SYLLABUS

DATE OF LAST REVIEW: 02/2013
CIP CODE: 22.0302
SEMESTER: Departmental Syllabus
COURSE NAME: Insurance Law
COURSE NUMBER: PRLG-0270
CREDIT HOURS: 3
INSTRUCTOR: Departmental Syllabus
OFFICE LOCATION: Departmental Syllabus
OFFICE HOURS: Departmental Syllabus
TELEPHONE: Departmental Syllabus
EMAIL: KCKCC - “issued email accounts are the official means for electronically communicating with our students.”

PREREQUISITES: PRLG-0121, Introduction to Law, PRLG-0131, Legal Research I, and PRLG-0132, Litigation I or Coordinator approval.

REQUIRED TEXT AND MATERIALS: Please check with the KCKCC bookstore, http://www.kckccbookstore.com/, for the required texts for your particular class.

DESCRIPTION OF COURSE:
Designed to acquaint students with insurance law theory in the areas of contracts, property and casualty, life, accident, and health insurance.

METHOD OF INSTRUCTION: A variety of instructional methods may be used depending on content area. These include but are not limited to: lecture, multimedia, cooperative/collaborative learning, labs and demonstrations, projects and presentations, speeches, debates, panels, conferencing, performances, and learning experiences outside the classroom. Methodology will be selected to best meet student needs.

COURSE OUTLINE:
I. The Nature of Insurance Arrangements.
II. Fundamental Assumptions in Insurance
III. Regulating the Insurance Relationship.
IV. Common First-Part Coverage and Recurring Issues.
V. Common Third-party Coverage and Recurring Issues.
VI. Automobile insurance: Common Coverage and Recurring Issues.
VII. Effecting Modifying, and Terminating Coverage.
VIII. Claims Processes.

EXPECTED LEARNER OUTCOMES:

A. The student will be able to analyze a judicial opinion.
B. The student will have an understanding of basic contract law.
C. The student will have an understanding of the nature of insurance arrangements.
D. The student will be familiar with the various pleadings and documents required for litigating an insurance claim.
E. The student will have an understanding of the concept for the requirement for an insurable interest.
F. The student will have an understanding of the relation of contract law and insurance law.
G. The student will be familiar with the various documents associated with insurance coverage and claims.

COURSE COMPETENCIES:

The student will be able to analyze a judicial opinion.
1. The student will be able to identify the legal question/issue in a judicial opinion.
2. The student will be able to write a brief of a judicial opinion.
3. The student will be able to identify the parties to an insurance contract.

The student will have an understanding of basic contract law.
4. The student will be able to define the elements necessary for an enforceable valid contract.

The student will have an understanding of the nature of insurance arrangements.
5. The student will be able to summarize the concept of subrogation.
6. The student will be able to evaluate a claim under an insurance policy.

The student will be familiar with the various pleadings and documents required for litigating an insurance claim.
7. The student will be able to prepare a petition on behalf of a plaintiff.
8. The student will be able to prepare an answer on behalf of a defendant.
9. The student will be able to prepare a counterclaim on behalf of a defendant.
10. The student will be able to prepare a petition on behalf of a third-party plaintiff.
11. The student will be able to prepare a petition on behalf of a third-party defendant.
12. The student will be able to evaluate a subrogation claim.

The student will have an understanding of the concept for the requirement for an insurable interest.

13. The student will be able to define an insurance interest.
14. The student will be able to evaluate the insurability of a party’s interest.

The student will have an understanding of the relation of contract law and insurance law.

15. The student will be able to differentiate the contractual obligations of the parties.
16. The student will be able to explain the contractual obligations of the insurer.
17. The student will be able to explain the contractual obligations of the insured.
18. The student will be able to distinguish between insurance and indemnity.
19. The student will be able to distinguish between insurance and a warranty.
20. The student will be able to explain the difference between an aleatory contract and a commutation contract.

The student will be familiar with the various documents associated with insurance coverage and claims.

21. The student will be able to describe the claims process.
22. The student will be able to differentiate between the types of insurance coverage.
23. The student will be able to differentiate between the types of insurance arrangements.
24. The student will be able to evaluate the impact of exclusions in an insurance policy on an insured’s coverage.

ASSESSMENT OF LEARNER OUTCOMES:

Major exams
Written Assignments
Class participation

GRADING: The grade for the course is based on total points possible using the following scale:
90-100% A
80-89 B
70-79 C
60-69 D
Below 60 F

SPECIAL NOTES: This syllabus is subject to change at the discretion of the instructor. Material included is intended to provide an outline of the course and rules that the instructor will adhere to in evaluating the student’s progress. However, this syllabus is not intended to be a legal contract. Questions regarding the syllabus are welcome any time.
Kansas City Kansas Community College is committed to an appreciation of diversity with respect for the differences among the diverse groups comprising our students, faculty, and staff that is free of bigotry and discrimination. Kansas City Kansas Community College is committed to providing a multicultural education and environment that reflects and respects diversity and that seeks to increase understanding.

Kansas City Kansas Community College offers equal educational opportunity to all students as well as serving as an equal opportunity employer for all personnel. Various laws, including Title IX of the Educational Amendments of 1972, require the college’s policy on non-discrimination be administered without regard to race, color, age, sex, religion, national origin, physical handicap, or veteran status and that such policy be made known.

*Kansas City Kansas Community College complies with the Americans with Disabilities Act. If you need accommodations due to a documented disability, please contact Director of Academic Resource Center, in Room 3354 or call (913) 288-7670.*
Kansas City Kansas Community College

21st Century General Education Learning Outcomes

Learning Outcomes
Discipline knowledge and content mastery is expected of all graduates. More specifically, KCKCC is committed to the Learning Outcomes listed below. We believe that competence in the Learning Outcomes is essential for the success of graduates and will enhance their ability to become contributing members of our increasingly complex world. These areas of knowledge and skills are equally valid for all KCKCC graduates, whether they transfer to a four-year college or pursue a career after leaving college.

General Education Learning Outcomes

Communication Learning Outcomes
The learner will have the ability to express, interpret, and modify ideas/information effectively (both written and oral), including but not limited to reading text accurately and correctly; writing with a clear purpose and effective organization; speaking effectively using appropriate styles that suit the message, purpose, and content; and employing active listening techniques.

Computation Learning Outcomes
The learner will have the ability to understand and apply mathematical concepts and reasoning using numerical data.

Critical Reasoning Learning Outcomes
The learner will understand inductive and deductive reasoning and have the ability to define problems and use data (qualitative and quantitative) to make complex decisions utilizing analysis, synthesis, and evaluation skills.

Technology and Information Management Learning Outcomes
The learner will have the ability to define, collect, organize, analyze, and evaluate information from a variety of sources. The learner will also have the ability to understand basic technology concepts and functionality in order to use technology as a tool to locate and retrieve information.

Community and Civil Responsibility Learning Outcomes
The learner will demonstrate knowledge, awareness, and understanding of diverse ideas, values, and perspectives of a culturally diverse world; an understanding of the ethical issues and values that are prerequisites for making sound judgments and decisions; a recognition of the obligation to become actively involved as a contributing member of the community; and a sensitivity to the awareness of aesthetic expression.
Personal and interpersonal Skills Learning Outcomes

The learner will have the ability to work cooperatively and productively with others; to understand and evaluate his/her capabilities; to manage his/her personal growth by setting realistic and appropriate goals.

SOCIAL AND BEHAVIORAL SCIENCES
STUDENT SUCCESS STRATEGIES

Know your teacher’s name.

Turn off your electronic devices in class/make paying attention to the work of the class your only concern.

Miss class only when you cannot attend/acquire missed information and materials ASAP.

Know your syllabus.

Know the attendance policy.

Know the requirements for tests and assignments.

Know information about final exam and make-up exams.

Know instructor’s position on use of Wikipedia or other online sources.

Know the instructor’s preferred writing style (APA, MLA, etc.).

Always know your grade.

Contact your teacher ASAP with concerns or questions.

Know the benefits of the academic resource center.

Know if your course has a practicum, service learning component, or other exception.

Use an academic planner.

Know the course withdrawal policy.

Know your instructor’s office hours and make appointments when necessary.

Know the school’s scholastic honesty policy.

Be familiar with the course learning objectives, course competencies, and the college’s 21st century learning outcomes for general education.