



APPLIES TO ACADEMIC YEAR 2012/2013

FAK 2206 Accident Insurance

Programme

Course in Insurance

Responsible for the course

Kjell Smedsrud

Department

Department of Accounting - Auditing and Law

Term

According to study plan

ECTS Credits

2

Language of instruction

Norwegian

Introduction

The course will give a broad introduction to the topic accident insurance. Mandatory in authorization of claims handlers in travel insurance (personal injuries) and claims handlers in personal injuries.

Learning outcome

Acquired knowledge:

The students shall obtain basic knowledge of accidental insurance and be able to give an account of insurance terms and regulations, calculation of damages, calculation of premiums and claims handling.

Acquired skills:

The students shall have developed the skills to give advices and guidance to customers and to deal with contracts concerning accident insurance. The students shall also be able to use this knowledge in basic claims handling.

Reflection:

During the course, the students should have acquired a conscious attitude to the fact that their professional choices and advices first and foremost are of importance for other people than themselves.

Prerequisites

The courses Introduction to Insurance and Introduction to Law part 1. Work experience from an insurance company is recommended for better understanding of the topics.

Compulsory reading

Books:

Smedsrud, Kjell, red. 2011. Ulykkesforsikring. 7. utg. BI Forsikring. Ny revidert utgave forventes klar i løpet av perioden

Other:

Lover, forskrifter og utdelt materiell.

Recommended reading

Course outline

Risk analyses and calculation of premiums

Underwriting, renewal, termination

- The insurer's duty to provide information
- Risk evaluation
- Policyholder's duty to provide information concerning the risk
- Premium rates
- Certificate of insurance and terms of insurance
- Limitation of age.

Administrative differences: Private insurance/ Group insurance

- Private accident insurance
- Group accident insurance
- Certificate of insurance

Disablement and handicapped- concept

- Medical disablement
- Compensation for medical injury
- Occupational fitness
- Incapacity for work

The extent of accidental insurance

- The "classical" accidental concept
- The limitations and extensions of the concept of accident
- The concept of "accident" (in-depth)
- Adequacy
- Limitation due to illness
- Other limitations

Insurance benefits

- Death benefit
- Disablement compensation
- Unemployment benefit
- Treatment expenditures
- Child accident insurance

Benefit – payment by death

- Benefit clause
- Rights for the common-law spouse

Claims handling

- Treatment expenses
- Cover on death
- Disablement damages
- Disasters
- Denial of claims settlement
- Filing requirement
- Cancellation of insurance contract
- Loss reserve (IBNR)

Other insurance covers of persons in nonlife insurance

- occupational injury insurance
- sick pay insurance
- creditor insurance
- license insurance
- disablement benefit insurance
- personal accident insurance

Computer-based tools

It's learning /virtual classroom/intranet facilities)

Learning process and workload

Part-time organized as distance education based on self-tuition and three send-ins (not mandatory). Intensive one-day seminar are organized but participation is not mandatory.

Examination

4 hours individual written exam. If used for Authorization the candidate must obtain at least grade C.

Examination code(s)

FAK 22061 Accident insurance. Written examination, which account for 100 % of the final grade in the course FAK 2206 Accident insurance. 2 credits.

Examination support materials

All support materials are allowed incl. BI-defined exam calculator. TEXAS INSTRUMENTS BA II Plus™

Exam aids at written examinations are explained under exam information in our web-based Student handbook. Please note use of calculator and dictionary.

<http://www.bi.edu/studenthandbook/examaids>

Re-sit examination

A re-sit is held at the next scheduled exam in the course.

Additional information