# 8/13/2020

# brcc keystone logo

Baton Rouge Community College

*Academic Affairs Master Syllabus*

Date Approved: 4 September 2020

Term and Year of Implementation: Fall 2020

**Course Title:** Insurance Law and Procedures

**BRCC Course Rubric:** PALG 2233

**Previous Course Rubric**: PALG 223

**Lecture Hours per week-Lab Hours per week-Credit Hours**: 3-0-3

**Per semester: Lecture Hours-Lab Hours-Instructional Contact Hours**: 45-0-45

**Louisiana Common Course Number:**

**CIP Code:** 22.0302

**Course Description:** Introduces students to insurance law with a focus on Louisiana law. Students will look at various contracts of insurance, including life, health, property, accident, and liability. Students will examine insurance contracts; conditions precedent; representations; warranties; terms; conditions; coverages; insurable interests; rights of beneficiaries; exemptions; excess liabilities; waiver and estoppel; subrogation; controls on the insurance industry; procedural and evidentiary aspects, including pleadings, declaratory judgments, interpleaders, and joint tortfeasor releases.

**Prerequisites:**  PALG 1013 (or PALG 101) with a grade of C or better

**Co-requisites:** None

**Suggested Enrollment Cap:** 35

**Learning Outcomes.** *Upon successful completion of this course, the students will be able to:*

1. Describe tort law as it relates to insurance law.

2. Apply relevant legal principles to hypothetical insurance law cases.

3. Demonstrate the ability to locate insurance law precedent through independent research.

4. Define legal terms and principles germane to the practice of insurance law.

5. Explain principles of insurance contract interpretation.

**Assessment Measures.** Assessment of all learning outcomes will be measured using the following methods:

1. Instructor designed exams will assess learning outcomes.

2. Instructor designed quizzes and assignments will assess a portion of the learning outcomes.

3. Each student will submit a portfolio at the end of the semester. This will be graded with a departmental rubric.

**Information to be included on the Instructor’s Course Syllabi:**

* ***Disability Statement*:** Baton Rouge Community College seeks to meet the needs of its students in many ways. See the Office of Disability Services to receive suggestions for disability statements that should be included in each syllabus.
* ***Grading:*** The College grading policy should be included in the course syllabus. Any special practices should also go here. This should include the instructor’s and/or the department’s policy for make-up work. For example in a speech course, “Speeches not given on due date will receive no grade higher than a sixty” or “Make-up work will not be accepted after the last day of class”.
* ***Attendance Policy*:** Include the overall attendance policy of the college. Instructors may want to add additional information in individual syllabi to meet the needs of their courses.
* ***General Policies*:** Instructors’ policy on the use of things such as beepers and cell phones and/or hand held programmable calculators should be covered in this section.
* ***Cheating and Plagiarism*:** This must be included in all syllabi and should include the penalties for incidents in a given class. Students should have a clear idea of what constitutes cheating in a given course.
* ***Safety Concerns:*** In some courses, this may be a major issue. For example, “No student will be allowed in the lab without safety glasses”. General statements such as, “Items that may be harmful to one’s self or others should not be brought to class”.
* ***Library/ Learning Resources:*** Since the development of the total person is part of our mission, assignments in the library and/or the Learning Resources Center should be included to assist students in enhancing skills and in using resources. Students should be encouraged to use the library for reading enjoyment as part of lifelong learning.

**Expanded Course Outline:**

1. Introduction to Insurance Law

a. Constitutional considerations

b. Louisiana specific statutes

i. Government regulations

2. Types of insurance

a. Risk

b. Insurable interest

c. Agents and brokers

d. Liability insurance

3. Contracts

a. Role of paralegal

i. Negotiation

ii. formation

b. Record obtainment

c. Terminology

d. Types of contracts

4. Warranties

a. Duties of insured

5. Waiver

a. Estoppels

b. reformation