



APPLIES TO ACADEMIC YEAR 2012/2013

## FAK 2600 Workman's Compensation

### Programme

Bachelor in Insurance

### Responsible for the course

Kristian Trosdahl

### Department

Department of Accounting - Auditing and Law

### Term

According to study plan

### ECTS Credits

3

### Language of instruction

Norwegian

### Introduction

Basic introduction to workmen's compensation insurance for insurance advisors and claims officers in insurance companies, brokers and people in charge of insurances in private or public companies. The course is optional for the Insurance exam and a mandatory part of the education to authorization as insurance advisor in life- and pension insurance for businesses by Finance Norway (FNO).

### Learning outcome

#### Acquired knowledge

The students shall obtain knowledge about key principles and paragraphs of the Law on Industrial Injury Insurance and regulations connected to this law. They shall be able to explain which accidents and work related illnesses the workmen's compensation insurance covers and to explain the motivation for the legislation in this field. This includes the importance of the fact that industrial injuries and certain work related diseases are covered by both private mandatory insurance and national insurance.

**Acquired skills:** The students shall be able to discuss whether an injury or an illness can be included in the concept of "industrial injury" as this is defined by the law. They shall also be able to consider and decide important questions connected to the claims handling, among others if the insurance company can invoice contributory negligence and whether there's relevant casual link between the accident and the injury or illness, and explain how possible disputes can be resolved.

**Reflection:** The students shall acquire a conscious attitude to the fact that their professional advice and decisions they make, especially when they decide if an injury is covered by the insurance or not and the claims settlement, might be of great importance for other people than themselves. Advice and claims handling shall be based on respect for the injured party and his or her situation after the injury.

### Prerequisites

BI courses: Introduction to Insurance and Introduction to Law 1 or equivalent.

### Compulsory reading

#### Books:

Skårberg, Lars Olav og Marianne Reusch. 2003. Yrkesskade : forsikring og trygd. Cappelen akademisk forlag

#### Other:

Dommer med referanse til Rettstidende (TR):

- Reise til og fra arbeid, RT 2000- 220 og RT 2000 - 70
- Arbeidsulykkesbegrepet, RT 2005 - 1758
- Blodproppdommen, RT 2004 - 261
- Konstatering, RT 1999 - 895 og RT 2000- 1338
- I og utenfor arbeid, RT 2004 - 487
- Inneklimadommen, RT 2000 - 620
- Stakkeland-dommen, RT 2004 - 8

Lover:.

- Lov om yrkesskadeforsikring av 20.6.2003, nr. 45

- Forskrift om yrkesskadeerstatning av 13.10.1989, justisdept.
- RTVs rundskriv til §§ 13.3 og 13.4
- Forskrift om standardisert erstatning etter lov om yrkesskadeforsikring av 21.12.1990, justisdepartementet.

### **Recommended reading**

#### **Other:**

NOU 2004:1 Arbeidsskadeforsikring. Oslo: Statens forvaltningstjeneste

#### **Course outline**

- The motives of workmen's compensation insurance
- The coverage of the Workmen's compensation Act
- Injuries and diseases defined as occupational
- The employer's discharge from liability
- Contributory negligence
- How to calculate the compensation
- Casual link
- Limitation period according to the Workmen's compensation Act
- Dispute settlement

#### **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 seminar - participation is not mandatory.

#### **Examination**

Three hour individual written exam.

Grade C or better is required for the exam to be accepted for authorization as insurance advisor by Finance Norway (FNO).

#### **Examination code(s)**

FAK 26001 Workman's Compensation which account for 100 % of the final grade in the course  
FAK 2600, 3 ECTS credits

#### **Examination support materials**

The booklet "Hjelpemidler til eksamen i yrkesskadeforsikring" published by BI Forsikring.

#### **Re-sit examination**

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

#### **Additional information**