



APPLIES TO ACADEMIC YEAR 2012/2013

FAK 2243 Household Insurance Claims Handling 2

Programme

Course in Insurance

Responsible for the course

Kjell Smedsrud

Department

Department of Accounting - Auditing and Law

Term

According to study plan

ECTS Credits

5

Language of instruction

Norwegian

Introduction

This course is approaching topics from a legal point of view and is based on knowledge adapted from Household Insurance and Household Insurance Claims Handling 1. The course is the last course for claims handlers wanting to achieve an authorization in Household Insurance, and the topics examined thoroughly are of special importance.

Learning outcome

Acquired knowledge

The students shall obtain thorough knowledge in the topics:

- Mortgagees position in Claims handling
- Reduction of claim caused of gross negligence by policyholder
- Recourse towards tortfeasor
- Fraud in claims handling
- Private individuals liability at law
- Insurance expert assessment
- The students shall also give an account of these topics referring to relevant branches of law and court decisions.

Acquired skills

At the end of this course, the students should be able to advice and solve most practical issues that may come into being in claims handling topics covered in this course.

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, Introduction to Law part 1. Household Insurance and Household Insurance Claims Handling 1 is recommended.

Compulsory reading

Books:

Arntzen, Andreas, Arne Kielland jr. og Jan B. Jansen. 1993. Forsikringsrett : tingskadeoppgjør, brann- og kombinert forsikring. Advokatfirmaet Arntzen, Underland & Co
Arntzen, Andreas, Rune Njøs Jacobsen og Sven Iver Steen. 1995. Forsikringsrett : forsikringsvilkårenes ansvarsbestemmelser, villaeier- og hjemforsikring. Advokatfirmaet Arntzen, Underland & Co

Other:

Lover, forskrifter og utdelt materiell.

Recommended reading

Course outline

Taxes

Recourse (in-depth study)

Third party policyholder by law (household assets, building)

Safety codes

Identification (privat and corporate)

Reduction of claim warning

Practical handling of complaints

Recourse

The construction concept (limitation, constructional topics)

Injunctions

Statute of limitation

Valid /non- valid insurance policy

Fraud

Interests

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 seminars are organized and participation is mandatory (2+2 days)

Examination

A four-hour individual written exam concludes the course. If the exam is to be used for authorization purposes, the candidate must at least obtain the grade C..

Examination code(s)

FAK 22431 Written examination, which account for 100 % of the final grade in the course FAK 2243 Household Insurance Claims Handling 2. 5 credits.

Examination support materials

Examination support materials at written examinations are specifies under exam information in our web-based Student Handbook. Please note the 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