



ACADEMIC COURSE SYLLABUS

COURSE TITLE:	INSURANCE LAW
COURSE NUMBER:	LAW E525
PROFESSOR(S) NAME:	Keith E. Langan, JD, CPCU
PROFESSOR CONTACT INFO:	Email: keith.langan@agcs.allianz.com
SCHEDULE:	Term: Summer 2018 Semester Days: Tuesdays, Time: 6-9pm , Room # 211
UNITS:	3
COURSE TYPE:	Elective
PREREQUISITES:	Required Completion of Contracts, Torts and Constitutional Law.
COREQUISITES:	None
TEXTS AND MATERIALS: (Identification of any texts, materials and references used throughout the course.)	Required Text: <i>Insurance Law and Regulation, 6th Edition</i> , (University Casebook Series), Feb 27, 2015, Kenneth S. Abraham, Daniel Schwarcz, ISBN: 9781609304010
COURSE DESCRIPTION:	A survey of the basic legal aspects of insurance law, including principles of insurable interests, problems of contract formation and interpretation and application for standard policy provisions in various types of coverage. Attention is also given to principles of indemnity, subrogation, and determination and control of the risk transferred from insured to carrier.
COURSE OBJECTIVES / ANTICIPATED LEARNING OUTCOMES: (Description of what students will be expected to know and be able to do at the end of the course. What skills or knowledge will be gained by the end of the course.)	This course will survey the basic types of insurance policies, legal principles of insurance law and the role insurance plays in society. Topics will include insurance policy structure and interpretation and regulation of the insurance industry. The class will also cover the basic issues of insurance law pertaining to insurance marketing, insurance intermediaries, claims, potential defenses by the insurer and payment of claims. The course material will cover insurance for individuals and businesses.
FORMAT OVERVIEW / METHOD OF INSTRUCTION (Description of how the course will be taught, including breakdown of lecture, practicum, etc.)	Approximately 40 pages on average from the mandatory textbook will be assigned each week. Students must be prepared for presentations and be able to articulate issues, respond to questions and take part in general discussions related to the assigned material.
EXAMS:	There is a take-home final examination in this class. It will be an open book and open notes exam.
GRADING / ASSESSMENT CRITERIA:	Empire College uses the following grading system for electives: <u>Pass/Fail:</u> 65 - 100 - P Pass/Credit 64 and Below - F Fail/No Credit (Only numeric grades in Required courses are used to calculate grade point average.) This course is for credit only. A passing grade will result in the student being credited 3 units. Grades will be based on final exam (70 points), a special project (20 points) and class attendance (10 points). Students are expected to brief cases within the material assigned and be prepared to discuss the cases or readings and the related principals of law. In-class exercises will be used, and questions at the end of each chapter may also be reviewed and discussed. The class will be a mixture of lecture, discussion, and exercises. Guest

speakers may be used as appropriate.

ATTENDANCE:

Regular and punctual attendance is essential for the successful completion of law school. Students should plan to attend every class. A minimum of 80% attendance is required. Roll will be taken at each class. Make-up classes will be scheduled if needed.

Week	Assignment	Class Outline
1	Pages 1-31	History & Functions of Insurance & The Problems of Adverse Selection and Moral Hazard
2	Pages 33-80	Insurance Contract Formation, Meaning & Damages/The Role of Standardized Forms & The Role of Intermediaries
3	Pages 107-150	Insurance Regulation – The Allocation of Regulatory Powers & State Insurance Regulation
4	Pages 183-222	Property Insurance – Sample Homeowners Policy, The Requirement of an Insurable Interest in Property Insurance, and Trigger and Occurrence Issues
5	Pages 229-272	Property Insurance – Exclusions, The Measure of Recovery & Subrogation
6	Pages 151-182 Pages 223-228	Federal Regulation, The International Regulation of Insurance & Business Interruption Coverage
7	Pages 354-357 Pages 382-392 Pages 420-440 No Class On June 12, 2018 – Complete Outside Assignment as noted.	Health Insurance – Access to Care, Pre-existing Conditions, and Cost Containment, and Liability for Bad-Faith Breach. Answer the Q&As for each section and turn in at the beginning of the next class.
8	Pages 291-326	Life Insurance – The Application, The Requirement of an Insurable Interest, Assignment, Designating Beneficiaries & Incontestability
9	Pages 637-664 Pages 693-710	Automobile Insurance – Sample Personal Automobile Insurance Policy, Auto Liability Insurance/Scope of Compulsory Insurance Requirements and The Omnibus Clause Automobile Insurance – Uninsured Motorists Coverage
10	Pages 435-494	Liability Insurance: Indemnity – Sample CGL Policy, The Insuring Agreement, The Meaning of “Damages”, “Property Damage” and “Bodily Injury”, The Trigger and Allocation of Coverage and Number of Occurrences
11	Pages 495-533	Commercial General Liability Insurance – Exclusions and Conditions
12	Pages 534-576	Claims Made Policies
13	Pages 577-608	Liability Insurance, Defense and Settlement – The Duty to Defend and Consequences of Breach and “Mixed” Claims and Conflicts of Interest
14	Pages 609-636	Liability Insurance: Defense & Settlement – Settlement & The Rights and Obligations of Excess Insurers

15	FINAL EXAM DUE	Summer Exams run from 8/6-8/16/18. The law school office will publish the Exam schedule during the semester. Check exam schedule once published for exact due date of final exam. Papers must be turned in by 6:00pm on that due date. FINAL EXAM: Take-home exam
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Syllabus may be subject to change.