



## СИЛАБУС ДИСЦИПЛІНИ «INSURANCE SERVICES»

**Ступінь вищої освіти - Бакалавр**  
**Спеціальність 072 «Фінанси, банківська справа та страхування»**  
**Освітня програма «освітньо-професійна»**  
**Рік навчання 2021/2022, семестр 7 (4 курс)**  
**Форма навчання денна/заочна (денна, заочна)**  
**Кількість кредитів ЄКТС 4**  
**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=2671>

### DESCRIPTION OF THE DISCIPLINE

*(up to 1000 printed characters)*

Discipline "Insurance Services" involves students gaining knowledge on the organization of insurers to meet the needs of legal entities and individuals in insurance services, as well as studying the essence of insurance services, organization of insurance companies, conditions of insurance services for basic personal, property and liability insurance. As a result of studying the discipline the student must know the theoretical foundations of insurance services, regulatory framework of insurance, as well as areas of insurance services and be able to conclude insurance contracts and calculate payments and insurance payments for various types of insurance.

### COURSE STRUCTURE

| Topic  | Years<br>(lectures<br>practical) | Learning outcomes /<br>Task  | Evalu-<br>ation |
|--|----------------------------------|--|-----------------|
| <b>Module 1</b>  |                                  |  |                 |
| 1. Insurance services and features of their implementation             | 2/2                              | Know the concept and purpose of insurance classification; content and basic requirements for insurance contracts; determination of insurance risk; risk classification criteria; features of insurance of different types of risks; 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. | 0-70            |
| 2. The procedure for concluding and maintaining an insurance agreement | 2/2                              | 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.  |                 |
| 3. Property and liability insurance of citizens                        | 4/4                              | Understand the specifics of the activities 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.   |                 |
| 4. Life and pension insurance  | 4/4                              | 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.  |                 |
| 5. Accident insurance  | 2/2                              | Be able to determine the probability of risk and quantify the risk; determine tariffs for different risks; calculate the amount of insurance payments and insurance indemnities in property insurance using different systems of liability   |                 |

|  |     |  |            |
|--|-----|--|------------|
| 6. Medical insurance                       |     | insurance; draw up a property insurance contract.<br>Be able to determine tariffs under personal life insurance contracts; calculate the sum insured, the redemption amount, the amount of insurance payments and insurance payments for life insurance, accident and health insurance; draw up a personal insurance contract.<br>Submission of practical work, problem solving (in elearn). Doing independent work (in elearn). Oral answers in the audience, problem solving.  |            |
| Test for Module 1                          |     |  | 0-30       |
| <b>Module 2</b>                            |     |  |            |
| 7. Business risk insurance                 | 2/2 | Know the concept of risk in business; essence and main types of financial risk insurance, credit risk insurance, deposit insurance; specifics, mechanism, objects and forms of insurance in agriculture, features of insurance of crop and agricultural products. animals; features of marine risk insurance; features of aviation insurance.<br>Understand the conditions and specifics of civil liability insurance of vehicle owners; features of the International system of insurance "Green Card" and civil liability insurance of carriers; the specifics of liability insurance of legal entities, liability to the consumer and insurance of industrial risks; terms of insurance of technical risks and insurance of the construction entrepreneur against all risks; the specifics of liability insurance for the quality of products; employer's liability insurance and credit insurance.<br>Be able to determine tariffs under OTSPV agreements; calculate the sum insured, the amount of insurance payments and insurance payments for insurance of property and products of legal entities; draw up a contract of insurance of legal entities for various objects of insurance.<br>Submission of practical work, problem solving (in elearn). Doing independent work (in elearn). Oral answers in the audience, problem solving. | 0-70       |
| 8. Agricultural insurance                  | 4/4 |  |            |
| 9. Insurance of financial and credit risks | 2/2 |  |            |
| 10. Motor insurance                        | 2/2 |  |            |
| 11. Marine insurance                       | 2/2 |  |            |
| 12. Aviation insurance                     | 2/2 |  |            |
| Test for Module 2                          |     |  | 0-30       |
| <b>Total for the semester</b>              |     |  | <b>70</b>  |
| <b>Exam</b>                                |     |  | <b>30</b>  |
| <b>Total for the course</b>                |     |  | <b>100</b> |

### EVALUATION POLICY

|  |   |
|--|---|
| <b><i>Deadline and recompilation policy:</i></b> | 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. |
| <b><i>Academic Integrity Policy:</i></b>         | Write-offs during modular tests and exams are prohibited (including with the use of mobile devices).  |
| <b><i>Visiting policy:</i></b>                   | 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 |