



APPLIES TO ACADEMIC YEAR 2014/2015

FAK 2804 Personal Insurance - Service and Claims Handling

Programme

Bachelor of Management, Banking and Insurance, Single courses

Responsible for the course

Ina Due-Tønnessen

Department

Department of Accounting - Auditing and Law

Term

According to study plan

ECTS Credits

7,5

Language of instruction

Norwegian

Introduction

This course has primarily been developed for those in the insurance industry who aim at FNO's Authorization as personal insurance advisers. This course provides essential basic knowledge within the disciplines, and is mandatory for the authorization.

Learning outcome

Acquired knowledge

- Give a theoretical introduction to the subjects: contract formation, service and claims settlements related to insurance of persons.
- The course will give insight in relevant laws and rules that regulate products in connection with contract formation, disposal, changes and claims settlements.

Acquired skills

- The students shall be able to give an account of insurance products and coverage within individual and collective insurances of persons.
- The students shall be able to explain why and how to evaluate risks and the risks covered.
- The students shall be able to show how current laws and rules, together with risk evaluation, affect the establishment and maintenance of insurance contracts, as well as claim settlements in collective and individual insurance contracts.

Reflection

On completion of the course, the students should have acquired a

conscious attitude to the laws and rules that concern the management of personal data the insurance industry.

Prerequisites

In addition to the BI courses Introduction to Insurance and Introduction to Law I, this course requires basic knowledge of Norwegian financial activity.

Compulsory reading

Books:

Nordahl, Bente Lill, Randi Mørk. 2012. Avtale, service og oppgjør i personforsikring. BI Forsikring. Ny utgave i 2012. Oppdateringer kan bli foretatt for 2014.

Recommended reading

Course outline

- Tax laws
- Laundering
- Rehabilitation
- The public trustee's office and the means of minors

- Contract formation
- Information requirement
- Risk evaluation
- Changes during the period of insurance
- Removal of contracts
- Continuation insurance

- Obtained age
- Disablement
- Accident
- Death
- Causes of declinature
- Handling of complaints
- The rules of the Insurance Contracts Act with consequences for the insurance settlement

Insurance concepts, products and claims settlements

Laws and rules

Service / contract formation

Insurance settlement

Computer-based tools

Access to the Internet is required. Learning platform: it's learning.

Learning process and workload

Part-time course
Organized as distance education based on self-study with two send-ins (not mandatory). Two intensive seminars (2+1 days) are organized. Participation is voluntary.

Activities	Hours
Participation in seminars, 3 days	21
Preparation for lectures	12
Reading of syllabus	109
Activities on It's learning	30
Written assignments (2)	24
Exam	4
Recommended total workload	200

Examination

A four-hour individual written examination concludes the course. If the examination is to be used for Authorization the candidate must at least obtain the grade C.

Examination code(s)

FAK 28044 Written examination, which accounts for 100 % of the final grade in the course FAK 2804 Personal Insurance - Service and Claims Handling, 7,5 credits

Examination support materials

All support materials are 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