

**TULANE UNIVERSITY**  
**UNIVERSITY COLLEGE – PARALEGAL STUDIES**  
(Updated May 2007)

**COURSE SYLLABUS**

**THE MURKY BAYOU –**

**COURSE INFORMATION:** UPAR 550-81

Elmwood Campus

3 Credit Hours

**INSTRUCTORS:**

William M. Stephens  
Stephens Law Firm  
70533 Highway 21  
Covington, Louisiana 70433  
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State Farm Mutual Insurance Company  
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**COURSE DESCRIPTION:** Introduction to insurance law and its applications within the law firm, including the understanding of the insurance claims process as related to paralegal functions such as litigation, claims and defense of claims as well as case management.

**COURSE OBJECTIVES:** The objective of the course is to provide a thorough understanding of the insurance law in Louisiana as well as immersing the paralegals in techniques used in the litigation, claims and defense of claims as well as case management by gaining proficiency in the understanding all of the aspects of insurance claims. This course is designed to provide students a comprehensive understanding of specific tasks that paralegals will perform in a law firm. Further, it is an objective of this class to teach the ethics and professionalism while assisting in any insurance file in order to increase the ethics and professionalism in the practice of law.

*Bill: I'd like you to try tightening up the course objectives section a bit to reflect some of the hands on "techniques" and "specific tasks" you mention above. For your professionalism sentence some have used language like: appreciation of ethical considerations as they relate to . . . I know it's a draft as of yet.*

**TEXT:** INSURANCE LAW, A NUTSHELL (4<sup>TH</sup> EDITION)

**AVERAGE & MINIMUM CLASS SIZE:** 10 Students

**INSTRUCTIONAL METHOD USED:** Lecture, In-Class Participation and Exercises & Assignments

**GRADE INFORMATION:** Semester grade will consist of the three following components:

In-Class participation, exercises & assignments	20%
Mid-Term Test	30%
Final Examination	50%

**ATTENDANCE:** Class attendance is mandatory. This class is an on-hands learning experience. Thus, attendance is required. You will lose five (5) points for every class that you fail to attend, without contacting either teacher before class. Only a valid reason, such as sickness or a death in the family, will be approved and such decision is based solely upon the teachers' discretion.

**MAKE-UP TESTS:** Make-up tests are strongly discouraged. When necessary for good cause, they must be arranged between the student and the instructors at least one week before the exam date. It is the student's responsibility to make these arrangements.

## **DETAILED CLASS SCHEDULE AND COURSE OUTLINE**

Week One 3 Hours	INTRODUCTION TO COURSE INTRODUCTION TO INSURANCE LAW, FIRST PARTY CLAIMS Overview of goals of the course, Familiarization with Tulane Honor Code Introduction to Insurance Law, Property Damage, including Contents Claim versus Personal Injury Claims
Week Two 3 Hours	PERSONAL INJURY CLAIMS No Pay/No Play, Vehicle Property Damages Claim, Rental/Replacement Claims Ethics and Professionalism for contacting other person's insurance company, obtaining evidence.
Week Three 3 Hours	PERSONAL INJURY CLAIMS Gathering Evidence, Obtaining Reports, Taking Statements, Use the Internet to search for legal information, witnesses and court information.
Week Four 3 Hours	PERSONAL INJURY CLAIMS <b>Class Project: Obtaining Statements, Interviewing Witnesses</b>
Week Five 3 Hours	1 <sup>ST</sup> PARTY - UNINSURED MOTORIST CLAIMS V. 3 <sup>RD</sup> PARTY CLAIMS Penalties and Attorney's Fees, La. R.S. 22:658 and 22:1220
Week Six 3 Hours	CALENDARING, DOCKET CONTROL AND CASE MANAGEMENT Prescription, Time Delays and Introduction to Calendaring Docket Control. Microsoft Outlook Program. <b>Hands On Exercise – Petition for Damages, Discovery</b>
Week Seven 3 Hours	DEFENSES TO PERSONAL INJURY INSURANCE CLAIMS Negligence, Damages, Evidence, on Claims Review for MID-TERM
Week Eight 3 Hours	MID-TERM; INTRODUCTION TO PROPERTY DAMAGE CLAIMS Homeowner's Claims – Flood, Fire, Storm, Wind, Water
Week Nine 3 Hours	PROPERTY DAMAGES CLAIMS – Contents Claims, Alternative Living Expenses (ALE Claims) <b>Hands-on exercises - Proof of Loss Forms</b>
Week Ten 3 Hours	ETHICS OF INSURANCE CLAIMS, INCLUDING IN TIMEKEEPING AND BILLING Ethical and Professional Consideration on Insurance Claims Focusing communication, competency and professionalism in using computers in the legal profession.
Week Twelve 3 Hours	FRAUD CLAIMS Suspicious Activities for Typical Fire/Theft Case, Suspicious Property Damages, Suspicious Facts Regarding Prior/Current Accidents, Suspicious Medical Treatment Asserting Fraud/Suspicious Activity

Week Thirteen **DAMAGES**

*3 Hours*

Introduction to Quantifying the Damages to Personal Injuries, Property Damages,  
Loss of Use, and Mental Anguish Claims.  
Review for Final Exam.

Week Fourteen **FINAL EXAM**

*3 Hours*

*School of Continuing Studies has its own final schedule*