



СИЛАБУС ДИСЦИПЛІНИ «INSURANCE»

Ступінь вищої освіти - Бакалавр

Спеціальність 072 «Фінанси, банківська справа та страхування»
051 «Економіка»

Освітня програма «освітньо-професійна»

Рік навчання 2021/2022, семестр 4 (2 курс), 6 (3 курс)

Форма навчання денна/заочна (денна, заочна)

Кількість кредитів ЄКТС 5

Мова викладання англійська (українська, англійська, німецька)

Лектор курсу

Контактна інформація

лектора (e-mail)

Сторінка курсу в eLearn

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<http://elearn.nubip.edu.ua/course/view.php?id=2505>

DESCRIPTION OF THE DISCIPLINE

(up to 1000 printed characters)

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, the functioning and analysis of the insurance market, the organization of insurance companies, the conditions of insurance services for basic personal, property and liability insurance. As a result of studying the discipline «Insurance» students must know the legal framework of insurance; basic concepts of domestic and international insurance; organization of insurance business in Ukraine; principles of insurance market classification; directions of providing insurance services; structure of actuarial calculations of insurance rates for different types of insurance; be able to choose the best insurance options for both individuals and legal entities; understand the types, industries, subsectors of insurance; calculate tariff rates and insurance payments for different types of insurance.

COURSE STRUCTURE

Topic	Years (lectures practical)	Learning outcomes / Task	Evalu- ation
Module 1			
1. The essence of insurance as a system of economic relations	2/4	Know the history of the origin and development of insurance; functions and principles of insurance; the concept and purpose of insurance classification; stages of formation and development of the insurance market of Ukraine; content and basic requirements for insurance contracts; determination of insurance risk; risk classification criteria; features of insurance of different types of risks; risk management methods; the specifics of the sale of insurance products; essence and features of property insurance; classification of property insurance; types of contracts for property insurance; features of reimbursement for various types of property insurance. Understand the need for insurance protection against risk circumstances and the purpose of insurance; the difference between insurance risk and the insured event; features of unique and catastrophic risks; the role of intermediaries in the insurance market; features of functioning of insurance agents and insurance brokers; features of activity and functions of insurance associations; risks that exist in property insurance; features of franchise application in property insurance; which is the basis for payments in property insurance. Distinguish between compulsory and voluntary insurance; conditions of exclusion from property insurance contracts. Be able to determine the probability of risk and quantify the risk; determine the role of each element of the infrastructure of the insurance market in the development of insurance relationships; determine tariffs for different risks;	0-70
2. The concept and types of risks	2/4		
3. Insurance market	2/4		
4. Property insurance	2/4		

		<p>calculate the amount of insurance payments and insurance indemnities in property insurance using different systems of liability insurance; draw up a property insurance contract.</p> <p>Use risk management techniques in insurance.</p> <p>Submission of practical work, problem solving (in e-learn). Doing independent work (in e-learn). Oral answers in the audience, problem solving.</p>	
Test for Module 1			0-30
Module 2			
5. Personal insurance	2/4	<p>Know the essence and features of personal insurance; compulsory and voluntary types of personal insurance; features of determining tariffs for different types of personal insurance; features of insurance payments for various types of personal insurance; life insurance options; conditions of accident insurance, its types and forms of implementation; general characteristics, features and forms of health insurance; essence and features of reinsurance; forms of reinsurance operations; essence and features of co-insurance; composition and economic content of income and expenses of the insurer; features of determining the insurer's profit; features of taxation in insurance companies; ways of formation and requirements to insurance reserves; formation of a balanced insurance portfolio.</p> <p>Understand the classification of personal insurance; risks that exist in personal insurance; basic conditions of individual and collective personal insurance; what is assistance and what tasks are performed by assistance companies; conditions of obligatory, optional and mixed methods of reinsurance; the concept of financial reliability of the insurer; conditions for ensuring the insolvency of the insurer; features and purpose of investment activities of insurers.</p> <p>Be able to determine tariffs under personal life insurance contracts; calculate the insured sum, the redemption amount, the amount of insurance payments and insurance payments for life insurance, accident and health insurance; draw up a personal insurance contract.</p> <p>Submission of practical work, problem solving (in e-learn). Doing independent work (in e-learn). Oral answers in the audience, problem solving.</p>	0-70
6. Liability insurance	2/4		
7. Basics of reinsurance and co-insurance.	2/4		
8. Basics of financial activities of the insurer	1/2		
Test for Module 2			0-30
Total for the semester			70
Exam			30
Total for the course			100

EVALUATION POLICY

<i>Deadline and recompilation policy:</i>	Practical works that are submitted in violation of deadlines without good reason are evaluated at a lower score (minus 3 points for one job). For each modular test 2 attempts are given, the best point is credited. Rearrangement of modules takes place with the permission of the lecturer for good reasons, not more than 2 times a school year.
<i>Academic Integrity Policy:</i>	Write-offs during modular tests and exams are prohibited (including with the use of mobile devices).
<i>Visiting policy:</i>	Attendance is mandatory. For objective reasons (for example, illness, international internship) training can take place individually (in online form in agreement with the dean of the faculty and the lecturer) with the mandatory completion of all practical work and passing all modules and exams.

STUDENT EVALUATION SCALE

Rating of the applicant of higher education, points	The assessment is national for the results of examinations	
	exam	test
90-100	perfectly	credited
74-89	fine	
60-73	satisfactorily	
0-59	unsatisfactorily	not credited