

DESCRIPTION OF THE COLLEGE

GENERAL INFORMATION		
Course Holder	Mr.sc. Miljenko Javorović Dr.sc. Jelena Uzelac	
Name of the College	Insurance and insurance risks	
Study program	Professional Short Study in Entrepreneurship	
Status of the College	Optional	
Code	OOR-P-24	
Year	Year 2	
Point value and method of teaching	ECTS Student Workload Coefficient	4
	Number of hours (P+H+S)	30+15+0

DESCRIPTION OF THE COLLEGE
1.1. <i>Objectives of the course</i> The subject of Insurance and Insurance Risks is an important element of the business of every entrepreneur. The risks in business are too great and unpredictable. Risks need to be managed, but the best way is to secure them if possible. Also, special emphasis is placed on students getting acquainted with all types of insurance that are important for their later work, which is why emphasis is placed on case analysis and application in practice.
1.2. <i>Requirements for enrolment in the course</i> -
1.3. <i>Expected learning outcomes for the course</i> 1. Classify insurance and explain the basic concepts (risk, premium, insured event) and the importance of insurance in the economy. 2. Interpret the insurance contract and apply it correctly in practice. 3. Analyze the property insurance contract and its components. 4. Apply the personal insurance contract in practice. 5. Describe the risks and factors that affect the calculation of the premium for various types of insurance. 6. Apply the acquired knowledge of insurance status law (types of insurance companies, insurance brokerage and representation, supervision) in practice.
1.4. <i>The content of the course</i> The Concept and Significance of Insurance Risks, premium, sum insured, insured event Technical premium and overhead allowance Insurance contracts, general and specific insurance conditions Insurance offers and policies Property insurance

Life insurance Compulsory insurance Insurance Status Law in the Republic of Croatia							
1.5. <i>Types of teaching (put X)</i>				☒ Lectures ☐ Seminars and workshops ☒ Exercises ☐ Distance education ☐ Field Teaching		☐ Independent tasks ☐ Multimedia & Network ☐ Laboratory mentoring work ☐ other _____ _	
1.6. <i>Obligations of students</i>							
Student obligations are prescribed in detail by the Statute, the Study Regulations and the Instructions on Student Obligations. The key obligations of students are: ATTENDANCE AT CLASSES: students are obliged to attend classes, actively follow lectures and exercises and participate constructively in classes, and in order to acquire the right to take the exam, it is necessary to attend classes in the percentages prescribed by the Study Regulations. For each student, their presence in class is recorded through the Infoeduka digital office system. The minimum commitments are; • Full-time students must attend at least 70% of the total number of classes to be eligible to sign. • Part-time students need to attend at least 50% of the total number of teaching hours to be eligible to sign. EXAM: in order to achieve a positive grade in the subject, it is necessary to achieve at least 54 points in the subject, but also at least 50% of points for each learning outcome. The method of taking the exam is described in more detail in the item Assessment and evaluation of students' work during classes and at the final exam. TERM PAPER: the student's obligation is to write a Term paper on the appropriate topic that includes outcomes 2 and 3							
1.7. <i>Monitoring of student work (add X with the appropriate form of monitoring)</i>							
Attendance	X	Teaching activity		Term paper	x	Experimental work	
Written exam	X	Oral exam		Essay		Research	
Design		Continuous assessment of knowledge		Paper		Practical work	
Portfolio							
1.8. <i>Assessment and evaluation of students' work during classes and at the final exam</i>							
Assessment and evaluation of students' work during classes and at the final exam is carried out on the basis of the Study Regulations of the EFFECTUS University of Applied Sciences. <i>For more efficient advancement of students in teaching, lectures, exercises, continuous testing of knowledge (intermediate exams and seminar paper) and an exam are conducted. In this way, students acquire smaller teaching units and master the subject material more easily.</i>							

Activity	ECTS credits	Learning outcomes	Student activity	Valuation method	Maximum Number Evaluation Telugu
Attendance	1,5	1-6	Participation in classes – Lectures and exercises	Student Records	0
Intermediate exams	2	Intermediate 1 – outcomes 1, 2 and 3; Intermediate exam 2 - outcomes 4, 5 and 6	Participation in a written examination with questions of various types	Intermediate exam 1 – max. 48 points (max. 16 points per outcome) Intermediate exam 2 – max. 48 points (max. 16 points per outcome)	0-96
Term paper	0,5	Outcomes 2 and 3	Writing a seminar paper on the topic of learning outcomes 2 and 3	Seminar paper (max. 4 points – 2 per outcome)	4
Final exam*		1-6	Attendance at the written examination with questions of various types	Checking the correct answers (grading)	0-96*
Total	4	/	/	/	100

Grades are calculated based on the following distribution of points:

NAME OF LEARNING OUTCOMES	INTERMEDIATE EXAM/EXAM	TERM PAPER	TOTAL
OUTCOME 1	16	0	16
OUTCOME 2	16	2	18
OUTCOME 3	16	2	18
OUTCOME 4	16	0	16
OUTCOME 5	16	0	16
OUTCOME 6	16	0	16

TOTAL	96	4	100	<i>*FINAL EXAM – a student who has not</i>
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met the conditions for passing the exam during the continuous examination (has achieved a total of at least 54 points in the course and met the lower point threshold for the acquisition of each learning outcome, i.e. at least 50% of the points of each learning outcome), may take the learning outcomes of the course at the final exam. At the final exam, it is possible to achieve a maximum of 96 points + submission of a seminar paper before the exam term 4 points = a total of 100 points. A student can receive additional points on the Challenge learning outcome.

JUDGING:

In order to achieve a positive grade in the course, the student must cumulatively meet two conditions: achieve a total of at least 54 (fifty-four) points in the course and meet the lower point threshold for the adoption of each individual learning outcome, which is 50% of the total points of the learning outcomes.

Grades are calculated based on the following distribution of points:

NUMBER OF POINTS	RATING
0,00 – 53,90	Insufficient (1)
54,00 – 64,90	Sufficient (2)
65,00 – 79,90	Good (3)
80,00 – 89,90	Very Good (4)
90.00 and more	Excellent (5)

The evaluation is carried out in a transparent manner by collecting points. The course is valued with 100.00 points (with the possibility of achieving an additional 8 points on the Challenge learning outcome).

CHALLENGE LEARNING OUTCOME - the student has the opportunity to earn an additional maximum of 8 points through the Challenge learning outcome; The student independently chooses one of the activities proposed in the first lesson, and has the opportunity to independently propose an activity by which he wants to increase the number of points and, with the consent of the course holder, achieves

them according to the criteria of the subject. Points for the Challenge learning outcome are not distributed according to the learning outcomes, but the number achieved is an additional number of points to the total number of points achieved according to the learning outcomes.

Before taking the final written exam, each student must meet the prescribed conditions, which primarily means that they have attended the % of classes determined by the Study Regulations and that they have received an electronically encrypted permission to take the exam.

1.9. Required literature and number of copies in relation to the number of students currently attending classes in the course

<i>Title</i>	<i>Number of copies</i>	<i>Number of students</i>
• Drago Pavić, Insurance Contract Law – Commentary on Legal Provisions, Tectus, Zagreb, 2009 (p. 1-140.) • Course materials	50	50

1.10. Supplementary literature

- Insurance Act
- Civil Obligations Act
- Compulsory Transport Insurance Act

1.11. Quality monitoring methods that ensure the acquisition of output knowledge, skills and competences

- statistical processing and analysis of exam results (verification of the Gaussian curve – normal distribution of performance, comparison and monitoring of exam results of different generations, analysis of understanding of individual modules/questions on the exam, etc.),
- conducting a survey among students,
- evaluation and self-evaluation of teachers,
- achieved results, level of understanding and knowledge during the preparation of the seminar paper,
- the achieved results and the level of knowledge presented during the preparation and defense of the final thesis (of students who choose the graduate thesis in this subject),
- analysis of the reports of the head of the quality center, and
- Feedback from students who have already graduated about the usefulness of the content of this course in the performance of the tasks they are engaged in.