



Лектор курсу
Контактна інформація
лектора (e-mail)
Сторінка курсу в eLearn

COURSE SYLLABUS «INSURANCE»

Degree of higher education - Bachelor

Specialization 072 "Finance, banking and insurance"

Educational programme "educational and professional"

Academic year 2023/2024, **semester** 5

Form of study full-time (full-time, part-time)

Number of ECTS credits 8

Language of instruction English (Ukrainian, English, German)

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

COURSE DESCRIPTION

(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.

Competencies of the educational programme:

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) of the educational programme:

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.

COURSE STRUCTURE

Topic	Hours (lectures, practical)	Learning outcomes	Task	Assessment
Module 1				
1. The essence of insurance as a system of economic relations	4/4	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.	Submission of practical work, problem solving (in e-learn). Doing independent work (in e-learn). Oral	0-70
2. The concept and types of risks	3/4			
3. Insurance market	4/4			

4. Citizens' property insurance	4/4	<p>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.</p> <p>Distinguish between compulsory and voluntary insurance; conditions of exclusion from property insurance contracts.</p> <p>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; 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>	answers in the audience, problem solving. Writing tests.	
Test for Module 1			0-30	
Module 2				
5. Business risk insurance	4/4	<p>Know the concept of risk in business; essence and main types of business risk insurance, financial and credit risk insurance, including loans and deposits; motor insurance, including insurance of carriers of passengers and cargo; specifics, mechanism, objects and forms of insurance in agriculture, features of insurance of crop and agricultural products. animals.</p> <p>Understand the conditions and specifics of civil liability insurance of vehicle owners; features of the International Green Card Insurance System and Carrier's Civil Liability Insurance; the specifics of liability insurance of legal entities, liability to the consumer for compliance with the terms of the contract 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 liability insurance and trust insurance.</p> <p>Be able to determine tariffs under OTSPV agreements; calculate the sum insured, the amount of insurance payments and insurance payments for insurance of property, credit obligations and products of legal entities; determine the optimal conditions for drawing up an insurance contract; draw up a contract of insurance for legal entities for various objects of insurance.</p>	Submission of practical work, problem solving (in e-learn). Doing independent work (in e-learn). Oral answers in the audience, problem solving. Writing tests.	0-70
6. Agricultural insurance	4/4			
7. Transport insurance.	4/4			
8. Insurance of financial and credit risks	3/3			
Test for Module 2			0-30	
Module 3				
9. Personal insurance	4/4	<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.</p> <p>Understand the classification of personal insurance; division of personal insurance by subsector; 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; what is the basis for payments in personal insurance; for what purpose mortality tables are used in</p>	Submission of practical work, problem solving (in e-learn). Doing independent work (in e-learn). Oral answers in the	0-70
10. Life and pension insurance	4/4			
11. Accident insurance	4/4			
12. Medical insurance	4/4			

		<p>insurance; who is the recipient of the sum insured in personal insurance; what insurance cases are provided for in personal insurance; who and from what age can conclude a personal insurance contract; what medical services can be provided to the insured person; with which medical institutions insurance companies conclude contracts; what factors determine the sum insured and insurance premium in life insurance, pensions, accidents and voluntary health insurance; What is the difference between continuing health insurance and health insurance in case of illness?</p> <p>Distinguish between compulsory and voluntary personal insurance; conditions of exclusion from personal insurance contracts.</p> <p>Be able to determine tariffs for personal life insurance contracts; calculate the sum insured, redemption amount, the amount of insurance payments and insurance payments for life insurance, accident and health insurance; choose the optimal program of life insurance, pensions, accidents and health insurance; draw up a contract for any type of personal insurance.</p>	audience, problem solving. Writing tests.	
Test for Module 3			0-30	
Module 4				
13. Marine insurance	3/4	<p>Know the nature and features of marine and aviation risk insurance; hull and aircraft insurance; insurance of goods transported by sea and air; liability insurance of ship-owners and aircraft owners; 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 for insurance reserves; formation of a balanced insurance portfolio.</p> <p>Understand the purpose of establishing a Marine Insurance Bureau; rules of insurance, reinsurance and settlement of losses in maritime insurance and aviation; conditions of obligatory, optional and mixed methods of reinsurance; purpose and conditions of risk reinsurance for non-residents; the concept of financial reliability of the insurer; conditions for ensuring the insolvency of the insurer; features of taxation of different types of activities of insurance companies and different objects of insurance; features and purpose of investment activities of insurers.</p>	Submission of practical work, problem solving (in e-learn). Doing independent work (in e-learn). Oral answers in the audience, problem solving. Writing tests.	0-70
14. Aviation insurance	3/4			
15. Basics of reinsurance and co-insurance	4/4			
16. Basics of financial activities of the insurer	4/4			
Test for Module 4			0-30	
Total for the semester			70	
Exam			30	
Total			100	

ASSESSMENT POLICY

<i>Policy regarding deadlines and resits:</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 honesty policy:</i>	Write-offs during modular tests and exams are prohibited (including with the use of mobile devices).
<i>Attendance 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.

SCALE OF ASSESSMENT OF STUDENT KNOWLEDGE

Student rating, points	National grade based on exam results	
	exam	test
90-100	perfectly	credited
74-89	fine	
60-73	satisfactorily	
0-59	unsatisfactorily	not credited

RECOMMENDED SOURCES OF INFORMATION

1. Мамчур Р.М. Страхування: навч. посібник. Київ: «ЦП «Компринт», 2016. 172 с.
2. Mamchur R. Insurance: educational book. Kyiv: «СРР «Comprint», 2017. 215 p.
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4. Базилевич В. Страхування: навч. посібник. Київ: Знання, 2011. 607 с.
5. Васильєва Т., Козьменко С., Козьменко О. Нові вектори розвитку страхо-вого ринку України: монографія. Суми: «Університетська книга», 2022. 315 с.
6. Говорушко Т.А., Стецюк В.М. Страхування: навч. посібник. Львів: «Могнолія 2006», 2014. 328 с.
7. Горбач Л.М., Кадебська Е.В. Страхування: підручник. Київ: Кондор-Видавництво, 2016. 544 с.
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12. Сосновська О. О. Страхування: навчальний посібник. Київ: ун-т ім. Б. Грінченка, 2021. 328 с.
13. Терещенко Т. Є., Заволока Л. О., Пономарьова О. Б. Страхування (у схемах, таблицях, коментарях): навч. посібник. Дніпро: Університет митної справи та фінансів, 2020. 221 с.
14. Фисун І.В., Ярова Г.М. Страхування: навч. посібник. Київ: ЦУЛ, 2019. 240 с.
15. Шибаніна О.В. Страхування: дивовижний світ страхування: навч. посібник. Миколаїв: МНАУ, 2019. 225 с.