

People's Democratic Republic of Algeria

Ministry of Higher Education and Scientific Research Professional Master's Degree Training Program

Institution:

- **University:** Frères Mentouri University – Constantine
- **Faculty:** Faculty of Law
- **Department:** Private Law

Field: Law and Political Science

- **Branch:** Law
 - **Specialization:** Insurance Law
 - **Academic Year:** 2017-2018
-

Table of Contents

I- Master's Program Identification Sheet

1. Training Location
2. Participants in Supervision
3. Framework and Objectives of the Training Program
 - Admission Requirements
 - Objectives of the Training Program
 - Targeted Skills and Competencies
 - Regional and National Employment Prospects
 - Bridges to Other Specializations
 - Indicators for Monitoring the Training Project
 - Supervision Capacity
4. Available Human Resources
 - Teaching Staff from the Institution Involved in the Specialization
 - External Supervision
5. Available Material Resources
 - Educational Laboratories and Equipment
 - Internship Domains and Corporate Training
 - Research Laboratories Supporting the Training Program
 - Research Projects Supporting the Training Program
 - Personal Study Spaces and Information & Communication Technologies

II- Semester-Based Organization of the Curriculum

1. First Semester
2. Second Semester
3. Third Semester
4. Fourth Semester
5. Overall Training Synthesis

III- Detailed Program for Each Course

IV- Contracts and Agreements

Master's Program Identification Sheet

(All fields must be completed)

1. Training Location

- **Faculty or Institute:** Faculty of Law
- **Department:** Private Law

2. Participants in the Training Program

- **Other University Institutions**
 - **Socio-Economic Partners:**
 - Public Sector Insurance Companies
 - Private Sector Insurance Companies
 - **International Foreign Partners:**
 - Aix-Marseille University – Faculty of Law and Political Science (France)
(Specific agreements related to the training must be attached.)
-

Framework and Objectives of the Training Program

A- Admission Requirements

- Admission of holders of a **Bachelor's Degree in Private and Public Law (LMD system)**.
- Admission of holders of a **Classical Bachelor's Degree**.
- Selection based on criteria defined by the **Faculty's Ranking and Orientation Committee**.

B- Objectives of the Training Program

- Provide students with a **solid scientific foundation in insurance law** through specialized training in **insurance practices**.
- Develop **skills in the financing and distribution of insurance products**, opening up **academic and professional opportunities**.
- Train **legal experts specialized in insurance law** to meet the needs of economic institutions and **facilitate the integration of this sector into the market economy**.

C- Targeted Skills and Competencies (Professional Integration)

- **Deepening and specialization in insurance law** applied to the professional sector.

- **Acquisition of research techniques and methods** inspired by **comparative insurance law**.

D- Regional and National Employment Prospects

- **Legal advisors specialized in insurance law**
- **Obtaining accreditation** to practice in **public and private insurance sectors**
- **Litigation services in civil liability and insurance** within major insurance companies
- **Establishment of a law firm** specialized in insurance law

E- Bridges to Other Specializations

- Business Law
- Economic Law
- Contracts and Civil Liability

F- Training Program Monitoring Indicators

- Success rate
- Semester-to-semester transition rate
- Failure rate, particularly in fundamental courses
- Professional integration rate

G- Supervision Capacity

- **Number of students enrolled:** 50 students

Available Material Resources

A- Educational Laboratories and Equipment

- **Detailed inventory** of available **educational equipment** for **practical work**.

B- Internship Domains and Corporate Training

| Internship Location | Number of Students | Internship Duration |
|--|---------------------------|----------------------------|
| National Insurance Company | 10 | 15 days |
| Algerian Insurance and Reinsurance Company | 10 | 15 days |
| Algerian Insurance Company | 10 | 15 days |
| General Mediterranean Insurance | 10 | 15 days |
| Salama Insurance | 10 | 15 days |

C- Research Laboratories Supporting the Training Program

- **Law and Social Dynamics Laboratory**
 - **Director:** Belkacem Boudraa
 - **Accreditation Number:** 88-2000 (25/07/2000)
 - **Director's Opinion:** Favorable

- **Contracts and Business Law Laboratory**
 - **Director:** Ben Hamla Sami
 - **Accreditation Number:** 297/20-10-2015
 - **Director's Opinion:** Favorable

D- Research Projects Supporting the Training Program

| Project Title | Project Code | Start Date | End Date |
|--|---------------------|-------------------|-----------------|
| Development of Investment in Light of Legislative Changes in Algeria | P00920130004 | 2014 | 2016 |
| Consumer Contracts | P009201300139 | 2014 | 2017 |
| Control of Dominant Market Positions in Algeria | P009201300136 | 2014 | 2017 |

E- Personal Study Spaces and ICT Facilities

- **University Central Library**
- **Faculty of Law and Political Science Library**
- **Faculty Research Laboratory**
- **Library Research Room (Faculty of Law)**
- **Internet Room at Tijani Haddam Complex**
- **Reading Room at the Complex**
- **Library Loan Office**
- **Periodicals and University Theses Office**
- **Presentation of the Course Plans for the Four (4) Semesters)**
- ---
- **1 - First Semester:**

| Teaching Unit | Semester Hours | Weekly Hours | Coefficient | Credits | Evaluation Type |
|--|-----------------------|---------------------|--------------------|----------------|------------------------|
| Core Teaching Units (13.5) | 450 | - | - | 18 | - |
| Fundamental Teaching Unit 1 (OB/EL) | - | - | - | - | - |
| Course 1: Personal Insurance | 150 | 3 | 1.5 | 4.5 | 6 |
| Course 2: Liability Insurance | 150 | 3 | 1.5 | 4.5 | 6 |
| Course 3: Automobile Insurance | 150 | 3 | 1.5 | 4.5 | 6 |
| Methodological Teaching Units (7) | 225 | - | - | 9 | - |
| Methodology Teaching Unit 1 (OB/EL) | - | - | - | - | - |
| Course 1: Research Methodology 1 | 150 | 3 | 1.5 | 4.5 | 6 |
| Course 2: Professional and Personal Project | 75 | 2.5 | 1.5 | 3 | 3 |
| Exploratory Teaching Units (3) | 50 | - | - | - | - |

| Teaching Unit | Semester Hours | Weekly Hours | Coefficient | Credits | Evaluation Type |
|--|----------------|--------------|-------------|---------|-----------------|
| Exploratory Teaching Unit 1 (OB/EL) | - | - | - | - | - |
| Course 1: Legal Regime of Insurance Companies | 25 | 1.5 | 2.5 | 1 | 1 |
| Course 2: Insurance Intermediaries | 25 | 1.5 | 2.5 | 1 | 1 |
| Transversal Teaching Unit (1.5) | 25 | - | - | - | - |
| Transversal Teaching Unit 1 (OB/EL) | - | - | - | - | - |
| Course 1: Foreign Language | 25 | 1.5 | 2.5 | 1 | 1 |
| Total for Semester 1 | 750 | 19 | 6 | 27 | 30 |

• **2 - Second Semester:**

| Teaching Unit | Semester Hours | Weekly Hours | Coefficient | Credits | Evaluation Type |
|---|----------------|--------------|-------------|---------|-----------------|
| Core Teaching Units (13.5) | 450 | - | - | 18 | - |
| Fundamental Teaching Unit 1 (OB/EL) | - | - | - | - | - |
| Course 1: Transport Insurance | 150 | 3 | 1.5 | 4.5 | 6 |
| Course 2: Simple and Industrial Risk Insurance | 150 | 3 | 1.5 | 4.5 | 6 |
| Course 3: Marine Insurance | 150 | 3 | 1.5 | 4.5 | 6 |
| Methodological Teaching Units (7) | 225 | - | - | 9 | - |
| Course 1: Research Methodology 2 | 150 | 3 | 1.5 | 4.5 | 6 |
| Course 2: Insurance Drafting | 75 | 2.5 | 1.5 | 3 | 3 |
| Exploratory Teaching Units (3) | 50 | - | - | 2 | - |
| Course 1: Social Insurance | 25 | 1.5 | 2.5 | 1 | 1 |
| Course 2: Agricultural Insurance | 25 | 1.5 | 2.5 | 1 | 1 |
| Transversal Teaching Unit (1.5) | 25 | - | - | - | - |
| Course 1: Foreign Language | 25 | 1.5 | 2.5 | 1 | 1 |
| Total for Semester 2 | 750 | 19 | 6 | 27 | 30 |

• **3 - Third Semester:**

| Teaching Unit | Semester Hours | Weekly Hours | Coefficient | Credits | Evaluation Type |
|--|----------------|--------------|-------------|---------|-----------------|
| Core Teaching Units (13.5) | 450 | - | - | 18 | - |
| Course 1: Insurance Litigation | 150 | 3 | 1.5 | 4.5 | 6 |
| Course 2: Consumer Protection and Insurance Contracts | 150 | 3 | 1.5 | 4.5 | 6 |
| Course 3: Insurance Market Regulation | 150 | 3 | 1.5 | 4.5 | 6 |
| Total for Semester 3 | 750 | 19 | 6 | 27 | 30 |

- **4 - Fourth Semester:**
- **Field:** Law and Political Science
- **Branch:** Law
- **Specialization:** Insurance Law

| Teaching Activity | Weekly Hours | Coefficient | Credits |
|-----------------------------------|--------------|-------------|---------|
| Seminar: Islamic Insurance | 3 | 1 | 5 |
| Internship in a Company | 10 | 1 | 5 |
| Final Research Thesis | 19 | 1 | 20 |
| Total for Semester 4 | 25 | 3 | 30 |

III - Detailed Course Program

Master's Degree: Insurance Law
Semester: 1

Core Teaching Unit

Course: Personal Insurance

- **Credits:** 6
- **Coefficient:** 3

Course Objectives:

This module aims to familiarize students with personal insurance contracts, a field that remains relatively unknown to the Algerian population.

Prerequisites: Civil Law

Course Content:

- Definition of personal insurance contracts
- Term life insurance with death coverage

- Term life insurance with death and survival benefits
- Insurance contracts linked to consumer credit or mortgage loans
- Individual or travel accident insurance contracts
- Group insurance contracts

Personal Work: Preparation of technical reports and conducting research.

Assessment Method: Continuous assessment + Final exam.

Course: Liability Insurance

- **Credits:** 6
- **Coefficient:** 3

Course Objectives:

- Understand the different types of liabilities covered by insurance.
- Comprehend the functioning of liability insurance.

Prerequisites: Civil Law

Course Content:

- Liability insurance contract: definition and characteristics
- Policyholder's obligations
- Professional liability insurance:
 - Scope and nature of coverage
 - Liability of builders and architects
 - Liability of specific professions (doctors, lawyers, accountants, artisans, commercial enterprises)
 - Corporate liability

Personal Work: Preparation of technical reports and conducting research.

Assessment Method: Continuous assessment + Final exam.

Course: Automobile Insurance

- **Credits:** 6
- **Coefficient:** 3

Course Objectives:

This module aims to enable students to:

- Differentiate between contract elements in civil law and insurance law.
- Understand mandatory and optional vehicle insurance policies.

- Master key concepts related to insurance premiums, payment, and contract suspension.

Prerequisites: Civil Law

Course Content:

- Automobile insurance: mandatory vs. optional coverage
- Property damage insurance
- Comprehensive (all-risk) insurance
- Insurance premiums

Personal Work: Preparation of technical reports and conducting research.

Assessment Method: Continuous assessment + Final exam.

Methodological Teaching Unit

Course: Methodology of Legal Research 1

- **Credits:** 6
- **Coefficient:** 3

Course Objectives:

This module aims to equip students with the necessary research methods in legal sciences, including the analysis of legal texts and judicial decisions.

Prerequisites: Legal terminology, information technology.

Course Content:

- Definition and types of scientific research
- Research methods in law:
 - Methods of interpretation and analysis
 - Historical, comparative, and descriptive approaches
 - Methodology for commenting on legal texts and judicial decisions

Personal Work: Application of a research method to a legal subject.

Assessment Method: Continuous assessment + Final exam.

Course: Professional and Personal Project

- **Credits:** 3
- **Coefficient:** 1

Course Objectives:

Enable students to identify and plan their professional project based on their aspirations and specializations.

Prerequisites: Civil Law

Course Content:

- Definition of a personal professional project
- Self-awareness and professional opportunities
- Analysis of possible career paths and funding options

Personal Work: Presentation and discussion of a professional project.

Assessment Method: Continuous assessment + Final exam.

Exploratory Teaching Unit**Course: Legal Framework of Insurance Companies**

- **Credits:** 1
- **Coefficient:** 1

Course Objectives:

Allow students to understand the characteristics of the insurance market in Algeria.

Prerequisites: Commercial Law

Course Content:

- National and private insurance companies: origins, types, and fields of activity

Assessment Method: Continuous assessment + Final exam.

Course: Insurance Intermediaries

- **Credits:** 1
- **Coefficient:** 1

Course Objectives:

Familiarize students with the role and legal framework of insurance intermediaries.

Prerequisites: Civil Law

Course Content:

- Types of intermediaries: general agents, brokers
- Conditions of practice and regulatory control

Assessment Method: Continuous assessment + Final exam.

Core Teaching Unit

Master's Degree: Insurance Law
Semester: 2

Course: Insurance of Simple Risks and Industrial Risks

- **Credits:** 6
- **Coefficient:** 3

Course Objectives:

Provide students with foundational knowledge of insurance for simple and industrial risks, particularly fire risk insurance.

Prerequisites: Civil Law

Course Content:

- Concept of simple risk
- Concept of industrial risk
- Insurance of property and real estate
- Business interruption insurance due to an explosion
- Fire insurance for businesses

Personal Work: Preparation of technical course summaries and in-depth research.

Assessment Method: Continuous assessment + Final exam.

Core Teaching Unit

Course: Marine Insurance

- **Credits:** 6
- **Coefficient:** 3

Course Objectives:

This course aims to equip students with knowledge of various contracts related to maritime transport, the declaration of maritime claims, and settlement procedures.

Prerequisites:

- General Principles of Insurance

Course Content:

- Principles of marine insurance (emergence and evolution)
- Insurance of persons and cargo
- Maritime transport documents
- Various types of marine insurance contracts

Personal Work:

Preparation of technical course summaries.

Assessment Method:

Continuous assessment, final exam (modalities at the discretion of the teaching staff).

Methodological Teaching Unit**Course: Methodology of Legal Research 2**

- **Credits:** 6
- **Coefficient:** 3

Course Objectives:

Provide students with the necessary methodological tools for conducting legal research.

Prerequisites:

- Methodology of Legal Research 1

Course Content:

- Choosing a research topic (subjective and objective criteria)
- Collection of sources and references (types and locations for consultation)
- Defining and formulating the research problem
- Analysis of scientific data (reading, reflection, information storage)

Personal Work:

Research on the collection and analysis of scientific sources on the internet.

Assessment Method:

Continuous assessment, final exam (modalities at the discretion of the teaching staff).

Course: Legal Writing in Insurance

- **Credits:** 3
- **Coefficient:** 1

Course Objectives:

- Train students in administrative writing techniques and different types of insurance-related correspondence.

Prerequisites:

- Administrative Law

Course Content:

- Administrative writing techniques in insurance
- Types of administrative correspondence in insurance
- Drafting models for insurance documents, including contracts and annexes

Personal Work:

Preparation of technical summaries and drafting of administrative documents related to insurance.

Assessment Method:

Continuous assessment, final exam.

Exploratory Teaching Unit**Course: Social Insurance**

- **Credits:** 1
- **Coefficient:** 1

Course Objectives:

Enable students to understand the characteristics of employment contracts, the rights and obligations of the parties, and the liabilities arising from the employment relationship.

Course Content:

- Right to social security and applicable regulations
- Types of social insurance
- Maternity, disability, and death insurance
- Insurance against workplace accidents and occupational diseases
- Unemployment insurance

Personal Work:

Preparation of technical course summaries.

Assessment Method:

Continuous assessment, final exam.

Master's Degree: Insurance Law

Semester: 2

Exploratory Teaching Unit

Course: Agricultural Insurance

- **Credits: 1**
- **Coefficient: 1**

Course Objectives:

Enable students to master the fundamentals of agricultural insurance contracts.

Prerequisites:

- Civil Law

Course Content:

- Crop insurance against fire
- Livestock mortality insurance
- Agricultural equipment insurance
- Crop insurance against natural disasters
- Calculation of premiums and compensation for damages

Personal Work:

Preparation of technical course summaries.

Assessment Method:

Continuous assessment, final exam (grading distribution at the discretion of the teaching staff).

Master's Degree: Insurance Law

Semester: Second

Horizontal Teaching Unit

Course: Foreign Language

- **Credits: 1**
- **Coefficient: 1**

Course Objectives:

To master the French language in the legal field, particularly business law terminology.

Prerequisites:

- Legal terminology acquired in Foreign Language 1 teaching unit.

Course Content:

Translation of legal texts in business law from and into:

- Arabic - French
- French - Arabic

Personal Work:

Preparation of technical course summaries.

Assessment Method:

Continuous assessment + final exam.

Master's Degree: Insurance Law**Semester: Third****Core Teaching Unit****Course: Insurance Litigation**

- **Credits:** 6
- **Coefficient:** 3

Course Objectives:

To acquire knowledge on the principles of insurance disputes related to bodily and material damages, as well as the modes of resolving such disputes.

Prerequisites:

Not specified.

Course Content:

- Causes of insurance disputes
- Types of insurance litigation
- Foundations of the compensation system for traffic accidents, settlement methods, the role of the judiciary in insurance dispute resolution, and the role of the Automobile Guarantee Fund

Personal Work:

Preparation of technical course summaries + research on relevant cases.

Assessment Method:

Continuous assessment, final exam (grading distribution at the discretion of the teaching staff).

Core Teaching Unit

Course: Consumer Protection and Insurance Contracts

- **Credits:** 6
- **Coefficient:** 3

Course Objectives:

This course aims to enable students to understand the legal framework of consumer protection and its application in the insurance sector.

Prerequisites:

- Insurance Contract Law

Course Content:

- Definition of consumer protection law
- Scope of consumer protection
- Consumer protection within insurance contracts

Personal Work:

Preparation of technical course summaries.

Assessment Method:

Continuous assessment + final exam.

Core Teaching Unit

Course: Insurance Market Regulation

- **Credits:** 6
- **Coefficient:** 3

Course Objectives:

This course aims to provide students with an understanding of the mechanisms established by the legislator to regulate, monitor, and control the insurance market.

Prerequisites:

- Insurance Contract Law

Course Content:

- Administrative control of the insurance market
- Technical supervision
- Insurance Supervision and Control Commission
- Insurance Inspectors
- National Insurance Council
- National Union of Insurance and Reinsurance Companies

- Insurance Regulation Commission
- Competition Council

Personal Work:

Preparation of technical course summaries.

Assessment Method:

Continuous assessment + final exam.

Methodological Teaching Unit

Course: Research and Thesis Writing Techniques

- **Credits:** 3
- **Coefficient:** 1

Course Objectives:

A fundamental requirement for obtaining the degree is the completion of a thesis in its final form. The student must adhere to a set of rules and procedures for the thesis to be accepted and considered valid.

Prerequisites:

- Methodology of Legal Research 1
- Methodology of Legal Research 2

Course Content:

- **Research Plan Development:**
 - **Introduction:**
 - Presentation of the topic and justification of the choice
 - Identification of scientific hypotheses
 - Definition of the study's significance and scope
 - Legal and practical research objectives
 - Research problem formulation
 - Adopted methodology
 - Challenges encountered
 - Structure of the thesis
- **Thesis Body:**
 - Organization into chapters and sections
 - Drafting of titles and subtitles
 - Referencing and citations
 - Direct and indirect citation techniques
 - Footnotes
 - Chapter introductions and conclusions
- **Conclusion:**
 - Responses to research questions and hypotheses
 - Summary of obtained results

- Recommendations and proposals
- **Thesis Writing:**
 - Legal writing style and language
 - Adherence to grammatical and orthographic rules
 - Correct use of punctuation
- **Preparation of bibliography, appendices, and indexing**
- **Thesis Formatting and Printing:**
 - Cover page
 - Acknowledgment page
 - Dedication page
- **Manuscript Formatting Requirements**
- **Defense Preparation**

Personal Work:

Development of a preliminary Master's thesis plan.

Assessment Method:

Continuous assessment (grading distribution at the discretion of the teaching staff).

Master's Degree: Insurance Law

Semester: Third

Methodological Teaching Unit

Course: Information and Communication Technology (ICT) Techniques

- **Credits:** 3
- **Coefficient:** 1

Course Objectives:

Information and communication technologies (ICT) play a key role in human, economic, social, and cultural development. Their influence extends beyond geographical and political borders, facilitating access to a wide range of information and educational programs at low cost. ICT serves as a crucial source of information for individuals and institutions, contributing to skill development and enhancement through training and learning programs. Therefore, it is essential to focus on these technologies, promote their effective use, and ensure that students are trained in their application.

Prerequisites:

- Computer Science

Course Content:

- Definition of ICT
- Classification and types of ICT
- Impact of ICT on development

Student's Personal Work:

Completion of assignments as required by the instructor to encourage interaction and comprehension of the course material.

Assessment Method:

Continuous assessment + final exam.

Exploratory Teaching Unit**Course: Co-Insurance and Reinsurance**

- **Credits:** 1
- **Coefficient:** 1

Course Objectives:

This course aims to provide students with a comprehensive understanding of the principles and elements involved in evaluating insured risks, as well as the status of insured risks concerning national and international institutions. It also covers reinsurance contracts applicable to factories, ships, and commercial complexes.

Prerequisites:

- Civil Law

Course Content:

- Foundations and principles of co-insurance
- Risk and premium distribution
- Distinction between co-insurance and reinsurance
- Different types of reinsurance contracts

Student's Personal Work:

Preparation of technical course summaries.

Assessment Method:

Continuous assessment + final exam.

Exploratory Teaching Unit**Course: Credit Insurance**

- **Credits:** 1
- **Coefficient:** 1

Course Objectives:

The objective of this course is to equip students with knowledge of insurance contracts

applicable to different types of credit. Every credit arrangement is subject to insurance coverage, which may serve as a fundamental guarantee. Consequently, the credit beneficiary is required to subscribe to a credit insurance contract to cover their financial obligations.

Prerequisites:

- Civil Law

Course Content:

- Auto loan insurance
- Mortgage insurance
- Professional credit insurance
- Export credit insurance

Student's Personal Work:

Preparation of technical course summaries.

Assessment Method:

Continuous assessment + final exam.

Horizontal Teaching Unit

Course: Foreign Language

- **Credits:** 1
- **Coefficient:** 1

Course Objectives:

To master the French language in the legal field, particularly the terminology specific to the insurance sector.

Prerequisites:

- Legal terminology and legal texts related to the field
- Knowledge acquired in the foreign language course (Semesters 1 and 2)

Course Content:

- Analysis of legal texts related to insurance in a foreign language
- Commentary on judicial rulings and decisions in a foreign language

Student's Personal Work:

Participation in discussions and analysis exercises to develop interpretation and commentary skills.

Assessment Method:

Continuous assessment + final exam.

Master's Degree: Insurance Law

Semester: Fourth

Seminar

Course: Islamic Insurance

- **Credits: 5**
- **Coefficient: 1**

Course Objectives:

This seminar aims to introduce students to the principles of Islamic insurance and enable them to compare this system with conventional insurance.

Prerequisites:

- None

Course Content:

- Origin and evolution of Takaful insurance
- Legal qualification of Takaful insurance
- Concept of Takaful insurance
- Legality of Takaful insurance
- Differences between Takaful and conventional insurance

Student's Personal Work:

Preparation of technical course summaries.

Assessment Method:

Continuous assessment + final exam.

V- Contracts / Agreements

Yes

No

(If yes, agreements and contracts must be attached to the training file in paper format.)