Subject card

Subject name and code	Economic Insurance, PG_00170136					
Field of study	International Economic Relations					
Date of commencement of studies	October 2025		Academic year of realisation of subject		2025/2026	
Education level	Master’s studies		Subject group		Obligatory subject group in the field of study Optional subject group	
Mode of study	full-time studies		Mode of delivery		at the university	
Year of study	1		Language of instruction		Polish	
Semester of study	1		ECTS credits		2.0	
Learning profile	academic		Assessment form			
Conducting unit	Department of Transport Market -> Faculty of Economics -> Rector					
Name and surname of lecturer (lecturers)	Subject supervisor		dr hab. Dariusz Tłoczyński			
	Teachers		dr hab. Dariusz Tłoczyński			

Lesson types						
Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
Number of study hours	30.0	0.0	0.0	0.0	0.0	30
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	30	20.0	0.0	50

Subject objectives	
	Knowledge acquisition: Student can classify business insurance Student can identify the best insurance products to meet consumer requirements Student can conceptualise new insurance products Skill Acquisition: Student proposes solutions to basic insurance problems Student assesses insurance risks Student understands the need to insure potential risks Social competence: A student works in a group analysing offers of insurance companies A student critically evaluates insurance offers and General Insurance Conditions

Learning outcomes	<table><tr><th>Course outcome</th><th>Subject outcome</th><th>Method of verification</th></tr><tr><td>[MSGMU2_U03] can identify and analyse relations between business entities and institutions in their national and international environment</td><td>the student is able to analyse the relationships occurring in the insurance market</td><td>[SU5] implementation of a problem task</td></tr><tr><td>[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</td><td>The student prepares an enquiry to the insurer, working in groups</td><td>[SK5] implementation of a problem task</td></tr><tr><td>[MSGMU2_W02] knows an advanced terminology in the field of international economics, international economic relations and complementary disciplines</td><td>The student has knowledge of basic insurance concepts</td><td>[SW4] test/exam - oral or written</td></tr><tr><td>[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</td><td>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</td><td>[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion</td></tr><tr><td>[MSGMU2_K02] is ready to critically assess the level of acquired knowledge, skills and professional competence in the area of international economic relations</td><td>The student is able to objectively assess the insurance risk</td><td>[SK5] implementation of a problem task</td></tr><tr><td>[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</td><td>the student has knowledge of the principles and functioning of financial institutions and how insurance institutions are managed</td><td>[SW4] test/exam - oral or written</td></tr></table>
Subject contents	1. lass topic: Principles of insurance companies in Poland - Basic insurance concepts - Legal regulations concerning insurance activity - Conditions for undertaking insurance activity 2. Class topic: Compulsory insurance - Third party liability - Motor insurance as an example of compulsory insurance - Examples of compulsory insurance 3. Class topic: Voluntary insurance - AC insurance - Property insurance - Personal accident insurance - General insurance conditions - characteristics 4. Class topic: Organisation of sales of insurance products - Sales of compulsory insurance products - Sales of voluntary insurance products - Agency and brokerage agreement 5. Class topic: Finance of insurance companies - Financing structure of insurance business - Capital investments Technical solvency ratio 6. Class topic: Risk in insurance business - Insurance risk assessment methods - The role of underwriting in insurance 7. 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 8. Class topic: Meeting with a representative of ERGO HESTIA SA Any doubts related to the lecture topics and questions regarding the course material are addressed during consultation hours. Participation in consultations enables the clarification of substantive issues and deepens the understanding of subject-related concepts.
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	<table><tr><th>Subject passing criteria</th><th>Passing threshold</th><th>Percentage of the final grade</th></tr><tr><td>test</td><td>51.0%</td><td>80.0%</td></tr><tr><td>activity</td><td>51.0%</td><td>20.0%</td></tr></table>
Recommended reading	Basic literature: R. Thoyts 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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