

**Subject card**

Subject name and code	Economic Insurance, PG_00119729						
Field of study	International Economic Relations						
Date of commencement of studies	October 2024	Academic year of realisation of subject			2026/2027		
Education level	undergraduate studies	Subject group			Obligatory subject group in the field of study		
Mode of study	part-time studies	Mode of delivery			at the university		
Year of study	3	Language of instruction			Polish		
Semester of study	5	ECTS credits			2.0		
Learning profile	academic	Assessment form					
Conducting unit							
Name and surname of lecturer (lecturers)	Subject supervisor		dr Tomasz Czuba				
	Teachers		dr Tomasz Czuba				
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	14.0	0.0	0.0	0.0	0.0	14
	E-learning hours included: 0.0						
Learning activity and number of study hours	Learning activity	Participation in didactic classes included in study plan	Participation in consultation hours		Self-study		SUM
	Number of study hours	14	0.0		0.0		14
Subject objectives	Prepare the student to take out insurance contracts to manage the risks associated with the implementation of economic projects.						
Learning outcomes	Course outcome		Subject outcome			Method of verification	
	[MSG3_W13] has a well-structured knowledge of the functioning of business entities in the national and international environment, with particular emphasis on the European Union		Student participates in the preparation of economic and social projects, is able to reconcile legal, economic, ecological, political and social requirement			[SW4] test/exam - oral or written [SW2] presentation/project/paper/report	
	[MSG3_W07] knows and understands types of economic ties and regularities governing them, including the principles of functioning of the market and the market mechanism, both in the national and international aspect		Student has the ability to present his/her own position.			[SW1] oral statement/ conversation/discussion [SW5] implementation of a problem task	
	[MSG3_W09] has knowledge about a human being as an individual making economic decisions, acting within social structures and organisational units (in particular enterprises) or conducting individual economic activity		Student correctly identifies, diagnoses and resolves dilemmas and different options for solutions related to the profession.			[SW1] oral statement/ conversation/discussion [SW5] implementation of a problem task	

Subject contents	<p><b>1. Application of insurance in risk management:</b> methods of dealing with risk, the concept of insurance, the origin of insurance, the classification of insurance, the functions of insurance, the basic principles of insurance protection, forms of risk dispersion, forms of reinsurance, the functions of reinsurance;</p> <p><b>2. Subjective structure of the business insurance market:</b> entities in the insurance market, organizational forms of insurers, activity of distributors of insurance products, responsibility of an insurance agent and a broker, principles of ethics in the activity of entities in the insurance market;</p> <p><b>3. Legal conditions of the functioning of the Polish insurance market:</b> the scope of legal regulations constituting the basis for the functioning of the market, the legal basis for the distribution of insurance protection products, the principle of freedom to provide insurance services</p> <p><b>4. Organisation of the activity of an insurance company:</b> marketing aspects - conditions of competition on the insurance market, an insurance company as a business entity, functions of an insurance company, marketing strategy in the insurance activity, examination of the economic, social, legal, cultural environment, forms and channels of distribution, reinsurance policy, criteria of segmentation of purchasers of insurance protection, formation of products in the insurer's strategy, T&amp;Cs</p> <p><b>5. Insurance contract:</b> features of an insurance contract, legal basis (Civil Code, Maritime Code), property interest as an object of an insurance contract, parties to an insurance contract, elements of an insurance contract (value, sum, rate, premium), insurance documents, general insurance, application of the principle of good faith</p> <p><b>6. Execution of the insurance contract:</b> obligations of the policyholder in the execution phase of the insurance contract, principles of the insurer's liability, application of subrogation in insurance, types of excess, reimbursement claims of the insurer;</p> <p><b>7. Main trends in the development of the Polish business insurance market:</b> Polish insurance market as an element of the European market, trends in the world economy and the European market environment as external determinants of the development of the Polish insurance sector, the importance of the regulatory system in the functioning of the financial sector</p> <p><b>8. Development of the Polish insurance market in the context of the European market:</b> the number of insurance companies, the relation of divisions I and II according to the gross written premium, the dynamics of market development in the historical perspective, the degree of market concentration, the share of foreign capital in the insurance sector, the role of insurance in GDP, the level of expenditure on insurance in Poland in comparison with other countries.</p>								
Prerequisites and co-requisites	No requirements								
Assessment methods and criteria	<table border="1" data-bbox="450 1303 1489 1370"> <thead> <tr> <th data-bbox="450 1303 798 1339">Subject passing criteria</th> <th data-bbox="804 1303 1145 1339">Passing threshold</th> <th data-bbox="1152 1303 1489 1339">Percentage of the final grade</th> </tr> </thead> <tbody> <tr> <td data-bbox="450 1339 798 1370"></td> <td data-bbox="804 1339 1145 1370">51.0%</td> <td data-bbox="1152 1339 1489 1370">100.0%</td> </tr> </tbody> </table>			Subject passing criteria	Passing threshold	Percentage of the final grade		51.0%	100.0%
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Recommended reading	Basic literature	<p>1. Ubezpieczenia. Wyzwania rynku, red. P. Kowalczyk-Rólczyńska, I. Kwiecień, C.H. Beck, Warszawa 2019.</p> <p>2. Ubezpieczenia. red. W. Ronka-Chmielowiec, C.H. Beck, Warszawa 2016</p>							
	Supplementary literature	<p>1. Podstawy ubezpieczeń, tom I i II, red. J. Monkiewicz, Poltext, Warszawa 2000-2002</p> <p>2. W. Tarczynski, M. Mojsiewicz, Zarządzanie ryzykiem, PWE Warszawa 2001</p>							
	eResources addresses	Adresy na platformie eNauczanie:							
Example issues/ example questions/ tasks being completed									
Work placement	Not applicable								

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