

**NATIONAL UNIVERSITY OF LIFE AND ENVIRONMENTAL SCIENCES  
OF UKRAINE**

**Department of Banking and Insurance**

**"APPROVE"**

Dean of the Faculty

\_\_\_\_\_ (Dibrova A.D.)

“15” June 2021 y.

**"APPROVED"**

Department of Banking and Insurance

Protocol № 13 from “02” June 2021 y.

Head of Department

\_\_\_\_\_ (Khudoliy L.M.)

**"CONSIDERED"**

Garant EP “Finance and Credit”

Guarant EP

\_\_\_\_\_ (Negoda Yu.V.)

**WORKING PROGRAM**

**Insurance**

(name of academic discipline)

**specialty 072 "Finance, Banking and Insurance"**

(code and name of the specialty)

**Faculty of Economics**

(name of faculty)

**Developers: Ph.D., Associate Professor Mamchur Ruslana M.**

(specify authors, their positions, scientific degrees and academic titles)

## Description of the course

### **Insurance**

(name)

<b>Галузь знань, напрям підготовки, спеціальність, освітньо-кваліфікаційний рівень</b>		
Educational qualification	<u>bachelor</u> (Bachelor, Specialist, Master)	
Specialty	072 "Finance, Banking and Insurance" (code and name)	
Educational program	_____ (name)	
<b>Характеристика навчальної дисципліни</b>		
View	mandatory	
Total number of hours	150	
Number of ECTS credits	5	
Number semantic modules	2	
Course project (work) (if available in your curriculum)	_____ (name)	
Form of control	test	
<b>Показники навчальної дисципліни для денної та заочної форм навчання</b>		
	full-time education	correspondence
Year of training	3	
semester	6	
Lectures	15 h.	
Practical, seminars	30 h.	
Laboratory classes	_____ год.	
Independent work	105 h.	
Individual tasks	_____ h.	
Number of weekly hours for full-time study: classroom independent work of students -	3 h.	

## 2. The purpose and objectives of the course

The discipline "**Insurance**" involves the acquisition of knowledge and practical skills in insurance protection of property interests of legal entities and individuals in case of risk situations, operation and analysis of the insurance market.

The **purpose** of the course "Insurance" is to provide students with basic knowledge in the theory and practice of insurance.

The task of the course is to clarify the need and essence of insurance in order to create an effective system of protection of the interests of citizens, entrepreneurs and the state, to acquire skills in reinsurance and financial activities of the insurer.

In the process of teaching the discipline:

- the objective necessity of insurance is clarified, its essence, functions, principles and role in the conditions of market economy are revealed;
- issues of organization in the areas of insurance market development and state regulation of insurance activities are covered;
- the conditions of personal, property and liability insurance, reinsurance from the standpoint of domestic and foreign experience are considered;
- features and ways of improvement of financial activity of insurers are studied.

In the process of learning, students gain the necessary knowledge while attending lectures and practical classes. A necessary element of successful mastering of the course is independent work with special economic literature, laws and regulations, insurance documents. In order to best master the material, students must acquire knowledge and skills in economics and finance before studying the course.

As a result of studying the discipline "Insurance" students:

**will know:**

- the essence of insurance, its meaning and conditions;
- basic concepts of domestic and international insurance;
- principles of classification and main trends in insurance markets;
- structure of actuarial calculations of insurance rates for different types of insurance;
- features of financial activity of insurance companies.

**will be able to:**

- identify insurance risk;
- choose the best insurance options for both individuals and legal entities;
- calculate the insurance premium subject to the use of different systems of liability insurance;
- calculate indicators of financial stability of the insurance company.

**Acquisition of competencies:**

**general competencies (GQ):**

GQ 02. Ability to apply knowledge in practical situations.

GQ 05. Skills in the use of information and communication technologies.  
GQ 06. Ability to conduct research at the appropriate level.  
GQ 07. Ability to learn and master modern knowledge.  
GQ 08. Ability to search, process and analyze information from various sources.

GQ 09. The ability to be critical and self-critical.

GQ 10. Ability to work in a team.

GQ 11. Ability to communicate with representatives of other professions of groups of different levels (with experts from other fields of knowledge / types of economic activity).

GQ 13. The ability to exercise their rights and responsibilities as a member of society, to realize the values of civil (free democratic) society and the need for its sustainable development, the rule of law, human and civil rights and freedoms in Ukraine.

**professional (special) competencies (SC):**

SC 03. Ability to diagnose the state of financial systems (public finance, including budget and tax systems, business finance, household finance, financial markets, banking system and insurance).

SC 06. Ability to use modern information and software to obtain and process data in the field of finance, banking and insurance.

SC 08. Ability to perform control functions in the field of finance, banking and insurance. SK09. Ability to communicate effectively.

SC 10. Ability to identify, justify and take responsibility for professional decisions.

SC 11. Ability to maintain the appropriate level of knowledge and constantly improve their training.

### **3. The program and structure of the course for**

- Full term full-time (part-time) learning.

#### **SEMANTIC MODULE I. Insurance, insurance risks, insurance market**

##### ***Topic 1. Insurance in Social Economy***

A necessity of the insurance protecting is from risk circumstances. History of origin and development of insurance. Functions of insurance. Principles of insurances. Role of reinsurance.

Concept and setting of classification of insurance. Obligatory and voluntarily insurance.

##### ***Topic 2. Notion and types of risk***

Concept, types of risks and their estimation. A risk-management is in insurance.

##### ***Topic 3. Insurance market***

General description of becoming and insurance market of Ukraine development. A role of mediators is at the insurance market. Fund associations. Associations of insurers and their functions.

Types of insurance companies. Strategy of insurance company. Organizational structure of insurance company. Organs of management an insurance company.

A concept, value and marketing products, is in insurance. Marketings researches and marketing policy of insurer. Advertising of insurance services. Realization of insurance services. Calculation of tariff rates.

A concept, maintenance and the basic requirements, is to the insurance contracts. Right and duties parties of insurance contract. Procedure of preparation and conclusion of treaty of insurance. Decision of disputes.

Legal providing of insurance. Necessity of government control of insurance activity. Public organs of supervision after insurance activity and their functions. An insurance supervision is in the countries of the European union.

##### ***Topic 4. Property insurance***

Value and types of property insurance. Determination of tariffs. Property of legal entities insurance is in case of fire, natural calamity and theft. Features of property of agricultural enterprises insurance. Insurance of technical risks.

Economic maintenance of insurance of credit risks. Forms of insurance of credits. Insurance of deposits. Ensuring is against receiving less of income.

Insurance of transport vehicles and loads. Marine insurance. Aviation insurance. Insurance of ground vehicle. Property of citizens insurance.

Insurance of buildings. Insurance of zoons. Home property insurance.

## **SEMANTIC MODULE II.**

### **Industries of insurance, reinsurance and coinsurance, financial activity of insurer**

#### ***Topic 5. The personal insurance***

General description of life-insurance and his basic kinds. Mixed life-insurance. Insurance of rent and pensions. Determination of tariffs is after the contracts of insurance of life.

Classification of the personal insurance. Ensuring against accidents, his kinds and forms of realization. Separate types of the obligatory personal insurance. The individual and collective voluntarily ensuring is against accidents.

Obligatory medical insurance. Voluntarily medical insurance. Practice of realization of medical insurance.

#### ***Topic 6. Insurance of responsibility***

Insurance of responsibility and his kinds. Determination of tariffs. Public liability of proprietors of transport vehicles insurance. Insurance of responsibility of ferrymen of loads. Insurance of responsibility of employers.

Insurance of responsibility of producer is for quality of products. Insurance of professional responsibility. Insurance of responsibility is for ecological contamination.

#### ***Topic 7. Bases of reinsurance and coinsurance***

Essence and theoretical bases of reinsurance. Methods of reinsurance. Forms of reinsurance operations.

#### ***Topic 8. Bases of financial activity of insurer***

Composition and economic maintenance of profits and charges of insurer. Determination of income of insurer. Taxation is in insurance companies.

Concept of financial reliability of insurer. Insurance backlogs. Solvency of insurer and terms of its providing. Investment activity of insurers.

## Structure of the course

Titles content modules and themes	hours													
	Full-time							Distance form						
	weeks	only	including					only	including					
			l	p	l a b	i n d	ind		l	p	l a b	i n d	ind	
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Content module 1. Insurance, insurance risks, insurance market</b>														
Topic 1. <b>Insurance in Social Economy</b>	2	19	2	4			13	19	1	1			17	
Topic 2. <b>Notion and types of risk</b>	2	18	2	4			12	18	1				17	
Topic 3. <b>Insurance market</b>	2	19	2	4			13	19	1	1			17	
Topic 4. <b>Property insurance</b>	2	19	2	4			13	19	1	1			17	
Together for the semantic module 1	8	75	8	16			51	75	4	3			68	
<b>Content module 2. Industries of insurance, reinsurance and coinsurance, financial activity of insurer</b>														
Topic 5. <b>The personal insurance</b>	2	20	2	4			14	19	1	1			17	
Topic 6. <b>Insurance of responsibility</b>	2	20	2	4			14	19	1	1			17	
Topic 7. <b>Bases of reinsurance and coinsurance</b>	2	19	2	4			13	19	1	1			17	
Topic 8. <b>Bases of financial activity of insurer</b>	1	16	1	2			13	18	1				17	
Together for the semantic module 2	7	75	7	14			54	75	4	3			68	
Course project (work) with _____ (if available in your curriculum)	-	-	-	-			-							
Total hours	15	150	15	30			105	150	8	6			136	

#### 4. Topics of seminars

№	Name of theme	number hours
1	Do not include curriculum	
2		
...		

#### 5. Topics of practical classes

№	Name of theme	number hours
1.	Insurance in Social Economy	6

##### Plan

1. What the necessity of the insurance protecting consists from risk circumstances.
2. Name the signs of insurance, as an economic category.
3. History of origin and development of insurance.
4. In what the features of development consists insurance in Ukraine.
5. Describe the functions of insurance.
6. What principles of insurance you know.
7. Role of reinsurance.
8. Describe classification of insurance.
9. Name the types of obligatory and voluntarily insurance.
10. In what cases the state sets the obligatory form of realization of insurance.
11. What new types of insurance are inculcated in Ukraine lately?

№	Name of theme	number hours
2.	Notion and types of risk	5

##### Plan

1. Give determination of insurance risk.
2. What an insurance risk differs from an accident insured.
3. What criteria use for classification of risks.
4. What understand under a concept „ risk”.
5. What methods of management a risk you know.
6. Name reasons of catastrophic risks.
7. The feature of unique risks consists in what.
8. As determine risk probability.

№	Name of theme	number hours
3.	Insurance market	6

Plan

1. Give determination of insurance market.
2. Describe becoming and insurance market of Ukraine development.
3. What a role of mediators is at the insurance market.
4. Fund associations.
5. Uniting insurers, their function and task.
6. Define the role of every element of infrastructure of insurance market in development of insurance mutual relations.
7. Types of insurance companies.
8. Strategy of insurance company.
9. After which criteria are determine the organizational structure of insurance company.
10. Organs of management an insurance company.
11. Name marketing features in insurance.
12. Marketing researches and marketing policy of insurer.
13. Advertising of insurance services.
14. Realization of insurance services.
15. Calculation of tariff rates.
16. Mark the features of actuarial calculations.
17. That enters in the complement of insurance tariff.
18. The system of bonus consists in what.
19. As expect insurance payment.
21. Rights and duties of sides of insurance agreement.
22. Procedure of preparation and conclusion the contract of insurance.
23. Decision of disputes.
24. Dissolution of contracts of insurance.
25. Licensing of activity of insurers consists in what.
26. What documents give for a receipt a license?
27. Public organs of supervision after insurance activity and their functions.
28. An insurance supervision is in the countries of the European Union.

№	Name of theme	number hours
4.	Property insurance	6

Plan

1. That is the object of property insurance.
2. Value and types of property insurance.
3. Determination of tariffs.
4. Property of artificial persons insurance is in case of fire and theft.
5. What insurance events eliminate property insurance from agreements?

6. Features of property of agricultural enterprises insurance.
7. What risks carry out insurance of harvest?
8. What risks carry out insurance of animals?
9. Technical risks insurance.
10. Economic maintenance of insurance of risks of credits.
11. Forms of insurance of credits.
12. Insurance of deposits.
13. Ensuring is against receiving less of income.
14. Insurance of vehicles of transports and loads.
15. Marine insurance.
16. Aviation insurance.
17. Insurance of the ground vehicle.
18. Title insurance.
19. Insurance of buildings.
20. Home property insurance.

№	Name of theme	number hours
5.	The personal insurance	6

#### Plan

1. Give general description of life-insurance and its basic kinds.
2. Life-insurance is mixed.
3. Primary purpose of insurance of rent and pensions.
4. Determination of tariffs is by agreements of life-insurance.
5. Who is the recipient of amount covered at life-insurance?
6. What accidents insured are the lives foreseen at insurance.
7. From what age it is possible to enter into contract of insurance of life.
8. Give determination of the personal insurance.
9. That is foundation for payments in the personal insurance.
10. Classification of personal insurance.
11. Insurance accidents, his kinds and forms of realization.
12. What consequences of accidents can be?
13. There is an insurance accident on a transport.
14. Separate types of the obligatory personal insurance.
15. There is an individual and collective voluntarily insurance accident.
16. Essence of obligatory medical insurance consists in what.
17. Who is insure, insured and by the recipient of insurance payments at medical insurance.
18. What medical services can get the insured person?
19. With what medical establishments insurance companies enter into contracts.
20. Voluntarily medical insurance.
21. What factors an amount covered and insurance bonus depends at voluntarily medical insurance.

22. What the continuous medical ensuring differs against health insurance in case of illness.

23. That is an accident insured at health insurance in case of illness.

24. Practice of realization of medical insurance.

25. What services are provided by assistant companies.

№	Name of theme	number hours
6.	Insurance of responsibility	6

#### Plan

1. Insurance of responsibility and his kinds.
2. That means the limit of responsibility of insurer.
3. Public liability of proprietors of vehicles of transports insurance.
4. In what cases compensation pays MTSBU.
5. What principal reasons stipulated creation of the system of insurance?
6. Insurance of responsibility of ferrymen of loads.
7. Insurance of responsibility of employers.
8. Insurance of responsibility of producer is for quality of products.
9. Insurance of professional responsibility.
10. Insurance of responsibility is for ecological contamination.

№	Name of theme	number hours
7.	Bases of reinsurance and coinsurance	5

#### Plan

1. Essence and theoretical bases of reinsurance.
2. Methods of reinsurance.
3. Forms of reinsurance operations.
4. Foreign has features of reinsurance risks.
5. Coinsurance and mechanism of his application.

№	Name of theme	number hours
8.	Bases of financial activity of insurer	5

#### Plan

1. Composition and economic maintenance of profits and charges of insurer.
2. Determination of income of insurer.
3. Taxation is in insurance companies.
4. Concept of financial reliability of insurer.
5. Name terms which provide financial reliability of insurer.

6. What principles it is necessary to follow an insurer at a balanced insurance portfolio construction.

7. Insurance backlogs.

8. Define the specific of forming of insurance backlogs from life-insurance.

9. Solvency of insurer and terms of its providing.

10. Investment activity of insurers.

## 6. Topics laboratory

№	Name of theme	number hours
1	Do not include curriculum	
...		

## 7. Test to determine the level of learning students

1. Lead to that insurance is one of facilities of protecting from the negative consequences of natural and human character.

2. Describe development of insurance and lead to the necessity of origin and distribution of his different kinds.

3. Lead to the necessity of classification of insurance.

4. Compare general classification of insurance, which is used in Ukraine and world practice.

5. In what cases apply individual, and in which collective insurance.

6. The negative consequences of risk have most display in what spheres.

7. Lead to the necessity of study and application of risk management in activity of insurance companies.

8. Lead to that the economy growing of the state is impossible without insurance market development.

9. What part is acted by insurance mediators at the insurance market?

10. That predetermines creation of uniting insurers.

11. Lead to the necessity of knowledge for insure of maintenance and conditions of the agreement of insurance.

12. Lead to the necessity of the state adjusting of insurance activity.

13. Foreign experience of life-insurance.

14. Foreign experience of insurance of rent.

15. Unstated pension providing.

16. What is stipulate realization of separate types of the personal insurance in an obligatory form.

17. Foreign practice of medical insurance.

18. Define, expedience of property of enterprises and physical persons insurance consists in what.

19. Compare general and distinguishing features at insurance of different facilities of transport.

20. Why responsibility of ferryman of load is regulated international agreements.

21. What it is possible to explain multiplying the minimum size of charter fund of domestic insurers the last years.

22. What part insurance companies can act in the long-term financing of different industries of economy?

**Task 1.** A cost of object of insurance is 20000 UAH As a result of fire property was partly destroyed. A loss made 8000 UAH Absolute franchise by agreement makes 600 UAH To define the size of insurance compensation, if an object is insured by system of actual cost of property.

**Task 2.** A cost of object of insurance is 30000 UAH Object is insured by system of proportional responsibility to the amount of 15000 UAH As a result of submergence property was partly destroyed. A loss made 10000 UAH to define the size of insurance compensation.

**Task 3.** A cost of object of insurance is 40000 UAH As a result of fire property was partly destroyed. A loss made 50000 UAH to define the size of insurance compensation, if an object is insured by system of the first risk.

**Task 4.** The average cost of harvest of winter wheat for the last five years makes 5400 UAH from 1ra. Actual cost of harvest from 1ra 4800 UAH a loss is compensated in size of 70%. Define the size of insurance compensation.

**Task 5.** By agreement of insurance absolute franchise is foreseen in a size 1% vid the sum of loss. An actual loss made 200000 UAH to define the size of franchise and size of insurance compensation.

**Task 6.** By agreement of insurance the foreseen is conditional franchise in a size 6% vid an amount covered. An amount covered makes 50000 UAH An actual loss made 2000 UAH to define the size of franchise and size of insurance compensation.

ПРИРОДОКОРИСТУВАННЯ УКРАЇНИ			
ОКР Бакалавр спеціальність «Фінанси, банківська справа та страхування»	Кафедра Банківської справи та страхування  2021-2022 навч. рік	ЕКЗАМЕНАЦІЙ НИЙ БІЛЕТ № 1  з дисципліни « <u>Страхування</u> »	Затверджую Зав. кафедри  (підпис) Худолій Л.М _____ 2021р.

***Екзаменаційні запитання***

1. Name the signs of insurance as an economic category.  
Solve the problem. Property of the enterprise with a total value of 40 thousand UAH insurance of 28 thousand UAH. As a result of the fire, property worth UAH 14,000 was destroyed. Determine the amount of insurance indemnity under the first risk system.
2. What is a deductible and how does it affect the amount of insurance compensation?  
Solve the problem. Outbuildings with a total value of 70 thousand UAH insured for 15 thousand UAH. As a result of the natural disaster, property worth UAH 20,000 was destroyed. The deductible is 1% of the amount of damage. Determine the amount of insurance indemnity under the system of proportional liability.

***Тестові завдання***

**1. To principles insurances do not behave:**

1	maximal honesty of parties of insurance contract;
2	subrogation;
3	absence of outstanding debt is after credits;
4	insurance interest.

**2. Name the basic stages which passes by the insurance acceding to the purpose of its conclusion (to put the stages in order of their realization):**

1	reimbursement of losses is by agreement of insurance;
2	delivery insurance a policy;
3	a picture of statement insure is of acceptance of object on insurance;
4	calculation of size of insurance bonus.

**3. The process of realization of insurance can be broken up on such stages:**

1	akquisition;
2	underrating;
3	control after the object of insurance;
4	settlement of questions is in relation to the inflicted losses.

**4. In the case of the stopping of action of contract of insurance after a requirement:**

insurer	the fully prepaid them return insure insurance payments;
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insure	insure insurance payments return insure for period, which remained to completion of action of contract with deduction of charges on conducting business, actual payments of amounts covered and insurance compensation, carried out by this agreement of insurance
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**5. Task service of marketing of company can belong in form:**

1	suggestions, certain amount of monies directed on a receipt on the accounts of company;
2	concrete problem in activity of insurer with suggestion to develop the variants of it removal of reasons which resulted in it;
3	queries in relation to the receipt of expert estimation on a concrete question;
4	request to show out a company on leading positions.

**6. Name the basic types of property, which:**

subject insurance	economic buildings;
not subject insurance	engineering equipment of buildings and apartments;
	credit cards;
	electronic technique;
	antiques;
	technical carriers of data.

**7. Name the basic stages of process of underrating (to put the stages in order of their realization):**

	determination of terms, terms and size of insurance coverage;
	calculation of size of insurance bonus;
	a decision-making is about insurance of object or refuse in insurance;
	preparation and presentation of suggestions the proper services of insurer is on the chart of reinsurance;
	payment of insurance compensation.

**8. When minimization of risk is carried out:**

1	on every stage of process of insurance;
2	at the offensive of accident insured;
3	during the conclusion of insurance treaty;
4	at subrogation.

**26. Give determination of concept:**

Reinsurance – it ...
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**27. What word is skipped in suggestion?**

The size of tariff rate is set in ... from an amount covered in a calculation for a year.
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**8. Teaching Methods**

Organization of training courses in the study is provided by means of a combination of classroom and extracurricular learning. The types of classes are:

- Lectures;
- Seminars;
- Practical training;
- Independent classroom hours;
- Independent class work of students;
- Advice.

Also used active learning methods that best activates the students and encourage them to detect activity and independence, and self-fulfillment needs:

- Discussion (question and situation, "mirror" questions, relay issues);
- Simulation games (situation-role, problem-role and creative);
- Analysis of specific professional situations (standard, critical, extreme).

At the seminar-workshops are offered: students share on micro groups of 4-6 people, Choose a leader - the organizer of a small group. Within 10 minutes of the situation is made individually and then jointly discussed the situation in micro groups and produced a general solution. Only then held micro group discussion (10 min.), during which the group discussed ways to resolve the situation. Instructor summarizes and focuses on the correct decision. A couple can be resolved 3-5 situations.

### **9. Forms of control**

To control the quality of knowledge and skills of students in the study subjects are used:

- Implementation of individual practical tasks; - Individual interview;
- Unit testing knowledge; - Offset.

### **10. Distribution of points received by students**

Assessment of student knowledge is on a 100-point scale and is translated into national assessments according to table. 1 "Regulations on examinations and tests in NULES of Ukraine" (order of entry into force of 27.12.2019 № 1371)

Student rating, points	National assessment based on the results of the compilation	
	exams	test
90-100	Perfectly	Credited
74-89	Good	
60-73	Satisfactorily	
0-59	Unsatisfactorily	Not credited

To determine the rating of the student (listener) for mastering the discipline RDIS (up to 100 points) the obtained rating for certification (up to 30 points) is added to the rating of the student (listener) for academic work  $R_{HP}$  (up to 70 points):  $R_{DIS} = R_{HP} + R_{AT}$ .

## 11. Methodological Support

1. Мамчур Р.М. Страхування: Метод. вказівки для самостійної роботи – К.: ЦП КОМПРИНТ, 2020. – 148 с.
2. Мамчур Р.М. Робоча програма з дисципліни «Страхування»
3. Мамчур Р.М. Навчально-методичний комплекс з дисципліни «Страхування»

## 12. Suggested Reading

1. Мамчур Р.М. Страхування: [навч. посібник] / Р.М. Мамчур. – К.: «ЦП «Компринт», 2016. – 172 с.
2. Mamchur R. Insurance: [educational book] / R. Mamchur. – К.: «СРР «Comprint», 2017. – 215 с.
3. Закон України «Про страхування» № 85/96 ВР від 07.03.1996р.
4. Базилевич В. Страхування: [навч. посібник] / В. Базилевич. К.: Знання, 2011. – 607 с.
5. Говорушко Т.А., Стецюк В.М. Страхування: [навч. посібник] / Т.А. Говорушко, В.М. Стецюк. – Львів: «Могнолія 2006», 2014. – 328 с.
6. Горбач Л.М., Кадебська Е.В. Страхування: [підручник] / Л.М. Горбач, Е.В. Кадебська. – К.: Кондор-Видавництво, 2016. – 544 с.
7. Пічугіна О.В. Страхування: [конспект лекцій] / О.В. Пічугіна. – Одеса, 2018. – 67 с.
8. Фисун І.В. Страхування: [навч. посібник] / І.В. Фисун. – К.: ЦУЛ, 2018. – 240 с.

## 13. Information Resources

1. zakon.rada.gov.ua
2. uainsur.com
3. prostrah.com
4. uk.wikipedia.org
5. www.vuzlib.org
6. www.nbu.gov.ua