revenue last year?
 3. When was the last time you saw a market **plummet** suddenly?
 4. Do you prefer a career with a **steady** increase in responsibility or a fast, **volatile** path?
 5. Why do insurance premiums usually **climb** rather than **dip**?

Lesson 2: Choosing the Right Chart

- **Topic:** Identifying outliers and correlations.
- **Material:** [Financial Times Visual Vocabulary](#)
- **Grammar:** Superlatives (*The highest, the most significant*).
- **Discussion Questions:**
 1. Why is a pie chart often the **least** effective way to show small changes over time?
 2. In your work, which chart is the **most** useful for identifying **outliers**?
 3. If you have to show a **correlation** between two variables, which visual do you choose?
 4. How do you feel when you see a **misleading** axis on a graph in the news?
 5. Which **segments** of the French insurance market are currently growing the fastest?

Lesson 3: The Global Village (Percentages)

- **Topic:** Expressing proportions and population data.
- **Material:** [Video: If the World were 100 People](#)
- **Grammar:** Subject-Verb Agreement with percentages.
- **Discussion Questions:**
 1. In the "100 people" village, only 7 people have a university degree; how does this **compare** to France?
 2. What **percentage** of a person's salary should be saved for retirement, in your opinion?
 3. Why is it important for an actuary to look at data **per capita** rather than just total numbers?
 4. If a **tiny fraction** of policyholders commit fraud, should the company still investigate everyone?
 5. How would you explain "a **two-thirds** majority" to someone who doesn't like math?

Lesson 4: Defining the Profession

- **Topic:** Explaining technical roles to non-experts.
- **Material:** [Be An Actuary: Job Overview](#)
- **Grammar:** Present Simple for routine tasks.
- **Discussion Questions:**
 1. How do you explain the difference between an actuary and an accountant to a **layperson**?
 2. What is the most **challenging** part of your daily routine?

3. Why is **solvency** such a high priority for European insurance firms?
4. Do you spend more time **forecasting** the future or analyzing the past?
5. Which soft skills (like communication) are **essential** for a modern actuary?

Lesson 5: Probability & Risk Management

- **Topic:** Severity vs. Frequency.
- **Material:** [Risk Matrix Concept](#)
- **Grammar:** Modals of possibility (*might, could, may*).
- **Discussion Questions:**
 1. Which is a more **remote** risk for France: a tsunami or a massive cyber-attack?
 2. How do you **mitigate** the risk of financial loss in your personal life?
 3. Is it **feasible** to insure a business against every possible risk?
 4. Why do humans often fear **improbable** events more than **frequent** ones?
 5. What happens to a model when a **random variable** behaves unexpectedly?

Lesson 6: AI & Big Data

- **Topic:** Algorithms and bias in modeling.
- **Material:** [Article: 7 questions for actuaries in an AI world](#)
- **Grammar:** Future predictions ($\$will\$ / \$going \text{ to} \$$).
- **Discussion Questions:**
 1. Can an **algorithm** have a better "gut feeling" than a human actuary?
 2. What are the risks of using a **dataset** that contains human biases?
 3. Will **automation** make your job easier or more stressful in 10 years?
 4. Should insurance companies be **allowed** to use your social media data?
 5. Is AI a "black box" that we cannot fully **trust**?

Lesson 7: Demographics & Pensions

- **Topic:** Longevity risk and aging populations.
- **Material:** [Population Pyramid - France](#)
- **Grammar:** Comparatives (*older than, less sustainable than*).
- **Discussion Questions:**
 1. Why is a **high dependency ratio** a problem for the French government?
 2. Is the current **retirement age** in France sustainable according to the data?
 3. How does a rising **life expectancy** change the way you calculate life insurance?
 4. Should people who live healthier lives pay **less** into the pension system?
 5. What will the French **population pyramid** look like when you retire?

Lesson 8: Climate Risk & Reinsurance

- **Topic:** Catastrophe modeling and environmental impact.
- **Material:** [Flood Map Interactive](#)
- **Grammar:** First Conditional ($\$If + Present, Will + Verb\$$).
- **Discussion Questions:**
 1. How does a **natural catastrophe** in Asia affect an insurance company in France?
 2. Why is **reinsurance** often called "insurance for insurance companies"?
 3. Should we stop building houses in **floodplains**?

4. How does an actuary **forecast** weather events that have never happened before?
5. Who should pay for damage from sea-level rises: the **state** or **private** insurers?

Lesson 9: The Sharing Economy

- **Topic:** Liability gaps in Airbnb and Uber.
- **Material:** [Investopedia: Sharing Economy Insurance](#)
- **Grammar:** Passive Voice (*The claim was rejected*).
- **Discussion Questions:**
 1. If you rent your apartment on Airbnb, who **should** provide the insurance coverage?
 2. Is the "Gig Economy" creating a **liability gap** for workers?
 3. How do you calculate risk for a **peer-to-peer** platform with no physical assets?
 4. Should self-driving car manufacturers be **held liable** for every accident?
 5. Would you ever use a "Pay-as-you-drive" insurance **policy**?

Lesson 10: Personal Finance & Investment

- **Topic:** Portfolio diversification and compound interest.
- **Material:** [Compound Interest Calculator](#)
- **Grammar:** Second Conditional (\$If I were a billionaire, I would...\$).
- **Discussion Questions:**
 1. Why is **compound interest** often called the "eighth wonder of the world"?
 2. In an **inflationary** environment, where is the safest place to keep your money?
 3. How much **liquidity** does a person truly need in their savings account?
 4. Why is **diversification** the only "free lunch" in finance?
 5. If you **were** a billionaire, would you still work as an actuary?