



APPLIES TO ACADEMIC YEAR 2012/2013

FAK 2625 Motor 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

7,5

Language of instruction

Norwegian

Introduction

The course will give a broad introduction to the topic motor vehicle insurance. Mandatory in authorization of claims handlers dealing with motor vehicle damages and insurance advisors regarding private property insurance.

Learning outcome

Acquired knowledge

The students shall obtain essential knowledge of insurance terms and rules and regulations concerning motor insurance.

Acquired skills

This course will give students ability to give advice in most topics related to insurance terms and insurance law concerning motor insurance. The students will also know how to use this knowledge in claims handling.

Reflection

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

Prerequisites

The student needs basic knowledge of the Norwegian Insurance Industry. The courses Introduction to Insurance and Introduction to Law part 1 or similar should be completed. Experience from work in the Insurance Industry is an important source of understanding as well.

Compulsory reading

Books:

Bakke, Jan. 2012. Grunnleggende skadebehandling. 6. utg. BI Forsikring. 70 sider/ Utdrag fra boka: kapitlene 3, 7 og 8
Borgen, Ole Jacob ... [et. al]. 2009. Fritidsbåtforsikring. 3. utg. BI Forsikring. 83
Sollie, Harald og Andresen, Ole, m.fl. 2012. Motorvognforsikring. 4. utg. BI Forsikring. 324 s. Boken er revidert av Stein Plogvoll, Gjensidige forsikring

Collection of articles:

Trosdahl, Kristian, red.. 2010. Skadeforebygging - Artikkelsamling. 10. BI Forsikring. 32/ Utdrag fra boka, kap. 1 og 6

Other:

Lover, forskrifter og utdelt materiell.

Recommended reading

Course outline

The Insurance Contract/ The Insurance Contracts Act

- Regulation regarding formation of contract, premium rating and claims handling. Duty of disclosure, Insurance certificate, limitations, limitation period/ cancellations, complaint handlings, complaint boards, fraud.

Terms regarding Motor Insurance

- Terms regulation regarding who is insured, what is insured, where is the insurance valid.
- Terms regulation regarding what kind of damages is covered/not covered, limitations, special types of coverage.
- Regulations regarding claims handling.

Motor vehicle liability

- Motor Vehicle liability Act.
- Rules and regulation.
- Limitations and regulations regarding damage caused by unknown or uninsured vehicle.
- Rules and regulations regarding accomplish liability by the claimant and regulation regarding collisions.

Ratings and risk factors regarding Motor Insurance

- Central principles of rating, including rating of due to location, mileage, minimum age- high risk, types of insurance and safety measures.
- Elements of risk regarding liability insurance and comprehensive insurance.
-Calculation of premium .
- Bonus scheme, methods of bonus allocation.

Loss prevention

- Philosophy of loss prevention
- Road safety

Leisure boat insurance

- Terms, regulations and ratings
- Standard policy conditions

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 4 send-ins (not mandatory). Intensive three-days seminars are organized but participation is not mandatory.

Recommended workload in hours:

Activity	Timebruk
Participation on an intensive 3-days-seminar	21
4send-inns (not mandatory)	19
Curriculum and exercises	156
Exam	4
Total recommended use of time	200

Examination

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

Examination code(s)

FAK 26251 - Written examination, which account for 100 % of the final grade in the course
FAK 2625 Motor Insurance, 7,5 credits.

Examination support materials

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

Examination support materials are specified under examination 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