**南京审计大学金审学院**

**《国际保险》教学大纲**

**（International Insurance）**

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**Course Description**

**Part 1 Brief Introduction to the Course**

**I. Course Designation and Course Code**

**Course Designation:** International Insurance

**Course Code:** 02400400

**II. Course Attribute and Course Introduction**

**Course Attribute:** professional elective course

**Course Introduction:** This course is a professional elective course for students major in international trade and insurance. It mainly takes the basic theories and concepts of risk and insurance as the teaching content, and systematically teaches the principles of insurance based on the new achievements of current insurance theory research and relevant insurance laws at home and abroad. It mainly expounds the principles of risk, risk management and insurance, the type and the description of the main danger is planted in our country, the basic principle of insurance, insurance contract, the insurance market and the recent market at home and abroad development situation and prospects, the basic concept of reinsurance and insurance business and management, insurance regulation of Marine insurance in the insurance of international trade, international transport of goods insurance, the basic content of export credit insurance. Ideological and political theory course is the main channel to train qualified builders and reliable successors to the cause of socialism with Chinese characteristics, to carry out the fundamental task and the education of socialist core values and help college students to establish the values of a correct world outlook. In the teaching practice of International Insurance curriculum, we should give full consideration to the knowledge structure, theoretical level and application ability requirements of our students, and combine the theoretical knowledge of international insurance with ideological and political education from the aspects of honesty quality, professional ethics, sense of responsibility, professionalism and social responsibility, as well as in accordance with the *Standards for the Construction of Ideological and Political Theory Courses in Higher Education* issued by the Ministry of Education. In the mode of teaching, it will be fully combined with the introduction of the new regulation, the school multimedia teaching resources and many insurance institutions outside the school to open up the horizons of students, stimulate their interest in learning, cultivate various abilities, and correctly handle the conflict between the temptation of interests and professional ethics.

**III. Credit and Credit Hour**

2 credit; 32 credit hours (2 credit hours per week)

**IV. Course Objectives**

Through the study of this course, students will master the basic principles, theories, methods and regulations of international insurance. It asks the students to use what they have learned in this course to analyse and solve practical problems in the financial life, so that in the future for the students to engage in commercial banks, insurance companies and multinational corporations. It can also help to capable students of providing the necessary knowledge to adapt to the social and economic development the need for and cultivate specialized talents.

**V. Applicable Targets**

Undergraduate students who are major in international trade and insurance.

**VI. Advanced and follow-up courses**

Advanced courses include Macroeconomics, Microeconomics, Accounting, Statistics and Finance.

Follow-up courses include Personal Insurance, Property Insurance and Actuarial Studies.

**VII. Lecturer**

Shi Keqin Master Lecturer [483208994@qq.com](mailto:483208994@qq.com) 15996300916

**Part 2 Matters Should Pay Attention to in the Teaching Process**

In the process of teaching international insurance, teachers should not only complete the basic contents and analytical methods of international insurance, but also pay attention to the following problems:

1. Pay attention to the teaching of basic concepts, basic knowledge and basic theoretical knowledge;

2. Pay attention to the application of theory to practice and insurance cases in teaching;

3. Pay attention to the application of law, mathematics, economics and other knowledge in insurance;

4. Pay attention to the combination of qualitative analysis and quantitative analysis.

**Part 3 Credit Hour requirement and Allocation**

**I. Total credit hour requirement**

32 credit hours

**II. Credit Hour Allocation**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Week** | **Number of Times** | **Chapter** | **Main content** | **Credit Hour** | **Homework and assignments** |
| 1 | 1 | Ch 01 | Risk and Insurance | 2 | Homework 1 |
| 2 | 1 | 2 |
| 3 | 1 | Ch 02 | Basic Principles of Insurance | 2 | Homework 2 |
| 4 | 1 | Ch 03 | Insurance Contracts | 2 | Homework 3 |
| 5 | 1 | 2 |
| 6 | 1 | Ch 04 | Types of Insurance | 2 |  |
| 7 | 1 | Ch 05 | Reinsurance | 2 | Homework 4 |
| 8 | 1 | Ch 06 | International Trade Insurance:  Marine Insurance | 2 |  |
| 9 | 1 | 2 | Homework 5 |
| 10 | 1 | International Trade Insurance:  International Cargo Transportation Insurance | 2 |  |
| 11 | 1 | International Trade Insurance: Export Credit Insurance | 2 | Homework 6 |
| 12 | 1 | Ch 07 | Products of International Insurance | 2 |  |
| 13 | 1 | Ch 08 | Operation of International Insurance | 2 | Homework 7 |
| 14 | 1 | Ch 09 | Markets of International Insurance | 2 |  |
| 15 | 1 | 2 | Homework 8 |
| 16 | 1 | Reviewing Key Points and Q&A Session | | | |

**Part 4 Resources and References for Teaching**

**I. Teaching Material**

1. Theory and Practice of Insurance, Jiang Yalin and Wang Guolong, Beijing University of Posts and Telecommunications Press, 2018, 4th edition.

2. International Trade Insurance, Yao Xinchao, University of International Business and Economics Press, 2019, 4th edition.

**II. Teaching References**

1. International Insurance, Liu Maoshan, China Financial Publishing House, 2003, 1st edition.

2. International Insurance, Shen Ting, Shanghai People’s Publishing House 2010, 1st edition.

**III. Online Material**

1. MOOC《Insurance》 <https://www.icourse163.org/course/NAU-1001754114>

2. MOOC《International Trade Insurance》<https://www.icourse163.org/course/LIXIN-1207129805>

**Part 5 Course Assessment Requirement**

1. Form of final examination: this course is an examination course, the final examination is a closed-book written test.

2. Proportion of daily performance: daily assessment includes attendance, learning attitude, in-class performance, quiz, homework and presentation as well as other aspects, accounting for 50% of the total score of the course, including 10% attendance, 10% in-class interaction, 10% test of common English words in international insurance and 20% homework.

3. Composition of course scores: daily performance 50%, final closed papers 50%.

**Teaching Requirements and Main Points**

**Chapter 01 Risk and Insurance**

【**Teaching Aim and Requirements of this Chapter**】

On the one hand, Students should know the definition, characteristics, constitution factors, classification of risks and grasp how to deal with them. On the other hand, they should know the definition and process of risk management, as well as insurable risks. What’s more, students should have a basic inspiration of insurance, including the definition, characteristics, types and functions.

**【Main Points】**

Measures of dealing with Risks

Process of Risk Management

Types of Insurance

**【课程思政教学内容】**

1.社会主义核心价值观：诚信、公正、平等、法治、和谐；

2.正确价值观的树立：引导学生在日常学习和生活中培养一定的风险意识。

**Part 1 Risk and Risk Management**

【**Teaching Contents**】

**1. Risk**

**1.1 Definition of Risk**

**1.2 Characteristics of Risk**

**1.3 Constitution Factors of Risk**

1.3.1 Risk factors

1.3.2 Risk accidents

1.3.3 Risk loss

**1.4 Classification of Risk**

1.4.1 Classification according to the objects of risk damage

1.4.2 Classification according to the causes of risks

1.4.3 Classification by nature of risk

1.4.4 Classification by scope of risk

**1.5 Measures of dealing with Risks**

1.5.1 Risk aversion

1.5.2 Loss control

1.5.3 Risk retention

1.5.4 Risk transfer

**2. Risk Management**

**2.1 Definition of Risk Management**

**2.2 Process of Risk Management**

2.2.1 Determination of risk management objectives

2.2.2 Risk identification

2.2.3 Risk estimation

2.2.4 Selection and implementation of risk treatment methods

2.2.5 Check and evaluate the effect of risk management

**3. Insurable Risks**

**3.1 Definition of Insurable Risks**

**3.2 Requirements that Insurable Risks should meet**

3.2.1 The occurrence of risks is accidental

3.2.2 Risks must be substantial and homogeneous

3.3.3 Risk must be unexpected

3.3.4 Risks should have the possibility of significant losses

**Part II Brief Introduction of Insurance**

【**Teaching Contents**】

**1. Definition of Insurance**

**2. Characteristics of Insurance**

**3. Types of Insurance**

**3.1 Classification by nature**

3.1.1 Commercial insurance

3.1.2 Social insurance

3.1.3 Policy insurance

**3.2 Classification by object of insurance**

3.2.1 Personal insurance

3.2.2 Property insurance

**3.3 Classification by implementation methods**

3.3.1 Compulsory insurance

3.3.2 Voluntary insurance

**3.4 Classification by underwriting ways**

3.4.1 Original insurance

3.4.2 Reinsurance

3.4.3 Co-insurance

3.4.4 Double insurance

**3.5 Classification by policy holders**

3.5.1 Individual insurance

3.5.2 Group insurance

**4. Functions of Insurance**

**4.1 Basic function**

4.1.1 Function of compensation

4.1.2 Function of payment

**4.2 Derived function**

4.2.1 Function of loss prevention

4.2.2 Function of Investment

**【After-class learning material】**

MOOC《Insurance》Chapter 01

Homework 1

**Chapter 02 Basic Principles of Insurance**

【**Teaching Aim and Requirements of this Chapter**】

After learning this chapter, students should know the definition, reasons, basic contents and derived principles of the basic principles of insurance, which includes the Principle of utmost good faith, the Principle of Insurable Interest, the principle of compensation and the Principle of Proximate Cause.

**【Main Points】**

Basic contents of this principle

Necessary conditions for this principle

Limitation on the compensation amount

Principle of loss apportionment for double insurance

Proximate Cause

**【课程思政教学内容】**

1.马克思主义哲学：保险利益原则中隐含的理论联系实际；近因原则中隐含的发展观、联系观；

2.正确价值观的树立：最大诚信原则中隐含的诚信意识。

**Part I Principle of utmost good faith**

【**Teaching Contents**】

**1. Definition and Reason for the Principle of utmost good faith**

**1.1 Definition**

**1.2 Reasons of stipulating this principle**

**2. Basic contents**

**2.1 Disclosure**

**2.2 Warranty**

2.2.1 Definition of warranty

2.2.2 Types of warranty

**2.3 Waiver and estoppel**

**Part II Principle of Insurable Interest**

【**Teaching Contents**】

**1. Brief introduction to insurable interest**

**1.1 Definition**

**1.2 Necessary Conditions**

1.2.1 An insurable interest must be a legitimate interest

1.2.2 Insurable interest must be an objective and definite interest

1.2.3 An insurable interest must be an economic interest

**2. Brief introduction to Principle of Insurable Interest**

**2.1 Definition of this principle**

**2.2 Significance of this principle**

**Part III Principle of compensation**

【**Teaching Contents**】

**1. Brief introduction the principle of compensation**

**1.1 Definition of this principle**

**1.2 Limitation on the compensation amount**

1.2.1 Limit to actual loss

1.2.2 Limit to insurance amount

1.2.3 Limit to insurable interest

**1.3 Exception to this principle**

1.3.1 Valued insurance

1.3.2 Replacement value insurance

**2. Derived Principles**

**2.1 Principle of loss apportionment for double insurance**

2.1.1 Method of apportionment of proportional liability

2.1.2 Method of apportionment of limited liability

2.1.3 Method of apportionment of sequential liability

**2.2 Principle of subrogation**

2.2.1 Definition

2.2.2 Significance

**Part IV Principle of Proximate Cause**

【**Teaching Contents**】

**1. Proximate Cause**

**2. Principle of Proximate Cause**

**【After-class learning material】**

MOOC《Insurance》Chapter 05

Homework 2

**Chapter 03 Insurance Contracts**

【**Teaching Aim and Requirements of this Chapter**】

In this chapter, students should know the definition and characteristics of insurance contract. They should also grasp how to classify insurance contracts according to different conditions and different forms of the contract. What’s more, they should know the subject and object of contracts, as well as the contents. Moreover, one of the key points in this chapter is the establishment and performance of insurance contracts. Students should also grasp the rights and obligations of both parties of the contracts. Finally, students shall know how to deal with contract disputes.

**【Main Points】**

Characteristics of insurance contracts

Classification of insurance contracts

Subject and object of the insurance

Performance of the insurance contract

Treatment of insurance contract disputes

**【课程思政教学内容】**

1.社会主义核心价值观：保险合同的契约精神要求合同双方遵循诚信的准则；保险合同争议处理中体现的法治和平等；

2.正确价值观的树立：保险合同中隐含的诚信意识。

**Part I Brief Introduction to Insurance Contracts**

【**Teaching Contents**】

**1. Defection of Insurance Contracts**

**2. Characteristics of insurance contracts**

2.1 Insurance contracts are standard form contracts

2.2 Insurance contracts are formal contracts

2.3 Insurance contracts are aleatory contracts

2.4 Insurance contracts are bilateral and onerous contracts

2.5 Insurance contracts are utmost good faith contracts

**3. Classification of insurance contracts**

3.1 Classification by the nature of insurance object

3.2 Classification by the nature of insurance contract

3.3 Classification by the determination of insurance value

3.4 Classification by the relationship between insurance amount and insurance value

3.5 Classification by the amount of insurance risk that undertakes

**4. Forms of insurance contracts**

4.1 Insurance application

4.2 Insurance policy

4.3 Insurance certificate

4.4 Cover note

4.5 Endorsement

**Part II Factors in an insurance contract**

【**Teaching Contents**】

**1. Subject of an insurance contract**

**1.1 Parties to an insurance contract**

1.1.1 Insurer

1.1.2 Policy holder

**1.2 Person of interest in an insurance contract**

1.2.1 Insurant

1.2.2 Beneficiary

**1.3 Intermediary of an insurance contract**

**2. Object of an insurance contract**

**3. Content of an insurance contract**

3.1 Basic clause

**3.2 Special Clause**

3.2.1 Additional clause

3.2.2 Warranty clause

**Part III The establishment and performance of insurance contract**

【**Teaching Contents**】

**1. The establishment of insurance contract**

**1.1 The procedure of establishing an insurance contract**

1.1.1 Offer

1.1.2 Commitment

**1.2 The conclusion and effectiveness of insurance contract**

**2. Performance of insurance contract**

**2.1 Performance of rights and obligations**

2.1.1 Rights and obligations of the insured

2.1.2 Rights and obligations of the insurer

**2.2 Modification of insurance contract**

2.2.1 Modification of the subject

2.2.2 Modification of the object

2.2.3 Modification of the content

**2.3 Suspension of insurance contract**

**2.4 Termination of insurance contract**

2.4.1 Natural termination

2.4.2 Early termination

**Part IV Treatment of insurance contract disputes**

【**Teaching Contents**】

**1. Interpretation Principle of insurance contract**

**2. Treatment of insurance contract disputes**

**【After-class learning material】**

MOOC《Insurance》Chapter 04

Homework 3

**Chapter 04 Types of Insurance**

【**Teaching Aim and Requirements of this Chapter**】

After learning this chapter, students should grasp the definition, characteristics and functions of personal insurance and property insurance. What’s more, students should know common types of these two insurances, like life insurance and conveyance insurance. Finally, liability insurance, credit insurance and guarantee insurance will also be taught.

**【Main Points】**

Characteristics of personal insurance

Main types of life insurance

Property Insurance

Liability Insurance and credit Insurance

**【课程思政教学内容】**

1.寿险是我国发展历史最为悠久的险种之一，通过学习寿险引导学生树立正确的人生观和金钱观；

2.社会主义核心价值体系：责任保险的发展以完善的法律体系为基础，体现了一定的法治精神；保证保险中隐含的诚信原则。

**Part I Personal Insurance**

【**Teaching Contents**】

**1. Personal insurance**

1.1 Definition of personal insurance

1.2 Characteristics of personal insurance

1.3 Functions of personal insurance

**2. Life insurance**

2.1 Definition of life insurance

2.2 Characteristics of life insurance

2.3 Main types of life insurance

2.3.1 Term life insurance

2.3.2 Whole life insurance

2.3.3 Annuity insurance

**3. Accident insurance**

**3.1 Definition of accident insurance**

**3.2 Types of accident insurance**

3.2.1 General accident insurance

3.2.2 Specific accident insurance

**3.3 Contents of accident insurance**

3.3.1 Insurance liability of accident insurance

3.3.2 Payment method of accident insurance

**Part II Property Insurance**

【**Teaching Contents**】

**1. Property insurance**

1.1 Definition of property insurance

1.2 Characteristics of property insurance

**2. Property Insurance for Enterprises**

**3. Household property insurance**

**4. Conveyance insurance**

4.1 Motor vehicle insurance

4.2 Compulsory liability insurance of vehicle traffic accident

4.3 Commercial motor vehicle insurance

**5. Engineering insurance**

**Part III Liability Insurance, Credit Insurance and Guarantee Insurance**

【**Teaching Contents**】

1. Liability insurance

2. Credit insurance

3. Guarantee insurance

**【After-class learning material】**

MOOC《Insurance》Chapter 06

Homework 4

**Chapter 05 International Reinsurance**

【**Teaching Aim and Requirements of this Chapter**】

In this chapter, students should grasp different types of underwriter in international reinsurance and know how reinsurance brokers act as an intermediary in an insurance swap. What’s more, students will also learn about reinsurance contracts and the business as well as operation of international reinsurance. Finally, the development and innovation of reinsurance would also be taught.

**【Main Points】**

The underwriter of international reinsurance

How reinsurance broker acts as an intermediary in an insurance swap

Types of international reinsurance

Operation of international reinsurance

Development and Innovation of international reinsurance

**【课程思政教学内容】**

1.随着全球化的不断发展，再保险的出现和完善体现了马克思主义的发展观、联系观；

2.社会主义核心价值体系：再保险合同体现了对分出公司和分入公司的制约，隐含诚信和契约精神。

**Part I** **Organization of international reinsurance**

【**Teaching Contents**】

**1. The underwriter of international reinsurance**

1.1 International reinsurance company

1.2 Reinsurance groups

1.3 Self-insured company

1.4 Lloyd's

**2. Reinsurance broker**

2.1 Business that reinsurance broker provides

2.2 Acting as an intermediary in an insurance swap

**Part II The operation of international reinsurance**

【**Teaching Contents**】

**1. International reinsurance contract**

**2. Types of international reinsurance**

2.1 Facultative reinsurance

2.2 Treaty reinsurance

2.3 Open cover

**3. Operation of international reinsurance**

3.1 Operation of ceded company

3.2 Operation of ceding company

**Part III Development and Innovation of international reinsurance**

【**Teaching Contents**】

Development and Innovation of international reinsurance

**【After-class learning material】**

MOOC《Insurance》Chapter 06

MOOC《Finance Engineering》Chapter 05: know more about swap

**Chapter 06 International Trade Insurance**

【**Teaching Aim and Requirements of this Chapter**】

After learning this chapter, students should know the definition, scope and characteristics of marine insurance, classification of Marine insurance and scope that marine insurance covers. They should also learn about basic insurance and additional insurance of the international cargo transportation insurance, include types, responsibility, period and exclusions. One of the key points is the practice operation of cargo transportation, students will learn examples of insurance application form and insurance policy. They should also grasp the calculation of compensation amount in cargo transportation insurance. Moreover, a brief introduction to export credit insurance would be made, including the definition, types, characteristics, operation principles and risks covered. Finally, students should know the history, characteristics, types and functions of export credit insurance in China.

**【Main Points】**

Classification of Marine insurance

Scope that marine insurance covers

Basic insurance of marine cargo insurance in China

Calculation of compensation amount in cargo transportation insurance

Characteristics of export credit insurance in China

**【课程思政教学内容】**

1.随着国际贸易的不断发展，国际货物运输险的承保风险及保险范围不断扩展体现了马克思主义的发展观、联系观；

2.由于跨国运输风险的复杂性和多变性，国际货物运输险的险种也不断丰富，引导学生树立风险意识；

3.“一带一路”背景下我国出口信用保险的特征和发展。

**Part I** **Marine Insurance**

【**Teaching Contents**】

**1. Definition, scope and characteristics of marine insurance**

1.1 Definition

1.2 Scope

1.3 Characteristics

**2. Classification of Marine insurance**

**2.1 Classification according to insurance objects**

2.1.1 Cargo Insurance

2.1.2 Hull Insurance

2.1.3 Freight Insurance

2.1.4 Collision Liability Insurance

2.1.5 Protection & Indemnity Liability Insurance

2.1.6 Offshore Oil Exploration & Production Insurance

**2.2** **Classification by the determination of insurance value**

2.2.1 Valued insurance

2.2.2 Unvalued insurance

**2.3 Classification according to insurance period**

2.3.1 Voyage Insurance

2.3.2 Time Insurance

2.3.3 Mixed Insurance

**3. Scope that marine insurance covers**

**3.1 Risks covered by marine insurance**

3.1.1 Marine risk

3.1.2 Extraneous risk

**3.2 Losses covered by marine insurance**

3.2.1 Total loss

3.2.2 Partial Loss

**3.3 Expenses covered by marine insurance**

3.3.1 Sue and Labor Charges

3.3.2 Salvage Charges

3.3.3 Forwarding Charges

**Part II International Cargo Transportation Insurance**

【**Teaching Contents**】

**1. Basic insurance of marine cargo insurance in China**

**1.1 Types of basic insurance and scope of responsibility**

1.1.1 Free From Particular Average, FPA

1.1.2 With Particular Average, WA/WPA

1.1.3 All Risks

**1.2 Exclusions of basic insurance**

**1.3 Insurance period of basic insurance**

**1.4 Responsibilities of the insurant in basic insurance**

**1.5 Time limit for claims of basic insurance**

**2. Additional insurance of marine cargo insurance in China**

2.1 General additional insurance

2.2 Special additional insurance

2.3 Particular additional insurance

**3. Practice of international cargo transportation insurance**

3.1 Example of an application form for cargo transportation insurance

3.2 Example of a cargo transportation insurance policy

**3.3 Calculation of compensation amount**

3.3.1 Compensation for total loss

3.3.2 Compensation for particular average

**Part III Export Credit Insurance**

【**Teaching Contents**】

**1. Basic Introduction to export credit insurance**

1.1 Definition of export credit insurance

1.2 Types of export credit insurance institutions

1.3 Characteristics of export credit insurance

1.4 Operation principles of export credit insurance

1.5 Risks covered by export credit insurance

1.5.1 Commercial risks

1.5.2 Political risks

**2. Introduction to export credit insurance in China**

**2.1 The history of export credit insurance in China**

**2.2 Characteristics of export credit insurance in China**

**2.3 Types of export credit insurance in China**

2.3.1 Short-term export credit insurance

2.3.2 Medium- and long-term export credit insurance

2.3.3 Guarantee of export credits

2.3.4 Insurance for oversea investment

**2.4 Functions of export credit insurance in China**

**【After-class learning material】**

MOOC《International Trade Insurance》

Homework 5: calculation of international cargo insurance

**Chapter 07 Products of International Insurance**

【**Teaching Aim and Requirements of this Chapter**】

After learning this chapter, students should know the definition of the international insurance product and principles of designing international insurance products. Key points of this chapter are common international insurance products, which include fire insurance, automobile insurance, engineering insurance, marine insurance, machinery breakdown insurance, aviation insurance, liability insurance, export credit insurance and agriculture insurance. Finally, students should know the innovation of international insurance production and development tendency of these products.

**【Main Points】**

Principles of designing international insurance products

Common international insurance products

Innovation production of international insurance

**【课程思政教学内容】**

1.国际保险产品的不断创新和发展体现了马克思主义的发展观、联系观；

2.国际保险产品的适用性和市场性原则体现了实事求是的精神。

**Part I Brief Introduction to International Insurance Product**

【**Teaching Contents**】

**1. Definition of the international insurance product**

**2. Principles of designing international insurance products**

2.1 Principle of universality

2.2 Principle of simplicity

2.3 Principle of marketability

2.4 Principle of appropriateness

**Part II Common International Insurance Products**

【**Teaching Contents**】

1. Fire insurance

2. Automobile insurance

3. Engineering insurance

4. Marine insurance

5. Machinery breakdown insurance

6. Aviation insurance

7. Liability insurance

8. Export credit insurance

9. Agriculture insurance

**Part III Innovation of international insurance production and its development**

【**Teaching Contents**】

**1. Innovation of international insurance production**

**1.1 Personal Insurance**

1.1.1 Universal life insurance

1.1.2 Unit-link product, variable life

**1.2 Property Insurance**

1.2.1 Investment-oriented property insurance

1.2.2 Catastrophe bond

1.2.3 Environmental liability insurance

**1.3 Reinsurance**

**2. The development tendency of international insurance production**

2.1 Self-insured company

2.2 Development of bancassurance

2.3 Services outsourcing

2.4 The development of reinsurance and Internet

**【After-class learning material】**

International Insurance（Liu Maoshan）Chapter 02

Test of core English words I

**Chapter 08 Operation of International Insurance**

【**Teaching Aim and Requirements of this Chapter**】

In this chapter, students will learn the development underground and reasons of development of international insurance operations. They should know the factors to consider when entering into a market. Key point of this chapter is forms of marketing in international insurance and students should grasp subject forms of marketing. What’s more, students should also know the underwriting of international personal insurance and process of claim settlement in international insurance.

**【Main Points】**

Development of international insurance operations

Authorized insurance and unauthorized insurance

Subject forms of marketing

Underwriting factors of personal insurance in the practice of international insurance

**【课程思政教学内容】**

1.全球化的不断发展也带动了国际保险经营的不断创新，体现了马克思主义的发展观、联系观；

2.马克思主义政治经济学中关于商品和市场的相关知识点。

**Part I Brief Introduction to Operation of International Insurance**

【**Teaching Contents**】

**1. Development of international insurance operations**

1.1 Development underground

1.2 Reasons of development

**2. Factors to consider when entering into a market**

**Part II Marketing of international insurance**

【**Teaching Contents**】

**1. Types of marketing**

**1.1 Marketing in home country**

1.1.1 Authorized Insurance

1.1.2 Unauthorized Insurance

**1.2 Marketing in other countries**

**1.3 Marketing together with insurance companies from other countries**

**2. Subject forms of marketing**

2.1 Representative office

2.2 Overseas agent

2.3 Subsidiary

2.4 Joint ventures

2.5 Merged companies

**Part III Underwriting and claim settlement of international insurance**

【**Teaching Contents**】

**1. Underwriting of international insurance**

1.1 Underwriting personal insurance in the practice of international insurance

1.2 Underwriting factors of personal insurance in the practice of international insurance

1.3 Differences in underwriting between domestic and international insurance

**2. Process of claim settlement in international insurance**

**【After-class learning material】**

International Insurance（Liu Maoshan）Chapter 03

Test of core English words II

**Chapter 09 Markets of International Insurance**

【**Teaching Aim and Requirements of this Chapter**】

In this chapter, students will learn definition and characteristics of international insurance market. One of the key points is factor affecting the supply and demand of international insurance markets. What’s more, students should know different types of international insurance markets and characteristics of them. After that, structure of international insurance markets will be taught and students should know development tendency of international insurance market. Finally, we will do a case study, which is about main insurance markets all over the world.

**【Main Points】**

Factors affecting the supply and demand of international insurance markets

Characteristics of international insurance market development

The development tendency of insurance market in China

**【课程思政教学内容】**

1.国际保险市场的供求关系体现了马克思主义哲学中的联系观；

2.“一带一路”背景下国际保险市场的特征及发展趋势；

3.发达国家国际保险市场的发展经验对我国特色社会主义保险市场发展的借鉴和启示。

**Part I Brief Introduction to International Insurance Market**

【**Teaching Contents**】

**1. Definition and characteristics of international insurance market**

**1.1 Definition of international insurance market**

**1.2 Constitution of international insurance market**

1.2.1 Subject of international insurance market

1.2.2 Object of international insurance market

1.2.3 Price of international insurance market

**1.3 Supply and demand of international insurance markets**

1.3.1 Demand

1.3.2 Factors affecting supply of international personal insurance

**1.4 Characteristics of international insurance markets**

1.4.1 International insurance markets are diversified markets

1.4.2 International insurance markets are connected directly with risks

1.4.3 International insurance markets are dependent markets

1.4.4 International insurance markets are unbalanced markets

**2. Types of international insurance markets**

**2.1 Classification by types of underwriting**

2.1.1 Original insurance market

2.1.2 Reinsurance market

2.1.3 Markets for self-insured corporations

**2.2 Classification by nature of business**

2.2.1 Life insurance market

2.2.2 Non-life insurance market

**2.3 Classification by regions**

**2.4 Classification by degree of competition**

**3. Characteristics of international insurance market development**

**4. Structure of international insurance markets**

4.1 Developed countries

4.2 Developing countries

**5. Development tendency of international insurance market**

5.1 Bancassurance

5.2 Internet insurance

**Part II Main Insurance Markets all over the world**

【**Teaching Contents**】

Brief introduction to insurance markets in the U.S, the U.K, France, Germany, Japan and China

**【After-class learning material】**

International Insurance（Liu Maoshan）Chapter 04

Case study: characteristics of international insurance markets in advanced countries and suggestions on the development of international insurance market in China.