

Minor in Insurance Sciences

Institution Higher Institute of Insurance Sciences

Introduction

Introduce the minor by indicating its objectives

The objective of the minor in Insurance Sciences is to provide basic knowledge in the field of Insurance.

Minor offered at: All Programs

Allows access to the Master in Insurance Sciences

Skills and learning outcomes

At the end of the course, the student will be able to understand the basic principles and mechanisms of insurance, risk management and reinsurance as well as the characteristics of certain insurance sectors (see Course Learning Outcomes CLO).

NOTES

- Courses marked with an asterisk (*) are mandatory.
- In accordance with the regulations in force, courses common to the student's Major and the Minor in Insurance may be counted towards the 30 credits required with the approval of the tutor.
- Students can choose one or more of the three courses not marked with an * in the table (or other courses in the program that are more suitable for their major, for example: EAR for engineering students, insurance law for law students, health insurance for medical disciplines, etc.).

Program and Planning

Code	Title	Number of credits	CLO	Semester/ Schedule
069EIPRL1	*Essential Insurance Principles	4	Define key concepts and terminology related to insurance. Explain the social and economic role of insurance in risk management and financial stability.	2 / Wednesday 16h30

			<p>Identify the main types of insurance and their basic characteristics.</p> <p>Describe the fundamental principles of insurance (such as insurable interest, utmost good faith, indemnity, subrogation, contribution, proximate cause).</p> <p>Illustrate through examples how these principles apply in simple insurance contracts and claims.</p> <p>Discuss the importance of regulation, ethics, and consumer protection in the insurance industry.</p>	
069INARL1	<p>*Introduction to Insurance Laws and Arabic Terminology</p>	4	<p>Define key concepts and terminology related to insurance in Arabic.</p> <p>Identify the different types of insurance organizations.</p> <p>Explain the structure and role of joint-stock (public-limited) insurance companies.</p> <p>Recognize the various types of mutual insurance organizations.</p> <p>Describe the functions and responsibilities of insurance intermediaries.</p> <p>Distinguish between insurance organizations and social security systems.</p>	1 / Friday 14h30
069MIDIL3	<p>*Marketing and Insurance Distribution</p>	4	<p>Define key concepts of marketing and distribution in the context of insurance.</p> <p>Explain the role of marketing in building trust, awareness, and demand for insurance products.</p> <p>Identify different distribution channels for insurance (agents, brokers, bancassurance, direct, digital platforms).</p> <p>Describe the main elements of the insurance marketing mix (product, price, place, promotion) with examples.</p> <p>Illustrate how customer needs and</p>	4 / Tuesday 16h30

			<p>behavior influence insurance product design and distribution strategies.</p> <p>Discuss emerging trends and challenges in insurance marketing and distribution, such as digital transformation and regulatory constraints.</p>	
069INRIL5	<p>*Introduction to Risk Management</p>	4	<p>Define fundamental concepts and terminology in risk and risk management.</p> <p>Explain the purpose and importance of risk management in organizations.</p> <p>Identify and classify different categories of risks using simple frameworks.</p> <p>Apply basic tools (such as a risk matrix or risk register) to assess likelihood and impact.</p> <p>Compare common risk treatment strategies (avoidance, reduction, transfer, retention).</p> <p>Summarize the steps of a standard risk management process through simple case studies.</p>	4 / Monday 16h30
069INREL5	<p>*Introduction to Reinsurance</p>	2	<p>Define key concepts and terminology used in reinsurance.</p> <p>Explain the purpose and role of reinsurance in the insurance industry.</p> <p>Differentiate between main types of reinsurance (proportional vs. non-proportional, facultative vs. treaty).</p> <p>Illustrate simple examples of how risk is shared between insurers and reinsurers.</p> <p>Describe common reinsurance contract structures and clauses at a basic level.</p> <p>Apply introductory knowledge to analyze simple case studies (e.g., when and why a company might seek reinsurance).</p>	3 / Friday 16h00
069MAINL4	<p>Marine Insurance</p>	4	<p>Define fundamental concepts and terminology used in marine insurance.</p>	5 / Monday 18h

			<p>Explain the purpose and importance of marine insurance in facilitating international trade and protecting maritime interests.</p> <p>Identify the main types of marine insurance (e.g., hull, cargo, freight, liability).</p> <p>Describe the structure and key clauses of standard marine insurance policies.</p> <p>Illustrate with examples how risks are assessed and claims are handled in marine insurance.</p> <p>Discuss contemporary issues and challenges in marine insurance, such as piracy, environmental risks, and global trade developments.</p>	
069HEINL3	<p>Health Insurance</p>	4	<p>Define key concepts and terminology related to health insurance.</p> <p>Explain the role and importance of health insurance in protecting individuals and supporting healthcare systems.</p> <p>Identify the different types of health insurance coverage (individual, group, public, private, supplemental).</p> <p>Describe the main components of a health insurance policy, including benefits, exclusions, cost-sharing (premiums, deductibles, co-payments).</p> <p>Illustrate the processes of underwriting, premium calculation, and claims handling in health insurance through simple examples.</p> <p>Discuss current challenges and trends in health insurance (e.g., rising healthcare costs, access, regulation, new technologies).</p>	6 / Tuesday 18h
069MOINL2	<p>Motor Insurance</p>	4	<p>Define key concepts and terminology specific to motor insurance.</p>	1 / Wednesday 18h

			<p>Explain the role and importance of motor insurance for individuals, businesses, and society.</p> <p>Identify the different types of motor insurance coverage (e.g., third-party liability, comprehensive, collision).</p> <p>Describe the main elements of a motor insurance policy, including coverage, exclusions, and conditions.</p> <p>Illustrate the process of underwriting, premium calculation, and claims handling in motor insurance through basic examples.</p> <p>Discuss common challenges and trends in motor insurance (e.g., fraud, regulation, emerging risks like autonomous vehicles).</p>	
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CONTACTS

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