



APPLIES TO ACADEMIC YEAR 2012/2013

FAK 2235 Basic Claims Handling

Programme

Course in Insurance

Responsible for the course

Kjell Smedsrud

Department

Department of Accounting - Auditing and Law

Term

According to study plan

ECTS Credits

3

Language of instruction

Norwegian

Introduction

A basic course for claims handlers and insurance brokers. Topics like basic claims handling, and introduction to relevant laws and regulations will be given as well as the topics expert assessments, calculation of interests and double insurance contracts. The course is mandatory for authorizations in claims handling and insurance brokers

Learning outcome

Acquired knowledge

The students shall obtain basic knowledge concerning claims handling

Acquired skills

The students will know how to use this knowledge in basic claims handling by using The Insurance Contracts Act, Motor Vehicle Liability Act and Law of Tort.

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

Introduction to Insurance

Compulsory reading

Books:

Bakke, Jan. 2012. Grunnleggende skadebehandling. 6. utg. BI Forsikring. Revidert utgave av boka forventes å foreligge i løpet av perioden

Other:

Lover, forskrifter og utdelt materiell.

Recommended reading

Course outline

Efficient working methods

- Customer relations, correspondence, notes, disciplinary rules regarding IT, strain, evaluation, initiative and information.

Routines regarding claims advice

- The Insurance Contracts Act, evaluation/guidance, statement of loss or damage, registration, analyses, notes, loss reserves, follow-up proceedings.

Provisions of the Insurance Contracts Act

- Duty of disclosure, Insurance certificate, limitations, limitation period/cancellations, complaint handlings, complaint boards, fraud.

Motor Vehicle Liability Act

- Strict liability, obligation to insure, direct action towards the Insurance company, recourse.

Law on tort

- Regarding measure of indemnity, tortfeasor's position, recourse.

Guidelines regarding claims handling

- Excess (own risk), reductions, claimant, inspection, basis of recourse.

Expert assessment

- Guidelines regarding expert assessment

Applications of recourse contracts between insurance companies

- "Knock for- knock"-agreement, Auto repair shop- agreement, Cargo insurance-agreement, disclaimer of recourse due to great damages.

Joint records I Norwegian insurance and pool structures in Norwegian 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 two send-ins (not mandatory). Intensive two-days seminars 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 22351 Written examination, which account for 100 % of the final grade in the course FAK 2235 Basic Claims Handling. 3 credits.

Examination support materials

All support materials allowed , ref. <http://www.bi.edu/studenthandbook/examaids>

Re-sit examination

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

Additional information