INP 2000

Class Hours: 3.0  Credit Hours: 3.0
Laboratory Hours: 0.0  Date Revised: Spring 00

NOTE: This course is not designed for transfer credit.

Catalog Course Description:

In-depth examination of the law of contracts, torts, agency, bailments, products, automobiles, evidence, and damages. Introduction to medical knowledge that adjusters need to know, relationships with lawyers and physicians, and special problems concerning workers’ compensation claims.

Entry Level Standards:

None

Prerequisites:

None

Textbook(s) and Other Reference Materials Basic to the Course:

Casualty Claim Practice, latest edition, Irwin Donaldson,
AIC 36 Course Guide, Insurance Institute of America.

I. Week/Unit/Topic Basis:

<table>
<thead>
<tr>
<th>Week</th>
<th>Topic</th>
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<tbody>
<tr>
<td>1</td>
<td>Introduction; Casualty Claims Practice and Contract Law, Registration</td>
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<tr>
<td>2</td>
<td>The Fundamentals of Tort Law</td>
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<td>3</td>
<td>Tort Doctrines</td>
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<td>4</td>
<td>Tort Law in Agency and Bailments</td>
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<td>5</td>
<td>Automobile Liability</td>
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<td>6</td>
<td>Products Liability; Evidence</td>
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<td>7</td>
<td>Liability Insurance Contracts; Professional Liability</td>
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<tr>
<td>8</td>
<td>Review and Midterm</td>
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<tr>
<td>9</td>
<td>Investigation</td>
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<tr>
<td>10</td>
<td>Medical Aspects of Damages; Spinal Problems</td>
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II. Course Objectives*:

A. Explain and apply the principal concepts that underlie property and liability insurance claims practices. I,II,III

B. Deal competently with a broad range of multiple-lines claims situation. I,II,III

C. Understand complexities of the law as it relates to adjusting. I,II,III

*Roman numerals after course objectives reference goals of the Business and Community Services department.

III. Instructional Processes*:

Students will:

1. Take part in course assignments such as team discussions; team case studies; team projects; experiential exercises; oral, written, PowerPoint, and/or email presentations; Internet research; etc. to help develop teamwork, leadership, and followership skills. Communication Outcome, Personal Development Outcome, Cultural Diversity & Social Adaptation Outcome, Information Literacy Outcome, Transitional Strategy, Active Learning Strategy

2. Use critical thinking skills to interpret and evaluate the financial statements of existing companies and make informed judgements about these statements to facilitate in decision making and problem solving strategies. Problem Solving and Decision Making Outcome, Numerical Literacy Outcome, Information Literacy Outcome, Active Learning Strategies

3. Exhibit professional behavior by attending class regularly, arriving punctually with the appropriate materials, and being prepared for active class participation each day. Personal Development Outcome, Transitional Strategy

4. Use email to communicate problems, questions, and issues to the instructor. Communication Outcome, Informational Literacy Outcome, Technological Literacy Outcome

*Strategies and outcomes listed after instructional processes reference Pellissippi State’s goals for strengthening general education knowledge and skills, connecting coursework to experiences beyond the classroom, and encouraging students to take active and responsible roles in the educational process.

IV. Expectations for Student Performance*:

Upon successful completion of this course, the student should be able to:

1. Explain and illustrate common law and statutory law. C
2. Identify the three tort categories and give examples of each. C

3. Describe situations in which liability is imposed regardless of fault. A

4. Explain how agency relationships are created. A

5. Describe typical benefits provided by no-fault insurance. B

6. Explain how to conduct an investigation of a products liability claim. A

7. Explain how to resolve coverage issues. B

8. Explain the source, use, and admissibility of public records. A

9. Explain the importance of medical knowledge to claims adjuster. A

10. Explain elements of both special and general damages. A

11. Explain and illustrate measure of damages in survival actions. A

12. Explain how an adjuster should prepare for settlement negotiations. B

13. Describe compensation claims procedures. A

*Letters after performance expectations reference the course objectives listed above.

V. Evaluation:

A. Testing Procedures:

   Midterm  30%
   Unannounced Quizzes  30%
   Final Exam  30%

B. Laboratory Expectations:

   N/A

C. Field Work:

   N/A

D. Other Evaluation Methods:

   Attendance  10%

E. Grading Scale:

   90 - 100   A
   80 - 89    B
   70 - 79    C
   60 - 69    D
   Below 60    F

VI. Policies:

   Attendance Policy:
Pellissippi State Technical Community College expects students to attend all scheduled instructional activities. As a minimum, students in all courses must be present for at least 75 percent of their scheduled class and laboratory meetings in order to receive credit for the course.