

Denomination Subject: INTERNATIONAL INSURANCE LAW - (224 - 14242)
ECTS: 3.0 - Type: mandatory

POSTGRADUATE: UNIVERSITY MASTER IN ACTUARIAL AND FINANCIAL SCIENCES.

COURSE: SECOND - FOUR MONTHS: Academic year: 2018-2019

Teacher: Dr. Félix Benito Osma.

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Subject: INTERNATIONAL INSURANCE RIGHT

PROGRAM-CALENDAR OF CLASS SESSIONS (CHRONOGRAM)

1st WEEK -1st Session.

THE RIGHT OF INSURANCE

- Introductory frame.
- Considerations and basic notions.
- Sources of Insurance Law.

THE INSURANCE ACTIVITY

- Origin, functionality and principles of the insurance activity.
- The insurance entities. Requirements Management and supervision. Regulatory framework
- Continuous subjects. Current legal framework.

2nd WEEK - 2nd Session.

THE INSURANCE CONTRACT (I).

- General features. Application of the Insurance Contract Law (LCS).
- The insurance contract: Concept and functionality.

THE INSURANCE CONTRACT (II).

- The insurance contract: Typology.
- Essential elements.
- Personal elements
- Formal elements.
- Theoretical study -practical of the essential elements of insurance contracts.

3rd WEEK - 3rd Session.

THE INSURANCE CONTRACT (III): CONTENT OF THE INSURANCE CONTRACT.

- Duties and rights of the policyholder.
- The duties of the insurer.

HIRING MODELS AND PRACTICAL ASSUMPTIONS.

- Contracting models - type of clauses.
- Analysis and comment of practical cases (policies).
- Doctrine and relevant jurisprudence.

4th WEEK - 4th Session.

INSURANCE INSURANCE (I).

- General features. Concept and common characteristics.
- Contractual types of insurance against damages.

INSURANCE INSURANCE (II).

- Analysis of different types of damage insurance.
- Practical assumptions.

5th WEEK - 5th Session.

INSURANCE INSURANCE (III).

- Special reference to Civil Liability Insurance (CR).
- Other insurance of interest (European / international framework).
- The Resinsurance.
- The Co-insurance. Other figures
- Practical assumptions.

6th WEEK - 6th Session.

INSURANCE OF PERSONS.

- Concept and characteristics.
- Lessons.
- Practical assumptions.

DELIVERY OF WORKS / PRACTICES.

EVALUATION TESTS

Ordinary call exam:

Extra summons examination: date to be determined.

TEACHING MATERIAL (theory / practice, ppt-documentation and legislation):

available for students in Aula Global.

TUTORIALS: THURSDAY, from 4: 45h to 17:45.

BASIC LEGISLATION:

- Law 50/1980 of the Insurance Contract (LCS).
- Text Refundido of the Law of Regulation and Supervision of the Private Insurance (TRLOSSP) and Regulation of Regulation and Supervision of the Private Insurance (ROSSP).
- Private Insurance and Reinsurance Mediation Law (LMSRP).
- Reference to the current Draft Commercial Code Law: TITLE IX. OF THE INSURANCE AND INSURANCE MEDIATION CONTRACTS.

BIBLIOGRAPHY.

Basic bibliography:

- SANCHEZ CALERO, F., "General characteristics of the Insurance Contract Law", RES, 2005, nº 123-124, pp. 389-398.
- SÁNCHEZ CALERO, F. and TIRADO SUÁREZ, F.J., TAPIA HERMIDA, A.J. and FERNÁNDEZ ROZAS, J.C., Insurance Contract Law. Comments to Law 50/1980, of October 8, and its modifications. Pamplona, 4th ed., 2010.
- TAPIA HERMIDA, A.J., "Manual on Insurance Law and Pension Funds. Madrid: Thomson-Civitas, 2006.
- TIRADO SUÁREZ, F.J., Insurance Contract Law: Comments to Law 50/1980 of October 8 and its amendments. Madrid: Thomson-Aranzadi, 2005.

Further reading:

- EMBID IRUJO, J.M., "Clauses limiting the rights of the insured in the general insurance conditions", La Ley, 3.030 (1992), p.7.
- FERNÁNDEZ FERNÁNDEZ, C., "The perfection of the insurance contract: Electronic contracting and insurance", Journal of public and private management. 2003, no. 8, pp. 75-102.
- FLORES DOÑA, M.S., "The regulatory framework for distance contracting with the insured-consumer". RES, 2008, no. 136, pp. 705-723.