

# SILA: Insurance Ethics

---

## Course Description

The focus of this ethics course is divided into three areas of focus:

- **Ethics and the Law** – The vagaries of our country’s legal system as it pertains to the insurance industry
- **Product Knowledge** – Explaining the technical aspects of insurance coverage to consumers who often do not have the time, willingness, or ability to listen and/or understand
- **Disclosures** – Providing all the disclosures required by insurance carriers, state and federal laws, and ethical requirements of your profession

## Chapter 1 Ethics and the Law

Introduction; Legal Due Diligence; Standard of Care Owed

## Chapter 2 Product Knowledge

Health Insurance; Single-product Sale versus Account Strategy; Making Recommendations; Adjusters and Ethics

## Chapter 3 Disclosures

The Doctrine of Utmost Good Faith; Release of Information Disclosures; Life Insurance and Annuity Disclosures; P&C Coverage Disclosures; Disclosures and the Application; Time Constraints; What Should a Producer Do if a Client or Prospect...