University of Gdańsk

Subject card

Subject name and code	Economic Insurance, PG_00171413					
Field of study	Economics					
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		credit	
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 mgr Anna Michalska-Szajer				
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar
	Number of study hours	30.0	0.0	0.0	0.0	0.0
	E-learning hours included: 0.0					
	eNauczanie source addresses: Moodle ID: 13326 Ubezpieczenia gospodarcze 2026 https://mdl.ug.edu.pl/course/view.php?id=13326					

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

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	19.0	1.0	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	

Course outcome	Subject outcome	Method of verification
[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_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
[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_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
[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

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

In order to deepen their understanding of the concepts discussed during lectures, students have the opportunity to attend consultations

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
test	51.0%	80.0%
activity	51.0%	20.0%

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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