

Subject card

Subject name and code	Economic and Social Insurance in Practice , PG_00199468						
Field of study	International Economic Relations						
Date of commencement of studies	October 2026	Academic year of realisation of subject			2027/2028		
Education level	Master's studies	Subject group			Obligatory subject group in the field of study Optional subject group 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	2	Language of instruction			Polish		
Semester of study	3	ECTS credits			2.0		
Learning profile	academic	Assessment form			credit		
Conducting unit	Division of International Financial Markets -> Department of International Business -> Faculty of Economics -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr Sławomir Antkiewicz				
	Teachers						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	15.0	0.0	0.0	15.0	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		0.0		20.0	50
Subject objectives	The student learns about the specifics of the insurance market as a part of the financial sector, from the point of view of the demand side - entities benefiting from insurance cover, as well as from the supply side - insurance companies operating insuranceBusiness. The student also learns about the social insurance market, including pension insurance.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[MSGMU2_U06] can identify types of risks related to international operations of enterprises and correctly determine their consequences and methods of mitigation, with a skilful application of theory, using appropriate research method	The student is able to identify the types of risks associated with the activity on the international insurance market and to correctly determine their consequences and methods of reducing them, with the skilful use of theoretical knowledge, with using a specific test method.	[SU4] test/exam - oral or written
	[MSGMU2_W07] has a 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 an in-depth knowledge of selected rules and norms (legal, determining the functioning of institutions on the insurance market). The student consults with the lecturer also (to deepen the knowledge). Understands the regularities that govern them, the changes taking place in them and their sources, and their impact on the functioning of economic operators.	[SW4] test/exam - oral or written
	[MSGMU2_W05] has a deep 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 an in-depth knowledge of insurance, the principles of market functioning and its evolution, understands the causes, regularities and consequences of the changes taking place.	[SW4] test/exam - oral or written

Subject contents

1. Principles of operation of insurance companies in Poland
 - Basic insurance concepts
 - Legal regulations concerning insurance activity
 - Conditions for undertaking insurance activity
2. Compulsory insurance
 - Motor liability insurance as an example of compulsory insurance
 - Examples of mandatory insurance
3. Voluntary insurance
 - AC insurance
 - Property insurance
 - accident insurance
 - General terms and conditions of insurance characteristics
4. Organization of sales of insurance products
 - Sale of mandatory insurance products
 - Sale of voluntary insurance products
 - Agency and broker agreement
5. Polish insurance market
 - Core Entities
 - Actuary - role and tasks
 - Insurance Guarantee Fund
 - Criteria for selecting an insurance company
6. Insurance in the social security system of the population.
 - Social policy of the state within the social insurance system.
 - Cash benefits in the event of sickness and maternity.
 - Social insurance for accidents at work and occupational diseases.

	<p>7. Old-age and disability pensions from the Social Insurance Fund (FUS) - the first pillar of the system</p> <p>Social Insurance Fund (ZUS).</p> <p>8. Organization and functioning of national pension funds (OFE) - II pillar</p> <p>social insurance system (PTE)</p> <p>- Employee pension schemes (EPP) and individual pension accounts (IKE)</p> <p>- Employee Capital Plans (PPK)</p>		
Prerequisites and co-requisites			
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Written exam - essay questions	51.0%	100.0%
Recommended reading	Basic literature	<p>1. Ubezpieczenia. Pod red. W. Ronka-Chmielowiec. Wyd. Beck, Warszawa 2016.</p> <p>2. H. Treder, Rozwój polskiego rynku ubezpieczeń gospodarczych w warunkach integracji europejskiej, Wyd. Uniwersytetu Gdańskiego, Gdańsk 2007.</p> <p>3. System ubezpieczeń społecznych: zagadnienia podstawowe/ red. naukowa Grażyna Szpor, wyd. 8, Wydawnictwo Wolters - Kluwer, Warszawa 2016.</p>	
	Supplementary literature	<p>1. S. Antkiewicz, Uwarunkowania rozwoju innowacyjnych funduszy inwestycyjnych, Wyd. Uniwersytetu Gdańskiego, Gdańsk 2020.</p> <p>2. Ł. Dopierała, Indywidualne konta emerytalne prowadzone przez zakłady ubezpieczeń. Efektywność inwestycyjna i zasady funkcjonowania, Wydawnictwo UG, Gdańsk 2018.</p> <p>3. H. Treder, Wpływ instrumentów regulacyjnych na rozwój sektora finansowego w Polsce - na przykładzie rynku ubezpieczeń gospodarczych, w: Wybrane aspekty rozwoju i konkurencyjności nowych krajów członkowskich Unii Europejskiej / A. Grynia (red.), Wydział Ekonomiczno-Informatyczny, Uniwersytet w Białymstoku, Wilno- Białystok 2015.</p> <p>4. Ustawa z dnia 22 maja 2003 r. o ubezpieczeniach obowiązkowych, Ubezpieczeniowym Funduszu Gwarancyjnym i Polskim Biurze Ubezpieczycieli Komunikacyjnych.</p>	
	eResources addresses		
Example issues/ example questions/ tasks being completed	List mandatory insurances.What is a deductible?		
Work placement	Not applicable		

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