

Subject card

Subject name and code	Adjustment of Insurance Losses, PG_00148742						
Field of study	Insurance - Interdisciplinary Studies						
Date of commencement of studies	October 2024	Academic year of realisation of subject			2025/2026		
Education level	Master's studies	Subject group			Obligatory subject group in the field of study		
Mode of study	full-time studies	Mode of delivery			at the university		
Year of study	2	Language of instruction			Polish		
Semester of study	3	ECTS credits			0.0		
Learning profile	academic	Assessment form			credit		
Conducting unit	Laboratory of Insurance Law -> Department of Civil Law -> Faculty of Law and Administration -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr hab. Ewa Wycinka				
	Teachers						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	0.0	15.0	0.0	0.0	0.0	15
	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	15		5.0		10.0	30
Subject objectives	To familiarise students with the principles of insurance claims settlement the determination and payment of indemnity and non-indemnity insurance benefits.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[UBEZMU2_W05] The student knows and understands the dilemmas of modern insurance on scientific and practical grounds.	The student knows regulations of the Civil Code concerning insurance contract, Recommendations of the Polish Financial Supervision Authority and procedures of insurers referring to loss adjustment. Student knows the European context of national regulations in this field. He/she understands insurance law terms concerning liquidation procedure, claim and court proceedings.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report [SW5] implementation of a problem task
	[UBEZMU2_W04] The student has in-depth knowledge of the sources of insurance law, knows the types of EU sources of law.	The student has comprehensive knowledge of the principles of insurance benefits determination	[SW1] oral statement/conversation/discussion [SW3] text preparation/written work [SW5] implementation of a problem task
	[UBEZMU2_K03] The student thinks creatively, is able to go beyond the usual patterns, is able to think and act in an entrepreneurial manner, is able to adapt flexibly to the requirements of the environment.	The student is ready to face non-standard problems - to propose creative solutions to the problems presented, to search for new ways of solving disputes, to consider the arguments of the parties. They take into account economic, social and psychological aspects of the task they are dealing with.	[SK1] oral statement/conversation/discussion [SK3] text preparation/written work [SK5] implementation of a problem task
	[UBEZMU2_K04] The student adheres to the principles of business ethics, respects the law, is objective, is able to recognize conflicts of interest, correctly identifies and resolves dilemmas.	The student adheres to the deontological principles of insurance activity, is able to objectively assess the situation and identify problems. He/she understands the multiple perspectives of the parties to the insurance legal relationship and the entities involved in insurance distribution.	[SK4] test/exam - oral or written [SK5] implementation of a problem task
	[UBEZMU2_U05] The student leads the work of a team, interacts with others in teamwork and takes a leading role in teams.	The student is able to lead the work of a team investigating the indicated issues, to cooperate with other persons in the framework of teamwork. Set goals that contribute to the achievement of a desired effect by the whole team.	[SU1] oral statement/conversation/discussion [SU5] implementation of a problem task
	[UBEZMU2_U03] The student has developed skills to understand and analyze socio-economic phenomena, including by formulating and testing hypotheses related to insurance research problems.	The student has the ability of legal reasoning - interpreting the provisions of insurance law and analysing problems arising at the stage of law application. He/she is able to solve insurance cases, formulating theses or hypotheses related to insurance law issues. Distinguishes between the types of proceedings aimed at resolving disputes in the insurance market. Understands the role of administrative authorities and the judiciary in resolving insurance cases.	[SU1] oral statement/conversation/discussion [SU3] text preparation/written work [SU4] test/exam - oral or written
	[UBEZMU2_K01] The student is critically aware of the level of his knowledge and skills, recognizes the importance of knowledge in solving cognitive and practical problems in the field of insurance, consults experts in case of difficulties in solving the problem independently.	The student is ready to actively present the results of normative analysis. He/she undertakes to proclaim views. from the point of view of different subjects, with caution of statements resulting from the possibility of different interpretation of legal norms as well as evaluation of socio-economic phenomena	[SK1] oral statement/conversation/discussion [SK3] text preparation/written work [SK4] test/exam - oral or written
	[UBEZMU2_W07] The student has a structured knowledge of the principles and norms applicable to the procedures related to the application of insurance law and understands the necessity of ethical conduct in matters related to insurance and insurance law.	The student has a structured knowledge of rules and norms prevailing in the procedures connected with the application of insurance law in the process of loss adjustment, and understands the social, legal and economic significance of ethical behaviour of the parties to the insurance relation in this aspect of its execution.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW5] implementation of a problem task

Subject contents	Damage and remedies in property insurance Payment of benefits in personal insurance Procedure for settling claims Cross-border road traffic accident claims system role of Claims Representatives, compensation bodies and national offices Insurance culpability Loss adjuster as an outsourcing activity Franchise and deductible in various types of insurance Rules for determining compensation in motor insurance (criteria e.g. Audatex) Claims offices status, competence and role on the market Complaint and the consequences of the insurer's failure to respond Judicial and non-judicial means of dispute resolution - the role of case-law		
Prerequisites and co-requisites			
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	written paper - problem assignment	51.0%	30.0%
	written colloquium	51.0%	70.0%
Recommended reading	Basic literature	Sz. Byczko, Prawo ubezpieczeń gospodarczych zarys wykładu, Warszawa 2013	
	Supplementary literature	D.Maśniak, Ustawa o ubezpieczeniach obowiązkowych, Ubezpieczeniowym Funduszu Gwarancyjnym i Polskim Biurze Ubezpieczycieli Komunikacyjnych (w :) Prawo ubezpieczeń gospodarczych. Komentarz. Tom I. Komentarz do przepisów prawnych o funkcjonowaniu rynku ubezpieczeń, Warszawa 2010 D.Maśniak, Znaczenie ustawowych zasad wnoszenia reklamacji i powołania Rzecznika Finansowego dla rynku ubezpieczeniowego, Prawo Asekuracyjne Nr 4/2015 J.Birds, Modern Insurance Law, London 2017	
	eResources addresses		
Example issues/ example questions/ tasks being completed			
Work placement	Not applicable		

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