

**Subject card**

<b>Subject name and code</b>	Economic Insurance, PG_00035753						
<b>Field of study</b>	Economics, International Economic Relations						
<b>Date of commencement of studies</b>	October 2024	<b>Academic year of realisation of subject</b>			2024/2025		
<b>Education level</b>	Master's studies	<b>Subject group</b>			Obligatory subject group in the field of study Optional subject group		
<b>Mode of study</b>	full-time studies	<b>Mode of delivery</b>			at the university		
<b>Year of study</b>	1	<b>Language of instruction</b>			Polish		
<b>Semester of study</b>	1	<b>ECTS credits</b>			2.0		
<b>Learning profile</b>	academic	<b>Assessment form</b>			credit		
<b>Conducting unit</b>	Department of Transport Market -> Faculty of Economics -> Rector						
<b>Name and surname of lecturer (lecturers)</b>	<b>Subject supervisor</b>		dr hab. Dariusz Tłoczyński				
	<b>Teachers</b>		dr hab. Dariusz Tłoczyński dr Joanna Czerepko				
<b>Lesson types</b>	<b>Lesson type</b>	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	<b>Number of study hours</b>	30.0	0.0	0.0	0.0	0.0	30
	E-learning hours included: 0.0						
<b>Learning activity and number of study hours</b>	<b>Learning activity</b>	Participation in didactic classes included in study plan		Participation in consultation hours		Self-study	SUM
	<b>Number of study hours</b>	30		0.0		0.0	30
<b>Subject objectives</b>	<p><b>Knowledge acquisition:</b> Student can classify business insurance Student can identify the best insurance products to meet consumer requirements Student can conceptualise new insurance products</p> <p><b>Skill Acquisition:</b> Student proposes solutions to basic insurance problems Student assesses insurance risks Student understands the need to insure potential risks</p> <p><b>Social competence:</b> A student works in a group analysing offers of insurance companies A student critically evaluates insurance offers and General Insurance Conditions</p>						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[MSGMU2_K03] is ready to actively participate in groups, organisations and institutions conducting professional projects concerning the functioning of economic entities in the conditions of globalisation and the development of integration processes	The student prepares an enquiry to the insurer, working in groups	[SK5] implementation of a problem task
	[MSGMU2_W02] knows an advanced terminology in the field of international economics, international economic relations and complementary disciplines	The student has knowledge of basic insurance concepts	[SW4] test/exam - oral or written
	[EKONMU2_W07] has an in-depth knowledge of economic and financial principles governing the functioning and management of economic entities and organisations, as well as of systems of legal, organisational, professional, moral and ethical norms and rules organising public structures and institutions, both in the national and international spheres	the student has knowledge of the principles and functioning of financial institutions and how insurance institutions are managed	[SW4] test/exam - oral or written
	[EKONMU2_W05] has an extended knowledge of the human being as a manufacturer and consumer and extended knowledge of the human being as a creator of culture and social structures	The student is able to analyse the needs of people wishing to take out insurance	[SW5] implementation of a problem task
	[EKONMU2_W02] has an in-depth knowledge of various types of existing economic entities and organisations as well as an extended knowledge of public institutions	The student has basic knowledge of insurance products offered by Polish insurers and of public institutions supervising the financial sector.	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion
	[MSGMU2_W05] has an in-depth knowledge of the world economy, principles of global market functioning and international financial relations as well as the process of their evolution; understands the causes, regularities and consequences of occurring changes	The student has knowledge of the changes in the insurance market and how these changes affect the shaping of insurance offerings by global insurance institutions	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion
	[EKONMU2_U03] can analyse causes and course of economic and social processes and phenomena, formulate his/her own opinions on the subject, construct research hypotheses, and select and apply methods of their verification	The student is able to analyse insurance products, preparing a request for proposal to the insurance company	[SU1] oral statement/conversation/ discussion [SU5] implementation of a problem task
	[MSGMU2_K02] is ready to critically assess the level of acquired knowledge, skills and professional competence in the area of international economic relations	The student is able to objectively assess the insurance risk	[SK5] implementation of a problem task
	[EKONMU2_K05] correctly identifies, diagnoses and solves dilemmas and alternative solutions related to the profession	The student correctly diagnoses and analyses insurance risks	[SK5] implementation of a problem task
	[MSGMU2_W07] has an in-depth knowledge of selected (legal, organisational, ethical) rules and norms conditioning the functioning of economic structures and institutions on the international market; understands the regularities governing them, changes occurring in them and their sources, and their impact on the functioning of economic entities	the student has knowledge of the principles and functioning of financial institutions and how insurance institutions are managed	[SW4] test/exam - oral or written

	Course outcome	Subject outcome	Method of verification
	[MSGMU2_U03] can identify and analyse relations between business entities and institutions in their national and international environment	the student is able to analyse the relationships occurring in the insurance market	[SU5] implementation of a problem task
Subject contents	<ol style="list-style-type: none"> <li>Class topic: Principles of insurance companies in Poland - Basic insurance concepts - Legal regulations concerning insurance activity - Conditions for undertaking insurance activity</li> <li>Class topic: Compulsory insurance - Third party liability - Motor insurance as an example of compulsory insurance - Examples of compulsory insurance</li> <li>Class topic: Voluntary insurance - AC insurance - Property insurance - Personal accident insurance - General insurance conditions - characteristics</li> <li>Class topic: Organisation of sales of insurance products - Sales of compulsory insurance products - Sales of voluntary insurance products - Agency and brokerage agreement</li> <li>Class topic: Finance of insurance companies - Financing structure of insurance business - Capital investments Technical solvency ratio</li> <li>Class topic: Risk in insurance business - Insurance risk assessment methods - The role of underwriting in insurance</li> <li>Class topic: Polish insurance and reinsurance market - Basic entities, association institutions - Actuary - role and tasks - Insurance Guarantee Fund - Criteria for assessment and selection of an insurance company</li> <li>Class topic: Meeting with a representative of ERGO HESTIA SA</li> </ol>		
Prerequisites and co-requisites	Knowledge of basic economic and social issues, ability to work in a group, willingness to gain knowledge of the insurance market		
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	activity	51.0%	20.0%
	test	51.0%	80.0%
Recommended reading	Basic literature	R. Thoys Insurance Theory and Practice, Routledge	
	Supplementary literature	Incoterms  London Lyols Institute Clausules	
	eResources addresses		
Example issues/ example questions/ tasks being completed	insurance institutions		
Work placement	Not applicable		

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