


Appx 2

to the Order of March 23, 2023 № 244

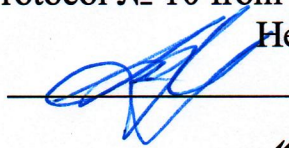
**NATIONAL UNIVERSITY OF LIFE AND ENVIRONMENTAL SCIENCES  
OF UKRAINE**

**Department of Banking and Insurance**


**«CONFIRMED»**  
Dean of the Faculty  
Anatolii Dibrova  
“30” May 2023 y.



**«APPROVED»**  
Department of Banking and Insurance  
Protocol № 10 from “29” May 2023 y.  
Head of Department  
Viktoriiia Kostiuk



**«CONSIDERED»**  
Program Coordinator  
Yuliia Bilyak



**PROGRAM OF THE COURSE**

**INSURANCE**

Specialization      **072 «Finance, Banking and Insurance»**

educational program      **«Corporate finance»**

Faculty of      **Economics**

Developers:      **Ph.D., Associate Professor Mamchur Ruslana M.**  
(position, academic degrees, academic title)

Kyiv - 2023

## Description of the course

### **Insurance**

(name)

<b>Field of knowledge, specialization, educational program, educational degree</b>		
Educational degree	<u>bachelor</u> (Bachelor, Specialist, Master)	
Specialization	<u>072 «Finance, Banking and Insurance»</u> (code and name)	
Educational program	<u>«Corporate finance»</u> (name)	
<b>Characteristics of the course</b>		
Type	Compulsory	
Total number of hours	240	
Number of ECTS credits	8	
Number of content modules	4	
Course project (work) (if applicable)	_____ (name)	
Form of assessment	exam	
<b>Indicators of the course for full-time and part-time forms of study</b>		
	Full-time form of study	Part-time form of study
Course (year of study)	3	
Semester	5	
Lecture classes	30 h.	
Practical, seminar classes	30 h.	
Laboratory classes	_____ h.	
Self-study	60 h.	
Individual assignments	_____ h.	
Number of weekly classroom hours for the full-time form of study	8 h.	

## 2. Purpose, objectives, and competencies 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.

**Objectives** 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.

### **Acquisition of competencies:**

***integrated competency (IC):*** The ability to solve complex specialized tasks and practical problems in the field of finance, banking, and insurance during professional activities or in the process of learning, which involves the application of specific methods and provisions of financial science and is characterized by uncertainty of conditions and the necessity to consider a complex set of requirements for professional and educational activities

### ***general competencies (GC):***

GC01. Ability to abstract thinking, analysis, and synthesis.

GC02. Ability to apply knowledge in practical situations.

GC05. Skills in the use of information and communication technologies.

GC06. Ability to conduct research at the appropriate level.

GC07. Ability to learn and master modern knowledge.

GC08. Ability to search, process and analyze information from various sources.

GC11. Ability to communicate with representatives of other professions of groups of various levels (with experts from other fields of knowledge / types of economic activity).

GC12. Ability to work autonomously.

GC13. 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 (PC):***

PC01. The ability to research trends in the development of the economy with the help of macro- and microeconomic tools analysis, evaluate modern economic phenomena.

PC02. Understanding the features of modern functioning world and national financial systems and their structure.

PC03. 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).

PC05. Ability to apply knowledge of legislation in sphere of monetary and fiscal regulation and regulation of the financial market.

PC06. Ability to use modern information and software to obtain and process data in the field of finance, banking, and insurance.

PC08. Ability to perform control functions in the field of finance, banking, and insurance.

PC09. Ability to communicate effectively.

PC10. Ability to identify, justify and take responsibility for professional decisions.

PC11. Ability to maintain the appropriate level of knowledge and constantly improve their training.

PC13. The ability to systematically evaluate financial indicators for substantiating effective management decisions at the enterprise.

***program learning outcomes (PLO):***

PLO02. Know and understand theoretical foundations and principles financial science, peculiarities of financial functioning systems.

PLO04. Know the mechanism of functioning of state finances, including budgetary and tax systems, finances of entities management, household finances, financial markets, banking system and insurance.

PLO05. To have methodical tools of diagnosis the state of financial systems (state finances, including budgetary and tax systems, finances of entities management, household finances, financial markets, banking system and insurance).

PLO07. Understand the principles, methods and tools state and market regulation of activities in the field finance, banking, and insurance.

PLO12. Use professional reasoning for conveying information, ideas, problems and their methods solution to specialists and non-specialists in the financial sphere activity.

PLO13. To have general scientific and special methods of researching financial processes.

PLO14. Be able to think abstractly, apply analysis and synthesis to identify key financial characteristics systems, as well as behavioral characteristics of their subjects.

PLO16. Apply acquired theoretical knowledge for solving practical tasks in a meaningful way interpret the obtained results.

PLO18. Demonstrate the basic skills of creative and critical thinking in research and professional communication.

PLO19. To demonstrate the skills of independent work, flexible thinking, openness to new knowledge.

PLO20. Perform functional duties in the group, to offer sound financial solutions.

PLO24. Know and be able to apply methods in practice and problem identification and resolution tools in the field of corporate finance.

PLO25. Identify reserves of efficiency improvement management of corporate finances of the enterprise.

### **3. Program and structure of the course for:**

- complete full-time (part-time) form of study;
- shortened full-time (part-time) form of study.

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

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

The need for insurance protection against risky circumstances. Exploring the role of insurance in providing financial protection, stability, and peace of mind to individuals and businesses. History of the origin and development of insurance. Insurance functions. Principles of insurance. The concept and purpose of insurance classification. Compulsory and voluntary insurance.

Terms of insurance indemnity for several types of insurance. Prospects for the development of insurance in a market economy. Features of self-insurance and mutual insurance in Ukraine. The role of insurance in solving social problems of society. Economic purpose and sources of insurance funds.

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

Concepts, types of risks and its role in insurance. Importance of insurance in managing risks. Determination of insurance risk. The difference between insurance risk and insured event. Risk classification criteria. Reasons of catastrophic risks. Feature of unique risks. Determining the probability of risk.

The essence of regulating the tariff policy of the insurer. Conditions for the formation of a balanced insurance portfolio. Forms of limitation and elimination of insurance risks. Risk management process and its connection to insurance. Risk management methods. Benefits of risk management and insurance for individuals and businesses.

### ***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 are in insurance. Marketings research 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. Citizens' property insurance***

The essence and features of property insurance. Property and casualty insurance: Coverage and risk mitigation. Classification of property insurance. Risks in property insurance. Terms of exclusion from property insurance contracts. Mandatory and voluntary types of property insurance. The basis for payments in property insurance.

Types of contracts for property insurance. Features of determining tariffs for several types of property insurance. Features of the franchise in property insurance. Features of reimbursement for several types of property insurance.

### **SEMANTIC MODULE II. Insurance of individuals and legal entities**

#### ***Topic 5. Business risk insurance***

Risk in business and the need for insurance. Identifying and assessing the various risks faced by businesses, such as operational, financial, legal, and strategic risks. Insurance of risk of loss of property by business entities. Liability insurance for legal entities. Responsibility to the consumer. Insurance of industrial risks.

Technical risk insurance. Insurance of the builder against all risks. Insurance of all installation risks. Insurance of cars against breakdowns. Insurance of electronic devices. Manufacturers' liability insurance for the quality of manufactured products. Employer liability insurance. Trust credit insurance. Environmental insurance and its main types. Examining the coverage and benefits provided by cyber risk insurance policies. Exploring different risk management strategies, including risk avoidance, risk reduction, risk transfer, and risk retention.

#### ***Topic 6. Agricultural insurance***

Specifics, mechanism, objects, and forms of insurance in agriculture. Climate change and its impact on agricultural insurance. Overview of agricultural insurance and its significance in the farming industry. Historical development and evolution of agricultural insurance.

Insurance of crop products. Concept and principles of weather index insurance. Insurance of farm animals. Coverage options for livestock farmers, including mortality insurance and production risk coverage. Insurance of buildings, structures, and other property in agriculture. Methods of calculating losses in crop insurance. Underwriting process and risk selection criteria in agricultural insurance. Emerging Trends and Innovations in Agri-Insurance.

#### ***Topic 7. Transport insurance***

Land transport insurance. Objects and risks of motor hull insurance. Liability insurance and its types. Specifics of liability insurance. Classification of liability insurance. Insurer's liability limit. Features of determining the amount of damage in liability insurance. The future of car insurance in the era of autonomous vehicles.



Assessing risks and insurance considerations for autonomous vehicles. Liability insurance for vehicle owners. International Green Card Insurance System. Carrier's civil liability insurance. Liability insurance of cargo carriers. Liability insurance of passenger carriers. Railway carriers' liability insurance.

### ***Topic 8. Financial and credit risk insurance***

The essence and main types of financial risk insurance. Credit risk insurance. Credit Risk Assessment Methods. Credit Insurance for Exporters. Deposit insurance. Trust credit insurance. Default Risk and Bond Insurance. Insurance of loans secured by collateral.

Profit loss insurance. Business Interruption Insurance. Income Protection for Self-Employed Individuals. Risk insurance for the introduction of new equipment and technologies. Insurance in case of reduction of the stipulated level of profitability. Founder's risk insurance. Exchange risk insurance.

## **SEMANTIC MODULE III. Personal insurance**

### ***Topic 9. Personal insurance***

The essence and features of personal insurance. Classification of personal insurance. Risks in personal insurance. Compulsory and voluntary types of personal insurance. Definition of subsectors of personal insurance.

Features of determining tariffs for several types of personal insurance. Features of insurance payments for several types of personal insurance.

### ***Topic 10. Life insurance and pensions***

The essence, classification, and options of life insurance. The importance of life insurance in financial planning, including determining coverage needs, selecting appropriate policy types, and considering beneficiaries.

The concept of term life insurance, a type of life insurance that provides coverage for a specific period (term). The importance of long-term care insurance in providing coverage for medical and personal care expenses associated with aging or chronic illness, emphasizing the role it plays in retirement planning and asset protection. Mixed life insurance. Death insurance. Children's insurance. Marriage insurance. Rent and pension insurance. Pension Plans and Employer-Sponsored Benefits. Determination of tariffs under life insurance contracts.

### ***Topic 11. Accident insurance***

Accident insurance, its types, and forms of implementation. Some types of compulsory personal insurance. Personal insurance of medical and pharmaceutical workers. Insurance of departmental and rural fire brigade employees and members of voluntary fire brigades (teams). Insurance of athletes of higher categories. Life

and health insurance for veterinary specialists. Compulsory personal insurance against traffic accidents.

Individual and collective voluntary accident insurance. Insurance of school-age children and students of special educational institutions. Insurance of servicemembers. Voluntary insurance of citizens traveling abroad. Credit card holders' insurance. Insurance of athletes and other participants in sporting events.

### ***Topic 12. Medical insurance***

Typical characteristics, features and forms of health insurance. Compulsory health insurance. Voluntary health insurance.

The practice of health insurance. Features of health insurance programs in Ukraine. Covid-19 insurance. Medical insurance for citizens traveling abroad. Features of medical reform in Ukraine.

## **SEMANTIC MODULE IV. Reinsurance and co-insurance, financial activities of the insurer**

### ***Topic 13. Marine insurance***

Features of marine risk insurance. Marine insurance. Insurance of goods transported by sea. Ship owners' liability insurance. Liability insurance of sea carriers.

### ***Topic 14. Aviation insurance***

Features of aviation insurance. Compulsory aviation insurance. Aircraft hull insurance. Insurance of crew members and aviation personnel. Voluntary types of aviation insurance. Airline liability insurance. Rules of insurance, reinsurance, and settlement of losses in the aviation sector.

### ***Topic 15. Basics of reinsurance and co-insurance***

The essence and theoretical foundations of reinsurance. Reinsurance methods. Forms of reinsurance operations. Own content when reinsuring risks. Features of risk reinsurance for non-residents.

Co-insurance and the mechanism of its application. Features of reinsurance pools. International experience of uniting insurers.

### ***Topic 16. Basics of financial activities of the insurer***

The composition and economic content of income and expenses of the insurer. Determining the insurer's profit. Taxation in insurance companies.

The concept of financial reliability of the insurer. Insurance reserves. Solvency of the insurer and conditions of its provision. Investment activities of insurers. Licensing of insurance companies. Features of the organization of finances of insurance companies.



## Structure of the course

Titles content modules and themes	Number of hours												
	Full-time form							Part-time form					
	weeks	total	including					total	including				
			l	p	lab	ind	self		l	p	lab	ind	self
<b>Content module 1. Insurance, insurance risks, insurance market</b>													
Topic 1. Insurance in Social Economy	1	16	2	2	-	-	12	-	-	-	-	-	-
Topic 2. Notion and types of risk	1	15	2	2	-	-	11	-	-	-	-	-	-
Topic 3. Insurance market	1	15	2	2	-	-	11	-	-	-	-	-	-
Topic 4. Citizens' property insurance	1	16	2	2	-	-	12	-	-	-	-	-	-
Total for content module 1	4	62	8	8	-	-	46	-	-	-	-	-	-
<b>Content module 2. Insurance of individuals and legal entities</b>													
Topic 5. Business risk insurance	1	15	2	2	-	-	11	-	-	-	-	-	-
Topic 6. Agricultural insurance	1	15	2	2	-	-	11	-	-	-	-	-	-
Topic 7. Transport insurance	1	15	2	2	-	-	11	-	-	-	-	-	-
Topic 8. Financial and credit risk insurance	1	15	2	2	-	-	11	-	-	-	-	-	-
Total for content module 2	4	60	8	8	-	-	44	-	-	-	-	-	-

Titles content modules and themes	Number of hours												
	Full-time form							Distance form					
	weeks	only	weeks					only	weeks				
			l	p	lab	ind	self		l	p	lab	ind	self
<b>Content module 3. Personal insurance</b>													
Topic 9. Personal insurance	1	14	2	2	-	-	10	-	-	-	-	-	-
Topic 10. Life insurance and pensions	1	16	2	2	-	-	12	-	-	-	-	-	-
Topic 11. Accident insurance	1	16	2	2	-	-	12	-	-	-	-	-	-
Topic 12. Medical insurance	1	16	2	2	-	-	12	-	-	-	-	-	-
Total for content module 3	4	62	8	8	-	-	46	-	-	-	-	-	-
<b>Content module 4. Reinsurance and co-insurance, financial activities of the insurer</b>													
Topic 13. Marine insurance	0,5	13	1	1	-	-	11	-	-	-	-	-	-
Topic 14. Aviation insurance	0,5	13	1	1	-	-	11	-	-	-	-	-	-
Topic 15. Basics of reinsurance and co-insurance	1	15	2	2	-	-	11	-	-	-	-	-	-
Topic 16. Basics of financial activities of the insurer	1	15	2	2	-	-	11	-	-	-	-	-	-
Total for content module 4	3	56	6	6	-	-	44	-	-	-	-	-	-
Course project (work) (if available in your curriculum)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total hours	15	240	30	30	-	-	180	-	-	-	-	-	-

#### 4. Seminar topics

№	Topic title	Number of hours
1	Do not include in curriculum	
...		

#### 5. Practical class topics

№	Topic title	Number of hours
1.	Insurance in Social Economy	2
2.	Notion and types of risk	2
3.	Insurance market	2
4.	Citizens' property insurance	2
5.	Business risk insurance	2
6.	Agricultural insurance	2
7.	Transport insurance	2
8.	Financial and credit risk insurance	2
9.	Personal insurance	2
10.	Life insurance and pensions	2
11.	Accident insurance	2
12.	Medical insurance	2
13.	Marine insurance	1
14.	Marine insurance	1
15.	Basics of reinsurance and co-insurance	2
16.	Basics of financial activities of the insurer	2
	<b>Total</b>	<b>30</b>

#### 6. Laboratory class topics

№	Topic title	Number of hours
1	Do not include in curriculum	
...		

#### 7. Independent work topics

№	Topic title	Number of hours
1	History of insurance development	9
2	Specificity and features of insurance in Ukraine	9
3	The importance of the classification of insurance risks for the development of insurance	9
4	Insurance of military risks in modern conditions of the development of human civilization.	9

5	Methods of assessing insurance risks in international insurance practice	9
6	Problems of the insurance market of Ukraine during the war	9
7	Peculiarities of the work of insurance companies during the period of martial law	9
8	Features of insurance in the countries of the European Union	9
9	Features of insurance of rare property objects	9
10	Specifics of property insurance of legal entities in wartime	9
11	Peculiarities of implementation of environmental insurance in Ukraine	9
12	Specifics of agrarian risk insurance during the war	9
13	Features of road transport insurance in Ukraine and abroad	9
14	The specifics of car insurance during the war	9
15	The specifics of savings insurance	9
16	Features of accident insurance for various categories of citizens	9
17	Modern needs of Ukrainians in health insurance	9
18	Ukrainian aviation and marine insurance market	9
19	Features of reinsurance of risks during martial law	9
20	Financial reliability of the insurer in modern economic conditions	9
	<b>Total</b>	<b>180</b>

## **8. Samples of control questions, tests for assessing the level of knowledge acquisition by 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 various 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 person's insurance consists in what.
19. Compare general and distinguishing features at insurance of different facilities of transport.
20. 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.

**Task 7.** The company insured:

- purchased raw materials (cost UAH 150000) and materials (cost UAH 87000) in case of fire for 4 months (short-term coefficient 0,6). The sum insured is equal to the value of the property. Insurance rates 0,45% and 0,72% respectively.

- purchased fixed assets (worth UAH 475000) in case of fire and illegal actions of third parties. Term of insurance 1 year. The sum insured is equal to the value of the property. Insurance rates 0,38% and 0,17% respectively. Determine the total amount of insurance premiums on the insured property.

**Task 8.** A group of people (26 people) is insured under the program of voluntary health insurance in case of hepatitis A. Insurance rate – 0,8%. The insurance period is 10 months (short-term coefficient 0,9). The sum insured is UAH 32000 for each insured. Determine the total amount of: 1) paid insurance premiums

for the entire term of insurance; 2) insurance payment, if two insured persons were ill (the first - 22 days, the second - 45 days), if the daily insurance payment - 1%.

**Task 9.** Two people are insured under a long-term mixed life insurance program:

- the first insured person - a woman, age - 28 full years, insurance period 25 years. The sum insured is UAH 635000. Insurance rate 3,122.

- the second insured person - a man, age - 22 full years, insurance period 30 years. The sum insured is UAH 820000. Insurance rate 2,622.

Calculate the amount of insurance premiums for the entire insurance period for insured women and men.

NATIONAL UNIVERSITY OF LIFE AND ENVIRONMENTAL SCIENCES OF UKRAINE			
Educational degree <b>Bachelor</b> specialty «Finance, banking and insurance»	Department of <b>Banking and Insurance</b> 2023-2024 academic year	<b>EXAM TICKET</b> <b>№ 1</b>  from the discipline «Insurance»	<b>approve</b> <b>Head department</b>  V. Kostiuk _____2023 y.
<i>Exam questions</i>			
1. <b>Name the signs of insurance as an economic category.</b> <b>Solve the problem.</b> 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 14000 was destroyed. Determine the amount of insurance indemnity under the first risk system.			
2. <b>What is a deductible and how does it affect the amount of insurance compensation?</b> <b>Solve the problem.</b> Outbuildings with a total value of 70 thousand UAH insured for 15 thousand UAH. As a result of the natural disaster, property worth UAH 20000 was destroyed. The deductible is 1% of the amount of damage. Determine the amount of insurance indemnity under the system of proportional liability.			

### *Test tasks*

#### **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	akvisition;
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;
insure	ensure 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

**5. Task service of marketing of company can belong in form:**

1	suggestions, certain number 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):**

1	determination of terms, terms and size of insurance coverage;
2	calculation of size of insurance bonus;
3	a decision-making is about insurance of object or refuse in insurance;
4	preparation of suggestions the proper services of insurer for reinsurance;
5	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.

**9. Give determination of concept:**

Reinsurance – is ...
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**10. What word is skipped in suggestion?**

The size of tariff rate is set in ... from an amount covered for a year.
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## 9. 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.

## 10. Forms of assessment

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.

## 11. Distribution of grades received by students

Evaluation of student knowledge is carried out on a 100-point scale and is converted to national grades according to Table 1 «Regulations and Examinations and Credits at NULES of Ukraine» (approved by the Scientific Council of NUBiP of Ukraine on April 26, 2023, protocol № 10)

Student rating, points	National grade based on exam results	
	Exams	Credits
90-100	Excellent	Passed
74-89	Good	
60-73	Satisfactory	
0-59	Unsatisfactory	Not passed

In order to determine the rating of a student (listener) in the discipline  $R_{dis}$  (up to 100 points), the rating from the exam  $R_{ex}$  (up to 30 points) is added to the rating of a student's academic work  $R_{aw}$  (up to 70 points):  $R_{dis} = R_{aw} + R_{ex}$ .

## 12. Educational and methodological support

1. Мамчур Р.М. Страхування: метод. вказівки для самостійної роботи. Київ: ЦП КОМПРИНТ, 2020. 148 с.
2. Мамчур Р.М. Робоча програма з дисципліни «Insurance»
3. Мамчур Р.М. Навчально-методичний комплекс з дисципліни «Insurance»
4. Електронний навчальний курс з дисципліни Insurance  
<https://elearn.nubip.edu.ua/course/view.php?id=2505>

## 13. Recommended sources of information

1. Про страхування: Закон України від 18.11.2021 р. № 1909-IX. URL: <https://zakon.rada.gov.ua/laws/show/1909-20>
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32. Сосновська О. О. Страхування: навчальний посібник. Київ: ун-т ім. Б. Грінченка, 2021. 328 с.
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### **13. Інформаційні ресурси**

1. Верховна Рада України <http://zakon.rada.gov.ua/>
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3. Міністерство фінансів України <http://www.minfin.gov.ua>
4. Газета «Урядовий кур'єр» <http://www.ukurier.gov.ua/>
5. Державна служба статистики України / <http://www.ukrstat.gov.ua>
6. Національна комісія з цінних паперів та фондового ринку України /<http://www.ssmc.gov.ua>
7. Національний банк України / <http://www.bank.gov.ua>
8. Нормативні акти, статистичні матеріали та статті зі страхування на спеціалізованих українських страхових порталах: <http://dfp.gov.ua>, <http://forinsurer.com>, <http://www.uainsur.com>.
9. Нормативні акти України - законодавство для практиків <http://www.nau.kiev.ua>
10. Офіційний вісник України <http://www.gdo.kiev.ua>
11. Україна фінансова - інформаційно-аналітичний портал Українського агентства фінансового розвитку / <http://www.u-fin.com.ua>
12. Український фінансовий сервер / <http://www.ufs.kiev.ua>
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