Insurance in Business

CHARACTERISTICS OF THE EDUCATIONAL ACTIVITY

By its content the course belongs to the fundamentals that a graduate who will work in finance, business or public administration should know, as they will be able to search for the necessary information from available sources, sort it and approach it critically. By completing the course the participant also acquires an understanding of the essence of health care and the health system, the provision of health care and health insurance, and gains knowledge of health indicators and payment methods for health services provided. The participant also becomes acquainted with the essence, goals, means, measures and activities of social policy aimed at creating conditions for the all-round development of the abilities, aptitudes and personal qualities of every person, so as to understand the functions of social policy and its protective nature.

AIM OF THE TRAINING

To teach participants to identify, analyse and evaluate the risks a company faces; the ability to design an optimal insurance programme that covers major losses while being cost-effective for the company; to understand the content of insurance contracts, general insurance terms and conditions, exclusions and the rights and obligations of the contracting parties; and to understand the process of reporting claims and the method of calculating insurance benefits.

GRADUATE PROFILE

The graduate obtains information on the basic questions and problems of public and private insurance. They become acquainted with the insurance industry and its basic characteristics as one of the most interesting parts of the financial market, acquire the basic principles of the work of insurance institutions and are able to characterise the basic regularities of insurance.

TEACHING METHODS

expert presentation, interactive discussion, case studies from practice, simulation of concluding an insurance contract, links to legislation.

VERIFICATION OF RESULTS

Target group: executives and managers, employees of public administration and local government, workers in the helping professions, administrative staff, secondary school and university students

Required entry education: Completed upper-secondary education (maturita) as a minimum. The course requires no special professional prerequisites.

Form of teaching: In person / online (by agreement).

Duration: 4 blocks of 4 teaching hours.

Venue: Premises of the school / of the client, or an online platform.

Maximum course capacity: 20 participants (to preserve the interactive character of the training).

Minimum course capacity: 10 participants

Completion of the educational activity: The educational activity is completed with a final paper of 5–6 pages and a joint consultation on the given topic.

Type of document issued: Certificate of completion of the educational activity

short knowledge test, discussion after each lecture.

TOPICS OF THE TRAINING / COURSE

1. Introduction to the study of insurance

- Insurance and its importance.
- The origins of insurance and the insurance industry.
- The insurance industry, its tasks and importance in a market economy.
- Insurance as a legal relationship.
- Structure of the insurance industry.
- Regulation and supervision in insurance.
- Discussion of the topic.

2. Insurance and risk

- Rights and obligations arising from insurance; creation, changes and termination of insurance.
- Basic rights and obligations of the insured, the policyholder and the insurer.
- Insurance today.
- Classification of risks and insurance.
- Voluntary contractual insurance, compulsory contractual insurance and statutory insurance.
- Characteristics of individual insurance classes and insurance products.
- Life and non-life insurance.
- Discussion of the topic.

3. System and scope of social insurance

- Basic features of the system and sources of income.
- Definition of basic terms.
- Contributions and benefits provided from social insurance.
- Characteristics of individual insurance classes and products.
- Pension provision.
- The three-pillar pension system (pillars I, II, III; DSS and DDS companies).
- State and social support.
- Social assistance and its provision.

4. Health insurance

- Compulsory public health insurance.
- Legal regulation of health insurance.
- Health-care insurance.
- Types of health insurance.
- Health care paid by the insurer.
- Creation and termination of health insurance.
- Insurance intermediaries.
- Discussion of the topic.

Educational activity (course/training) approved by: (date and signature):