



**INSURANCE LAW
POSTGRADUATE UNIVERSITY SPECIALIST
STUDY PROGRAMME
CURRICULUM**

**PRAVNI
FAKULTET
SVEUČILIŠTE
U MOSTARU**

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1. INTRODUCTION

According to the *Rulebook on the procedure of adopting new and revisions of existing study programmes* (No. 01-993-1 / 22) of the University of Mostar the Committee coordinates preparation of the new curriculum proposal. The Committee includes student representatives and external representatives, and the scientific-teaching council of the organizational unit submits their proposal to the University Senate for adoption.

Every modern economy requires specialization in a certain area. Upon completion of the undergraduate and graduate legal and related studies, students acquire general basic knowledge of the profession. Employers are faced with the lack of specialized personnel to perform certain jobs and successfully respond to market demands. So, it is considered necessary to initiate and organize postgraduate specialist studies. The best answer to these demands of the market is the education of future personnel, but also additional education of already employed personnel. This education implies additional training and the acquisition of specialist knowledge in the chosen activity or profession. This is exactly the main goal of starting the postgraduate specialist study in Insurance Law.

Insurance law is a branch of law that is constantly developing, and the significant changes that have been taking place recently are further updating the insurance activity. Sometimes it is very difficult to find a solution that will satisfy both the insurer and the insured, that is, the user of insurance services. Tort law in insurance is one of the most sensitive areas of insurance law. In addition to all of the above, Bosnia and Herzegovina tends to become a member of the European Union. This obliges it to comply with the regulations of the European Union. With the beginning of the application of the Solvency II Directive, an accelerated reform of the regulatory framework of insurance activities in the European Union began. This implies a huge number of new regulations and changes that are difficult for European insurers to cope with. Adaptation and harmonization are demanding and difficult. The dynamics of the aforementioned changes are difficult to monitor, which further complicates the position of the rather disorderly insurance market in Bosnia and Herzegovina. In this regard, it is considered necessary to provide additional education, training and support in the acquisition of specialized knowledge and skills to insurance employees as well as future employees of that sector. In addition to the above, certain types of insurance, such as mandatory traffic insurance, require constant and continuous education, so specialist studies can be part of such continuous education. Global changes in the world result in the appearance of new risks and changes in the representation of previously known risks. As a result, new types of insurance appear, and all of this requires updating the current knowledge of the profession.

The reason for implementing and the goal of the proposed postgraduate specialist study is the education of existing and future personnel in order to acquire specialist knowledge and training. These are necessary for the performance of insurance business, especially those related to the successful and solvent operations of insurance companies, a suitably organized risk management system, quick and correct settlement of compensation claims, and protection of insurance services users. The content is aimed at the acquisition of specialist knowledge in the field of insurance that enables the performance of specific tasks in insurance

companies with the aim of maintaining the necessary solvency margin of insurance companies in order to be able to respond to the compensation requests of their users at any time.

The purpose of starting the postgraduate specialist study Insurance law refers to:

- introduction of study with clearly defined learning outcomes related to the needs of the labor market, in accordance with the European Qualification Framework (EQF);
- developing a wide network of teaching bases, i.e. organizations from different fields of activity and establishing cooperation that will enable the connection of practice, science and higher education;
- organization of a market-oriented study, adapted to the needs and requirements of the economy and practice, and the inclusion of businessmen (experts from practice) in the teaching process;
- acquisition and additional training of specialist knowledge in the field of insurance law.

In order to involve all stakeholders in the process of adopting the new study programme, a public hearing was held on 5th of April 2023. in the classroom II. at Faculty of Law starting at 1 pm.

The invitation to the public hearing was announced on the website of the Faculty of Law, and a total of 46 people participated in the public hearing.

On March 20, 2023, a meeting of the teaching staff was held at the Faculty of Law before the public hearing. The Committee for the preparation of the new curriculum of the Postgraduate Specialist Study in Insurance Law considered the proposals and suggestions presented at the meeting and, based on them, created a study plan proposal that was discussed at a public hearing.

The comments and suggestions presented at the public hearing were taken into account when creating the final curriculum. As part of the public discussion, the question of the legal basis and purpose of the introduction of postgraduate specialist studies was raised. The normative basis for implementing the university postgraduate specialist study Insurance Law is Article 57 of the Law on Higher Education of HNŽ, Article 167, Paragraph 3 of the University of Mostar Statute, Article 3 in conjunction with Article 2 of the *Rulebook on Postgraduate Specialist Studies of the University of Mostar*, and article 3, paragraph 1 of the *Rulebook on studying at the University of Mostar*. The purpose of introducing the postgraduate specialist study Insurance Law is primarily a response to the inputs of the insurance market, which expressed to the academic community the necessary demand and need for the organization of a specialist study. The insurance industry as the bearer of the aforementioned initiative, will recognize the acquired competencies of this study.

One of the suggestions presented at the public debate was the possibility of introducing a larger number of elective courses, considering the anticipated number of ECTS points per semester. The Commission considered that students should not be burdened with an additional number of courses. However, this suggestion would be taken into account by the first revisions of the study program because at that point it will be possible to take into account the experiences based on the performance of the study programme.

In addition to the conclusions of the public debate, the recommendations of the Expert Committee from the last institutional accreditation in 2020 were taken into account. The recommendations include practical work outside the University (where applicable), application of legal and internal acts on the minimum share of pre-examination obligations in the final grade of all courses, and the application of modern teaching methods with the student at the centre of the teaching process.

Also, during the development of the curriculum, all strategic tasks in the strategic area of education from the University Development Strategy 2018 – 2023, which relate to the curriculum and teaching process, were carried out (more in the chapter "3.1. Link to the University Development Strategy").

The postgraduate specialist study program in Insurance Law is designed to enable students to acquire more specialized theoretical and practical knowledge and skills, which enable them to train and/or further improve themselves for the independent performance of specialized work in insurance companies, supervisory agencies, the judiciary and other legal entities that have core activity related to insurance activity.

Education in the field of insurance law is not sufficiently represented at undergraduate and graduate law studies. At the Faculty of Law University of Mostar, the course Insurance Law is taught only in one semester of undergraduate studies, and some Law Faculties at public universities in BiH do not include this course in the curriculum at all. Insurance law is also studied at the postgraduate doctoral studies at the Faculty of Law University of Mostar, but the course syllabus does not include a specialized practical analysis of the matter. The needs of the market for specialized experts in insurance law are increasing. For a lawyer employed in the insurance sector, specialized knowledge of insurance law, both statutory and contractual, as well as specialized knowledge of insurance tort law is required. In addition, the need for specialization also applies to employees of the insurance sector of other professions. For this reason, the Faculty of Law University of Mostar recognized the needs of the market for the organization of studies that will enable participants to acquire specialized knowledge in the aforementioned fields. Personnel who intend to further their education through this study will acquire the necessary specialist knowledge to understand insurance law, as well as the necessary skills to apply an abstract norm to a concrete case in practice. This study would further connect the economy with the Faculty of Law and respond to the needs and requirements of the insurance market, as well as the overall financial market.

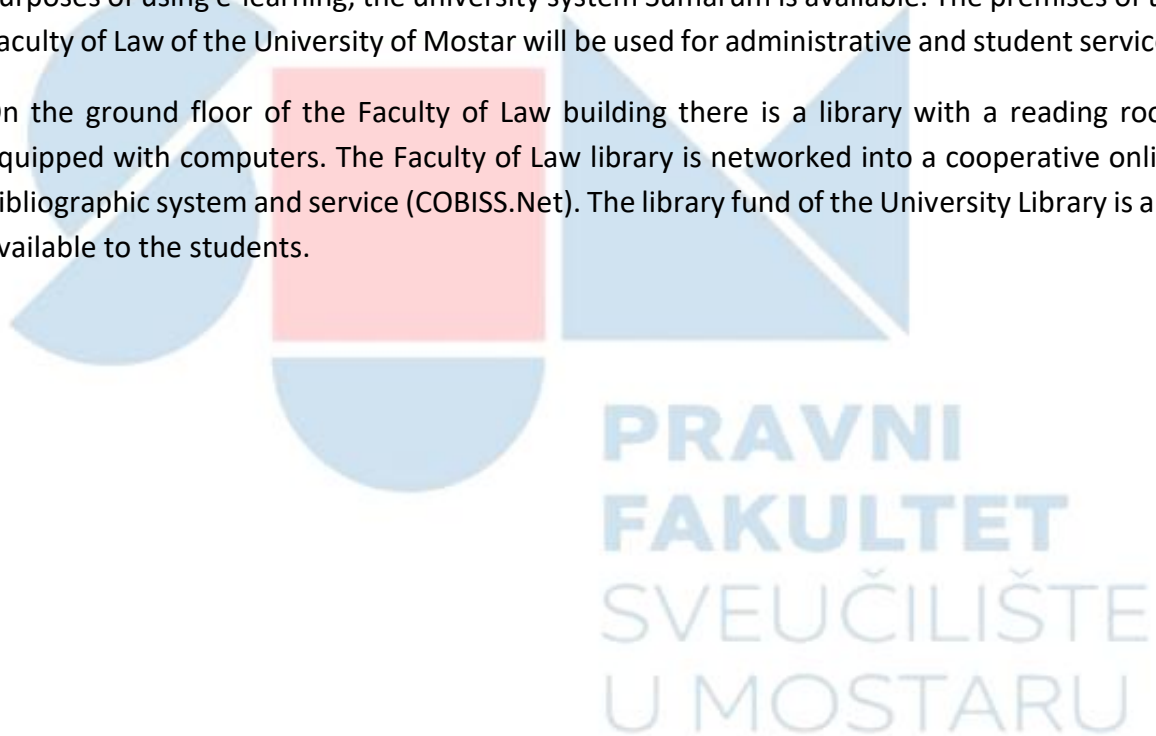
According to the available statistical data of the competent entity supervisory agencies of the insurance market, there are about 1,500 people employed in the insurance sector who have completed a university degree and as such are potential participants of this study program. Representatives of entities on the insurance market expressed the necessary need for the organization of specialist education for persons employed in insurance, in the form of acquiring specialized knowledge for the needs of performing the duties of their profession and their workplace. In accordance with the expressed need and the goal of additional development and expansion of the "culture" of insurance and the promotion of financial literacy, the Faculty of Law of the University of Mostar designed the postgraduate specialist study program Insurance Law. This program is intended not only for people already employed

in the insurance industry, but also for students who are just finishing their graduate studies and want to continue their specialized education in the field of insurance law based on the acquired generic education.

The conditions and requirements for carrying out the study program are ensured at the Faculty of Law of the University of Mostar. Since classes will usually be held in the afternoon hours, a sufficient number of classrooms and equipment are available. In case of need, the spatial capacities and equipment of the University of Mostar will be used for classes.

All classrooms at the Faculty of Law are equipped with a projector and computer, as well as WIFI. The organization of classes will not interfere with the organization of classes on other study programs offered at the Faculty of Law, as they will mostly be held in the afternoon. Teachers' offices are available for the consultative and mentoring part of classes. For the purposes of using e-learning, the university system Sumarum is available. The premises of the Faculty of Law of the University of Mostar will be used for administrative and student services.

On the ground floor of the Faculty of Law building there is a library with a reading room equipped with computers. The Faculty of Law library is networked into a cooperative online bibliographic system and service (COBISS.Net). The library fund of the University Library is also available to the students.



2. GENERAL INFORMATION ABOUT THE STUDY PROGRAMME

Study programme:	Insurance Law – postgraduate specialist study programme
Cycle:	2nd
Type:	University postgraduate specialist study programme
Scientific area:	Social Sciences
Scientific field:	Law
Academic title:	University Specialist Master of Insurance Law
EQF qualification level:	7
Duration of the study programme:	1 year, 2 semesters
ECTS:	60 ECTS
Language:	Croatian
Mode of study:	Full-time and part-time
Awarding institution:	University of Mostar
Institution administering study programme:	University of Mostar, Faculty of Law
Study programme objectives:	<ul style="list-style-type: none"> - to train or further improve the student to perform insurance profession; - to achieve the student's understanding of the domestic and European regulatory framework of insurance industry; - to train the student to apply and interpret the legal regulations governing insurance activity; - to train the student to solve practical cases with the application of the appropriate normative framework.
Study programme competencies:	<ul style="list-style-type: none"> - recognition and understanding of the normative framework governing the insurance industry; - assessing the suitability of normative solutions in the field of insurance industry with regard to theoretical knowledge and problems in practice; - defining and knowing the characteristics of the basic subjects at the insurance market; - ability to explain the organization and business structure of insurance companies; - the ability to define and understand the regulatory framework of insurance industry; - application of new negotiation skills in the distribution of insurance services; - understanding the process of contracting insurance services; - interpretation, analysis and drafting of insurance contract provisions and insurance terms;

	<ul style="list-style-type: none"> - the ability to represent and distribute insurance; - recognition of modern trends and new distribution channels of insurance services; - applying the basic rules of tort law and insurance law in solving practical problems and inconsistencies in court practice; - the ability to professionally participate in the processing of compensation claims in insurance; - the ability to predict success in solving and liquidating damages by applying the appropriate standards of tort law in insurance; - solving more complex problems by applying appropriate regulations and norms of insurance law and tort law; - designing and proposing new normative solutions in the field of insurance activities; - classifying and analyzing the way and degree of implementation of the EU acquis in the field of insurance law; - application of new specialist knowledge and competencies in work on professional and scientific projects.
<p>Study programme learning outcomes:</p>	<ul style="list-style-type: none"> - To define the normative framework that governs insurance activity (IU-PFPOM-1) - To assess the quality and suitability of normative solutions in the insurance industry with regard to theoretical knowledge and practical problems (IU-PFPOM-2) - To define fundamental terms, institutes, principles, legal standards and doctrines (IU-PFPOM-3) - To identify, interpret and classify relevant legal sources (IU-PFPOM-4) - To explain the organization and structure of insurance companies' business and of the supervision of insurance industry (IU-PFPOM-5) - To apply new skills in negotiating and concluding insurance contracts (IU-PFPOM-6) - To describe the channels and contemporary trends in insurance service distribution (IU-PFPOM-7)

	<ul style="list-style-type: none"> - To apply the basic rules of tort law and insurance law in solving practical problems and inconsistencies in judicial practice (IU-PFPOM-8) - To assess success in resolving compensation claims and liquidating damages by applying the appropriate standards of tort law in insurance (IU-PFPOM-9) - To solve more complex problems by applying appropriate regulations and norms of insurance law and tort law (IU-PFPOM-10) - To form new normative solutions in the field of insurance industry (IU-PFPOM-11) - To classify the way of implementing the acquis of the EU in the field of insurance law (IU-PFPOM-12) - To use new specialist knowledge and competencies in working on professional and scientific projects (IU-PFPOM-13)
<p>Opportunities after graduation:</p>	<p>The postgraduate specialist study in Insurance Law is organized the way that university masters specialists in insurance law can use the general competences implied by the higher education level, as well as the special competences of their own profession. With acquired competences, insurance law specialists will be able to join the labor market through a wide range of jobs that require the competences provided for in this study program. Also, the acquired competences will enable them to continue their education on the same or similar study programs with a very high-quality base of acquired knowledge and competences.</p> <p>Upon completion of the Postgraduate Specialist Study in Insurance Law, the student has the following options:</p> <ul style="list-style-type: none"> - to use the general competencies implied by the higher education level; - to use the specific competencies of one's profession (insurance law); - to join the labor market through a wide range of insurance business; - to advance in the profession based on acquired specialist competencies;

	<ul style="list-style-type: none"> - to establish oneself on the market as a recognizable specialist in the profession; - to consult the profession based on the acquired competencies; - to continue education on the same or similar study programs of a higher cycle of education with a high-quality base of acquired knowledge and competences; - to participate in expert and scientific research and analyzes in the field of insurance law and tort law
Accreditation:	<p>The University of Mostar received a Decision on Institutional Reaccreditation on 14 January 2020 from the competent Ministry of Education, Science, Culture and Sports of the HNŽ on the recommendation of the Agency for Development of Higher Education and Quality Assurance of BiH, after which the University was registered in the State Register of Accredited Higher Education Institutions.</p>



3. BASIC CHARACTERISTICS OF THE STUDY PROGRAMME

3.1. Connection with the Development strategy of the University of Mostar

In the Development Strategy of the University of Mostar 2018 – 2023 in the strategic field of education, several strategic goals are related to the curriculum and its elements.

Objective 1 defines that the University, in cooperation with the stakeholders, will develop, approve, implement and continuously monitor and improve study programmes at all levels. The following tasks arise from clearly defined learning outcomes related to labour market needs, following the European Qualifications Framework (EQF):

- Task 1: clearly define the objectives and anticipated learning outcomes of each study programme and harmonize the content of the study programme with them, following the appropriate level of the European Qualifications Framework and the qualification standard
- Task 2: Introduce a transparent and consistent process of revision and improvement of study programmes with the participation of students and other stakeholders
- Task 5: ensure realistic allocation of ECTS credits, through a defined system of ECTS coordination at all study levels
- Task 6: improve the interdisciplinarity of all study programmes by enabling elective courses at the university level.
- Objective 3 refers to the development of a wide network of teaching bases, including organizations from different fields of activity, to establish cooperation that will enable the connection of practice, science, art, and higher education. The following tasks arise from it:
 - Task 2: increase the number of hours and the share of teaching practice in the study programmes and the share of ECTS credits acquired by it
 - Task 3: increase the number of bachelor/master papers related to the topic and content.

The implementation of the postgraduate specialist study Insurance Law is certainly in line with the University's development strategy, especially with the University's efforts to connect with the real sector and economy. By developing this study programme, the Faculty of Law intends to organize a market-oriented study, adapted to the needs and requirements of the economy and practice, and to include businesspersons (experts from practice) in the teaching process, which is one of the fundamental goals of the further development of the University.

3.2. Compliance with the achievements of a certain scientific/artistic area and labour market and connection with the standards of occupations/qualifications

Objectives, competencies, and learning outcomes at the level of the study programme are defined in a way that is in line with the achievements of a particular scientific area and labour market and related to the standards of occupations/qualifications.

To harmonize with the achievements of the scientific area, the representatives of teachers in the Committee for the development of the new curriculum and other teachers who participated in the development of syllabi for each course took into account current achievements and trends in scientific area of social sciences, field of Law.

In addition, student representatives and external users were appointed to the Committee for the development of the new curriculum to harmonize with the labour market. Public hearing was organized with the participation of experts from practice and economics (Law firms, Croatia osiguranje, Ministry of the Interior, State Investigation and protection Agency, Quality Assurance Office of the University of Mostar), and their suggestions were taken into account in the development of the curriculum.

Since no occupational standard or qualification standard has been defined at any level in BiH, the following documents have been taken into account:

- Decision on the standard classification of occupations in the FBiH (Official Gazette of the FBiH, Vol. XI, No. 40, No. 8, 2004), which lists occupations under the category Gender 2. *Experts and scientists* under type 24. *Other experts and scientists in business, social-humanistic and related activities*, under group 242. *Legal experts*, under subtype 2429. *Legal experts not elsewhere classified* whose jobs include occupations of persons who perform legal tasks or perform legal duties, except for representation or defense in court, conducting court proceedings and presiding over a judicial council or a court. These jobs include:

- a) managing the general affairs of a company, institution or other establishment and advising on them;
- b) professional processing of general acts and business decisions;
- c) organizing and implementing protocols in state administration bodies, companies, institutions and other establishments;
- d) management of administrative-legal and organizational affairs of the cabinet of officials;
- e) compilation of various legal documents, certification of signatures and preservation of documents;
- f) scientific activity in the field of legal sciences, except teaching;
- g) related jobs;
- h) supervision of other associates.

Under Gender 3. *Technicians and other professional occupations* of the relevant Decision, under occupation 34. *Commercial business and public administration professional associates*, under subcategory 341. *Financial and sales professional associates*, under occupation 3412. *Insurance agents* are listed. Under the duties of an insurance agent, it is prescribed that they advise and sell to new or regular clients life insurance, accident insurance, automobile, money, marine and fire insurance, life insurance where the entire payment can be returned to the payer under the agreed conditions, other types of insurance . These jobs include:

- a) obtaining notifications about the status of customers, which are necessary for determining the type of insurance and terms;
- b) negotiations with clients to determine the type and degree of risk for which insurance is provided, the scope of insurance and payment terms;
- c) negotiations and conclusion of reinsurance contracts;
- d) consulting and negotiations on deadlines and conclusion of insurance contracts for large or special projects, devices and risks;
- e) related jobs;
- f) supervision of other associates.

Also under Gender 3. *Technicians and other professional occupations* of the relevant Decision, under occupation 34. *Commercial business assistants, public administrative professional associates*, under subtype 343. *Administrative business associates*, under occupation 3432. are listed *Legal and related business assistants*. Legal and related business assistants assist directors and legal and other professionals with legal matters, including those related to insurance, loan approvals and other financial transactions.

These jobs include, among others:

- a) analyze or agreement to analyze laws, regulations, legal documents and relevant documents;
- b) preparation of documents summarizing legal points of view or determination of conditions under which loans are granted or insurances are contracted;
- (...)
- f) performing related jobs;
- g) supervision of other associates.

The outcomes/competencies from the above document are implemented in the competencies and learning outcomes of the study program listed in chapter 2. General information about the study program and are realized in compulsory course, in order to ensure that all students achieve them with the acquired qualification. The coverage of those learning outcomes at the level of the study program with learning outcomes at the level of compulsory courses is presented in chapter 3.12. Learning outcomes matrix.

3.3. Comparability with the study programmes in the country and abroad

Postgraduate specialist study programme Insurance Law is thematically comparable to similar programs of renowned European universities. European universities organize studies in the field of insurance law as Master studies (LLM) lasting 2 or 3 semesters, with a total number of 60 ECTS regardless of the duration of the studies. Comparability is reflected exclusively in terms of competencies and learning outcomes at the level of study programs and in the duration of studies, while the study program retains its specificities mainly through the structure, courses names and ECTS credits.

At universities in the European Union, studies in insurance law are adapted in teaching to employed students in a way that they teach block classes, classes in the afternoon or on weekends, as well as online classes or a combined model of teaching.

The Faculty of Law of the University of Mostar was guided by the aforementioned concept when designing the postgraduate specialist study Insurance Law. In addition to academic lecturers, practitioners are also planned to be included in the teaching process, because the target participants are primarily people already employed in the field of insurance. So, the teaching process will be adapted to the usual working hours of the students, that is to say that teaching will be organized in the afternoon and combined methods of teaching (online and in live).

According to the available data, postgraduate specialist study in the field of insurance law has not been organized in Bosnia and Herzegovina yet. Therefore, this study, considering its specialization, would be unique in Bosnia and Herzegovina. The structure of the proposed study program can be compared in terms of structure and/or thematic and courses' content with related study programs at renowned foreign universities such as

- Westfälischen Wilhelms-Universität Münster / JurGrad gGmbH
<http://www.jurgrad.de/masterstudiengaenge/versicherungsrecht/auf-einen-blick/>;
- Cologne University of Applied Sciences, Technology Arts Sciences TH Köln
https://www.th-koeln.de/studium/versicherungsrecht-master_13792.php
- University of Rijeka, Faculty of Law
https://www.pravri.uniri.hr/files/studiji/FPTD/Popis%20modula_predmeta.FPTD.pdf
- University of Zagreb, Faculty of Law
https://www.pravo.unizg.hr/specijalisticki/PDTP/nastavni_plan
- University of Zagreb, Faculty of Economics
<https://www.efzg.unizg.hr/studiji-29719/poslijediplomski-specijalisticki-studiji/popis-pds-studija/osiguranje-i-reosiguranje/kolegiji-7121/7121>

3.4. Openness to student mobility

All studies at the University of Mostar, including postgraduate studies, involve the students and teachers' mobility. The evaluation of workload, that is, the efforts of students, is based on the ECTS system, which is one of the main prerequisites for the realization of mobility. Students are encouraged to participate as much as possible in international exchange programs, especially through cooperation on similar programs and with related studies in Europe and the surrounding area.

Student mobility is defined by the *Rulebook on international mobility*, which refers to administrative support for students, student mobility documents, insurance, method of application, the procedure for recognizing mobility and information package. The unique recognition methodology is defined at the university level by the Senate Decision on the adoption of a single form for the Decision on recognition of courses, ECTS credits, grades, and professional practice during student mobility, which is recorded in the diploma supplement. Students can find information on mobility programmes and accompanying forms on the University's website and through Vicedean and coordinator for the International affairs that forwards information from the International Relations Office to student representatives.

3.5. Conditions for enrolment in the study programme and transfer from other study programmes

The Rulebook on postgraduate specialist study, *the Rulebook on study* of the University of Mostar and the *Decision on the studying terms at the Faculty of Law* define the right to enrol in undergraduate, graduate, integrated and postgraduated study programmes, which is done through a public competition. The Senate, at the proposal of the scientific-teaching / artistic-teaching council of the organizational unit, and with the consent of the Governing Board of the University and the competent Ministry of Education, Science, Culture and Sports of HNŽ, announces a public tender. It is published on the website and bulletin board of the University of Mostar and of the Faculty of Law, which contains information on the conditions for enrolment, entrance examination, tuition fees, criteria for selecting candidates, and other information.

Postgraduate specialist study can be enrolled by a person who has completed a corresponding integrated study or graduate study and has obtained a master's degree or equivalent, i.e. completed a pre-Bologna four-year study with a vocational qualification VII./1. Postgraduate specialist studies can also be enrolled by persons who have completed a graduate or integrated study or the equivalent from a field other than the field of specialist study with the obligation to pass differential exams.

When transferring from other study programs, a request is submitted to the dean of the Faculty of Law. The dean makes a decision on the recognition of the exam on the advice of the appropriate committee.

3.6. Conditions for enrolment in the next semester of study and graduation

Conditions for enrolment in the next semester of study are defined by the *Rulebook on study* of the University of Mostar and the internal acts of the Faculty of Law.

The study programme ends with writing and defending a specialist thesis that carries 12 ECTS credits.

The manner and procedure of defending the specialist thesis and the methodology of its preparation are defined in the *Rulebook on postgraduate specialist study* at the University of Mostar and can be further defined by internal acts of the Faculty of Law.

3.7. Organization of study programme

The study programme is organized through two semesters in the academic year, and classes are conducted according to the schedule of classes through weeks/shifts.

The syllabus of each course defines the amount and type of classes that part-time students are required to attend and alternatively, the workload for the part of classes that they are not required to attend.

Given the potentially large percentage of students who will enroll in the study program as part-time students, classes in the study program can be conducted by combining teaching in the class and online and will, usually be organized in the afternoon on weekdays.

3.8. Structure of the study programme

The structure of the study programme is reflected in the number of hours of each type of teaching and teaching in total, the number of hours of practice, and the number of hours of independent student work in the total student workload of 60 ECTS credits, or 1.800 hours of work.

According to the *Rulebook on the procedure for adopting new and revisions of existing study programmes* (No. 01-993-1/22), only core courses are listed in the curriculum, while electives are adopted in the annual curriculum for each academic year. Therefore, the table will show

the number of hours of each type of teaching and teaching in total, the number of hours of practice, and the number of hours of independent work only in core courses.

In relation to the total of ECTS credits, a sum of ECTS credits acquired in elective courses is 10, and the student can choose a total of 2 elective courses.

Besides core and elective courses at the level of the study programme and at the level of organizational unit, i.e., in addition to 30 ECTS credits per semester, a student can choose university elective courses from the list adopted by the Senate each academic year, which are recorded in diploma supplement.

The purpose of elective courses at the study programme level is a more detailed elaboration of learning outcomes already acquired in core courses but following student preferences. The purpose of university elective courses is to acquire competencies not provided by the study programme, but that can help students achieve competitiveness in the market and contribute to building one's personality through education.

Structure of the study programme including certain types of teaching, practice and independent work

Year of study: 1.									
Winter semester									
Course code	Course title	Hours of teaching			I. Teaching , in total	II. Hours of practic e	III. Independen t work	Workload hours, in total (I.+II.+III.)	ECT S
		l	t	S					
PFPOM101	Insurance Law	45	30	0	75	0	175	240	8
PFPOM102	Tort Law	30	15	0	45	0	165	210	7
PFPOM103	Scientific/ Professional paper	0	0	0	0	0	300	300	10
In total		75	45	0	120	0	630	750	25
ECTS for core courses									25
ECTS for elective courses									5
ECTS IN TOTAL									30

Year of study: 1.									
Summer semester									
Course code	Course title	Hours of teaching			I. Teaching, in total	II. Hours of practice	III. Independent work	Workload hours, in total (I.+II.+III.)	ECTS
		l	t	s					
PFPOM204	Regulatory Framework of Insurance Distribution	30	15	0	45	0	135	180	6
PFPOM205	Insurance Claims Process	15	30	0	45	0	165	210	7
PFPOM206	Specialist's Thesis	0	0	0	0	0	360	360	12
In total		45	45	0	90	0	660	750	25
ECTS for core courses									25
ECTS for elective courses									5
ECTS IN TOTAL									30

3.9. The optimal number of enrolled students concerning space, equipment, and number of teachers

Enrolment quotas before the beginning of each academic year are adopted by the Governing Board of the University, at the proposal of the Senate, and with the consent of the competent ministry.

Students can study as full-time or part-time students. Full-time students are those who study according to the programme with a full teaching schedule. Full-time students pay their costs by themselves. Part-time students are students who attend the study programme in addition to work or other activities.

3.10. Resources required to conduct the study programme

Teachers from the University and teachers from reference higher education institutions in academic ranks from the relevant scientific area, field, and branch participate in the

implementation of the study programme. Data on the structure of teaching staff by rank and education, gender and age structure, scientific research productivity, mobility, and project activities of teaching staff are regularly monitored through the bodies from the quality assurance system. These data are processed at the level of the study programme and organizational unit, and are published in annual reports. Experts from practice are also involved in the performance of a certain part of the class.

Material resources for the performance of study programs require:

- Premises, i.e. technically equipped classrooms of the Faculty of Law,
- University e-learning system: Summarum,
- Equipment for online and combined classes (simultaneously online and in the classroom),
- Faculty and University library.

Based on the signed cooperation agreements in the implementation of the study programme, the resources of other institutions that conduct insurance business will be used.

The conditions and requirements for carrying out the study program are ensured at the Faculty of Law of the University of Mostar. Since classes will usually be held in the afternoon hours, a sufficient number of classrooms and equipment are available. In case of need, the spatial capacities and equipment of the University of Mostar will be used for classes.

All classrooms at the Faculty of Law are equipped with a projector and computer, as well as WIFI. The organization of classes will not interfere with the organization of classes on other study programs offered at the Faculty of Law, as they will mostly be held in the afternoon. Teachers' offices are available for the consultative and mentoring part of classes. For the purposes of using e-learning, the university system Sumarum is available. The premises of the Faculty of Law of the University of Mostar will be used for administrative and student services. On the ground floor of the Faculty of Law building there is a library with a reading room equipped with computers. The Faculty of Law library is networked into a cooperative online bibliographic system and service (COBISS.Net). The library fund of the University Library is also available to the students.

3.11. Study programme quality assurance system

The purpose, goal, structure, operation and areas of evaluation of the quality assurance system of the University of Mostar are defined by the *Rulebook on the structure and operation of the quality assurance system* of the University of Mostar.

According to the Rulebook, the quality assurance system at the University of Mostar consists of permanent bodies of the quality assurance system at the university level: the Quality Assurance and Improvement Committee and the Quality Assurance and Improvement Office. The Faculty of Law is operated by the Quality Assurance and Improvement Committee, which

consists of the Vice-Dean for Academic Affairs, the Quality Coordinator, the representative of the teaching staff, the student representative, and the representative of the administrative and technical staff. The Quality Coordinator of the Faculty of Law is also a member of the Quality Assurance and Improvement Committee.

The Rulebook defines the competencies and activities of each body from the quality assurance system. Bodies from the quality assurance system carry out regular activities defined by the University Quality Assurance Manual at the University of Mostar, which relate to conducting surveys and monitoring and data processing. Based on the implemented activities, annual reports are prepared at the level of the study programme, organizational unit, and the University.

3.12. Matrix of learning outcomes

IU-study programme \ IU-course	IU-PF-PO-M-1	IU-PF-PO-M-2	IU-PF-PO-M-3	IU-PF-PO-M-4	IU-PF-PO-M-5	IU-PF-PO-M-6	IU-PF-PO-M-7	IU-PF-PO-M-8	IU-PF-PO-M-9	IU-PF-PO-M-10	IU-PF-PO-M-11	IU-PF-PO-M-12	IU-PF-PO-M-13
	PFPOM101	x	x	x	x	x	x				x	x	x
PFPOM102			x	x				x		x			
PFPOM103	x	x	x	x				x			x	x	x
PFPOM204	x	x	x	x			x			x	x	x	x
PFPOM205	x	x	x	x					x	x	x	x	x
PFPOM206	x	x	x	x				x			x	x	x

4. STUDY PLAN

Year of study: 1.							
Winter semester							
Course code	Course title	Course status	Teaching hours			Hours of practice	ECTS
			l	t	s		
PFPOM101	Insurance Law	core	45	15	0	0	8
PFPOM102	Tort Law	core	30	15	0	0	7
PFPOM103	Scientific/ Professional Paper	core	0	0	0	0	10
ECTS for core courses							25
ECTS for elective courses							5
ECTS IN TOTAL							30

Year of study: 1.							
Summer semester							
Course code	Course title	Course status	Teaching hours			Hours of practice	ECTS
			l	t	s		
PFPOM204	Regulatory Framework of Insurance Distribution	core	30	15	0	0	6
PFPOM205	Insurance Claims Process	core	15	30	0	0	7
PFPOM206	Specialist's Thesis	core	0	0	0	0	12
ECTS for core courses							25
ECTS for elective courses							5
ECTS IN TOTAL							30