

Subject card

Subject name and code	Risk Management & Insurance, PG_00178523						
Field of study	Finance and Accounting						
Date of commencement of studies	October 2025		Academic year of realisation of subject			2027/2028	
Education level	Bachelor's studies		Subject group			Obligatory subject group in the field of study Subject group related to scientific research in the field of study	
Mode of study	full-time studies		Mode of delivery			at the university	
Year of study	3		Language of instruction			Polish	
Semester of study	6		ECTS credits			6.0	
Learning profile	academic		Assessment form			exam	
Conducting unit							
Name and surname of lecturer (lecturers)	Subject supervisor		dr Piotr Pisarewicz				
	Teachers						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	30.0	30.0	0.0	0.0	0.0	60
	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	60		4.0		86.0	150
Subject objectives	To familiarize students with the issues of risk management and insurance.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRL3_U02] The student can identify, analyze or design adequate solutions to problems in finance and accounting.	The student is able to identify, analyse or design adequate solutions to problems in the field of risk management and insurance.	[SU2] presentation/project/paper/report
	[FiRL3_U04] The student is able—from the perspective of finance and accounting—to correctly select and properly apply methods and tools from the fields of management and quality sciences, economics, and finance to analyse and forecast economic processes and evaluate economic phenomena.	The student is able - from the perspective of risk management and insurance - to correctly select and properly apply analytical and forecasting methods and tools.	[SU2] presentation/project/paper/report
	[FiRL3_W06] To an advanced degree, the student knows and understands the objectives, essence, nature and interrelationships of financial processes, ways of recording them, and the principles of rational decision-making and implementation of changes in this area.	The student identifies the essence, nature and interrelationships of financial processes, methods of their recording and the principles of rational decision-making and implementation of changes in the field of risk management and insurance.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[FiRL3_W08] The student has advanced knowledge and understanding of the interrelationship of accounting and finance with business in a changing environment and the accompanying contemporary challenges and dilemmas in this context.	The student recognizes the links between risk management and insurance issues and business activity in a changing environment and the accompanying contemporary challenges and dilemmas in this context.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report

Subject contents	1. Risk - interdisciplinary approach. Sources and systematics of risk. Enterprise and household as risk entities. Risk as a construct, i.e. subjective risk assessment (case studies). 2. Risk management process. Identification of threats. Risk analysis and creation of risk maps. Selection of risk management methods. 3. Insurance as a risk management method. Private insurance and public insurance (including social insurance). Identification of areas and premises for introducing coercion in insurance. Classification and types of risk and methods of insurance coverage - practical aspect. 4. Insurance market: entities conducting insurance activity, conditions for undertaking and conducting insurance activity, supervision of the insurance market (types of supervision, organization of supervision in Poland), insurance intermediation, other insurance market institutions. 5. Concept, nature and elements of the insurance relationship, insurance contract, general insurance conditions. 6. Analysis of the general terms and conditions of selected insurance products. Analysis of the structure and scope of insurance products. 7. Fundamentals of the financial activity of insurance companies, reinsurance and co-insurance. Analysis of selected financial parameters of insurance sector entities. 8. Specificity of insurance in managing social risk. Conditions of functioning (demographic and economic) and the structure of social insurance. 9. Social insurance in the social security system in Poland. Subjective and objective scope of social insurance. Subjectivity to social insurance and overlap of insurance titles. Universal health insurance 10. Financing social insurance and health insurance. Costs of social and health insurance for the insured. Costs of social insurance for payers of contributions. 11. Prospects for the amount and availability of social insurance benefits. 12. Additional insurance in the scope of social risks. Insurance protection plan in the scope of personal insurance for the household.		
Prerequisites and co-requisites			
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	The project and its presentation during the exercises	51.0%	50.0%
	Written test - exam during the lecture	51.0%	50.0%
Recommended reading	Basic literature 1. Iwanicz-Drozdowska M. (red.), Ubezpieczenia, Wydawnictwo PWE, 2024 2. Kaczmarek T.T., Ryzyko i zarządzanie ryzykiem. Ujęcie interdyscyplinarne, Difin, Warszawa, 2010 3. Bednarczyk T, Bielawska K, Jackowska B, Wycinka E, Ekonomiczne i demograficzne uwarunkowania funkcjonowania i rozwoju ubezpieczeń, Wydawnictwo UG, Gdańsk, 2019. 4. Maśniak D., Prawo ubezpieczeniowe, Wydawnictwo UG, Gdańsk, 2020. 5. Pisarewicz P, Gierusz A, Kowalczyk Rólczyńska P, Pobłocka A, Produkty ubezpieczeniowe, Wydawnictwo UG, Gdańsk, 2020.		

	Supplementary literature	1. Musiał M., Ubezpieczenie jako narzędzie zarządzania ryzykiem w procesie gospodarowania finansami osobistymi, Zeszyty Naukowe Uniwersytetu Szczecińskiego nr 855, Finanse, Rynki Finansowe, Ubezpieczenia nr 74, t. 1, Wydawnictwo Naukowe Uniwersytetu Szczecińskiego, Szczecin, www.wneiz.pl/frfu, 2015 2. Janowicz-Lomott M., Spigarska E., Dąbrowski I., Łyskawa K., Finanse ubezpieczeń, Wydawnictwo UG, Gdańsk, 2020 3. Wycinka E., Szreder M. red., Zastosowania metod ilościowych w ubezpieczeniach, Wydawnictwo UG, Gdańsk, 2020 4. Ronka Chmielowiec W. (red.), Ubezpieczenia, C.H.Beck, Warszawa 2016 5. Zabezpieczenie społeczne w Polsce (najnowsze wydanie), plik pdf ze strony zus.pl 6. Jędrasik-Jankowska I., Pojęcia i konstrukcje prawne ubezpieczenia społecznego, Wolters Kluwer 2020 7. Golinowska S., Polityka społeczna państwa w gospodarce rynkowej, PWN 1994.
	eResources addresses	
Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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