

# SILA: Property & Casualty Legal Issues

**Course Description:** Insurance involves the transfer of loss exposures to an insurance pool, and the redistribution of losses among the members of the pool. This course will present a brief overview of principles and the legal issues in liability, the insurance contract, consumer protection and insurance fraud. Other issues discussed include terrorism and toxic mold contamination.

<b>Chapter 1 An Overview of Insurance Principles.....</b>	Principles of Insurance; Principles of Risk; Principles of Loss; Principles of Reinsurance; Factors of Coverage; Review Questions
<b>Chapter 2 The Legal Issues in Liability .....</b>	Property Loss Exposures; Liability Losses; Types of Liability Exposures; Law: Criminal, Civil, and Tort; Liability Insurance; Review Questions
<b>Chapter 3 Legal Issues in the Insurance Contract .....</b>	The Principle of Indemnity; The Principle of Insurable Interest; Principle of Utmost Good Faith; Principle of Subrogation; Types of Legal Liability; Loss Settlement and Recovery; Other Insurance Provision; Valued Policy Laws; Unauthorized Insurance Entities; Review Questions
<b>Chapter 4 Legal Issues and the Insured.....</b>	The Parties to the Insurance Contract; Types of Insureds; Assignment of Rights; Review Questions
<b>Chapter 5 Legal Issues and Consumer Protection .....</b>	Federal versus State Authority; Federal Insurance Legislation - A Timeline; Review Questions
<b>Chapter 6 Legal Issues with Mold Contamination.....</b>	Mold Terminology; What is Mold?; Mold Growth; How Mold Affects Health and the Environment; Types of Toxic Mold; Mold Licensing for Inspection and Remediation; Remediation; Mold Legislation; Litigation; Mold Insurance and Exclusions; Concurrent Causation; Insurance Policy Language; Review Questions
<b>Chapter 7 Legal Issues with Terrorism Insurance.....</b>	Introduction; Federal Terrorism Regulation; Definitions; Mandatory Offer of Coverage; How Terrorism Losses are Shared; Terrorism Insurance Coverage; Review Questions
<b>Chapter 8 Legal Issues with Insurance Fraud .....</b>	Fraud Defined; The Fraudster Defined; Insurance Fraud: How to Identify It; Fraud Legislation; Federal Anti-Kickback Statute; Review Questions
<b>REVIEW QUESTIONS ANSWER KEY .....</b>	