APPLIES TO ACADEMIC YEAR 2012/2013

FAK 2229 Loss Prevention

Programme
Course in Insurance

Responsible for the course
Kristian Trosdahl

Department
Department of Accounting - Auditing and Law

Term
According to study plan

ECTS Credits
2

Language of instruction
Norwegian

Introduction
Introduction to the most frequent causes of loss and damage and loss prevention measures. It is optional for the Insurance exam and mandatory for authorization as claims officer or insurance adviser for private non-life insurance and.

Learning outcome
Acquired knowledge
The students shall obtain knowledge about most frequent causes of loss and damage for fire-, water damage-, motor – and life insurance and disability pension and relevant measures that can prevent loss and damage or reduce the losses and save humans and assets and property if an accident should occur. They shall know and be able to explain the main principles in key laws concerning loss prevention, especially the "HMS-activities" in all kinds of businesses. Further they shall know the key principles and terms of loss prevention. They shall also be able to describe the qualifications the insurance industry as such has to work with loss prevention and the challenges it may face doing this.

Acquired skills
The students shall be able to give substantiated advice to private costumers and small businesses about most frequent causes of loss and damage and how to prevent accidents and other incidents. They shall also be able to explain and clarify the most important regulations by law in this field, especially in the Insurance Contracts Act, Working Environment Act and regulations on fire prevention and inspection.

Reflection
The students shall acquire a conscious attitude to the fact that loss prevention is an important part of the activities of the insurance industry and is essential for the safety of the insured, the profitability of the insurance companies and the reputation of the insurance industry. At the same time they shall be conscious that advice they give, can be of great importance to others, both private individuals and businesses, and therefore must be based on professional competence.

Prerequisites
Elementary knowledge of Norwegian insurance, preferably the BI course "Introduction to insurance".

Compulsory reading

Collection of articles:
Trosdahl, Kristian, red. 2009. Skadeforebygging - Artikkelsamling. 9. utgave. BI Forlag

Other:
Forskrifter, brosjyrer og utdelt materiell

Recommended reading

Course outline
- Philosophy of loss prevention
- Locks and alarms

- Systematic registration of damages
- Relevant laws and regulations
- Road safety
- Prevention of illness and early death
- Remaining Value Salvage

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 two send-ins (not mandatory).
Intensive two-day seminars - participation is mandatory.

Examination
Three hour individual written exam concludes the course..
Grade C or better is required for the exam to be accepted for authorization as insurance advisor or claims officer by Finance Norway (FNO).

Examination code(s)
FAK 22291 Loss prevention, which account for 100 % of the final grade in the course FAK 2229, 2 ECTS credits.

Examination support materials
No support materials are allowed.

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

Additional information