



**FACULTY: *Economic and Social Sciences***  
**COURSE: *Economics***  
**LEVEL OF EDUCATION: *first-level studies (bachelor)***  
**FORM OF EDUCATION: *full-time***  
**PROFILE: practical**  
  
**SUBJECT CARD**  
**(Syllabus)**

Subject Name: <b>Social and Economic Insurances</b>					ECTS credits: <b>1</b>	
lecturer: <b>according to the list of lecturers and the schedule of classes</b>						
Year: <b>3</b>	Lectures	Seminars	Laboratory exercises	Exercise	BUNA*	Form of credit*
Semester: <b>5</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>ZO</b>
* E – exam; Z – credit; ZO – passing with a grade, BUNA – without the participation of an academic teacher						
<b>The aim of the course:</b> <i>to familiarize students with the theory and practice of insurance to the extent necessary to actively participate in the process of transformation and development of the insurance sector operating in the conditions of a market economy, to familiarize students with the basic concepts, principles and current legal regulations in the field of insurance and social insurance, to develop the ability to understand and critically assess the insurance offer, raise the level of awareness insurance and the role played by social and economic insurance.</i>						
<b>Didactic methods:</b> <i>assimilation of knowledge through moderated discussions, reaching knowledge through problem/case analysis (CASE STUDY).</i>						
<b>Prerequisites:</b> <i>General knowledge of the functioning of enterprises in the market, general ability to formulate human needs and organizations, and general understanding of cause-and-effect relationships.</i>						
No	Subject matter of the classes					
I	<b>LECTURE:</b> 1. The risk and essence of insurance. Types of insurance. The functions of insurance and their importance in the economy. 2. Contract and insurance relationship. 3. Life insurance. 4. Characteristics of non-life insurance products. 5. Social Security benefits. Calculation of the premium. 6. Own company – insurance liabilities to ZUS (State Social Insurer).					
II	<b>SEMINARS: not applicable</b>					
III	<b>LABORATORY EXERCISES: not applicable</b>					
IV	<b>EXERCISES: not applicable</b>					
V	<b>BUNA:</b> History of social security. Insurance market and institutional environment. Social security compared to other systems. Pension system in Poland.					
Learning outcomes						
Directional effects – symbol and specification			Objective effects – specification			
in the field of <b>KNOWLEDGE:</b>						



P6U_W	P6S_WG P6S_WK	E1_W02 Knows and understands economic conditions, forms and standards, as well as phenomena and processes related to the market. Has knowledge of economic structures and institutions, as well as their elements, characteristics and development.	Knows and understands the concepts of insurance, the role, functions and principles used in insurance. Has elementary knowledge of the essence of the functioning of the insurance system and the elements of this structure. Has knowledge of human behavior in the context of risk and opportunities of social and economic insurance.
P6U_W	P6S_WG	E1_W07 Has the knowledge necessary to conduct business, explains and illustrates the importance of norms and rules (legal, technical-organizational, moral, ethical) organizing the structures and institutions of economics. Knows and understands selected facts, objects, phenomena, as well as complex relationships between them.	Characterizes the essence of the activity of the insurance market, knows the basic legal provisions and general principles related to the specifics of this market. Knows the principles of creation, operation and development of insurance companies in the form of joint-stock companies and mutual insurance companies.
<b>in terms of <u>SKILLS</u>:</b>			
P6U_U	P6S_UW	E1_U02 Is able to use his theoretical knowledge and effectively and effectively obtain reliable data from primary and secondary sources to analyze specific economic processes and phenomena in the field of economic disciplines.	Uses theoretical knowledge and obtained data characterizing the risk and the possibilities of risk insurance. Can obtain, analyze and interpret data on the insurance market in order to assess the economic processes taking place on it.
P6U_U	P6S_UK P6S_UW  P6S_UO	E1_U07 Can collaborate with others as part of teamwork or as a leader; takes a step in the analysis and evaluation of alternative solutions to economic problems and selects methods and instruments that allow rational resolution and optimization of them.	Formulates practical conclusions about socio-economic risk situations in the context of insuring the consequences of specific situations. Analyzes and documents the symptoms, causes and course of processes related to risk insurance.
P6U_U	P6S_UW	E1_U09 Is ready to perform tasks innovatively and solve complex and unusual problems in conditions burdened	Has the ability to observe, understand, analyze phenomena related to socio-economic risk and the insurance market, as well as indicate activities improving the effectiveness of decisions in the field of risk insurance.



		with risk and uncertainty, using normative systems, using specialized terminology	
<b>in the field of SOCIAL COMPETENCES:</b>			
P6U_K	P6S_KR P6S_KK	E1_K01 Is ready to critically assess the level of his knowledge; recognizes the importance of knowledge in solving cognitive and practical problems and consults experts in case of difficulty in solving the problem on his/her own.	Understands the need to draw knowledge from available scientific publications and search for specialist (industry) literature discussing current trends in the field of social and economic insurance. Has the need to systematically supplement knowledge and skills.
P6U_K	P6S_KO P6S_KR	E1_K02 Is able to actively cooperate in teams, including international ones, and take on various roles with respect for social, cultural and legal norms, and perform responsible roles in the team, being aware of the decisions they make, and also takes responsibility for the results of their work and the whole team.	Determines the sequence of actions resulting from the specifics of the risk and its insurance. Characterize with personal values related to being guided in professional life by the responsibility of business in the field of performing activities related to risk and socio-economic insurance.
P6U_K	P6S_KR	E1_K03 Is ready to recognize the importance of knowledge in solving problems related to the development, implementation, analysis and evaluation of economic processes in various types of organizations and to consult experts in this regard in case of difficulties in solving them yourself.	Correctly identifies and diagnoses the determinants of the functioning of insurance markets and the social and economic insurance system
P6U_K	P6S_KO P6S_KR	E1_K06 Is able to think in an entrepreneurial way and skillfully communicate with the environment; adapts to new situations and conditions, acquires resistance to failure and stress.	Independently complements and improves knowledge and skills in the field of practically implemented insurance activities – social and economic.



### Ways to verify the outcome of this learning (*KNOWLEDGE, SKILLS, SOCIAL COMPETENCES*)

Effects(symbol)	Written exam	Oral exam	Colloquium	Essay/Paper	Homework	Individual presentation	Group presentation	Activity in class	Participation in the discussion	Individual project	Group project
E1_W02, E1_W07			X		X			X	X		
E1_U02, E1_U07, E1_U09			X		X			X	X		
E1_K01, E1_K02, E1_K03, E1_K06,			X					X	X		

**Form and conditions of passing the subject:** contribution using a multimedia presentation, discussion, written credit based on the subject of the lecture in the form of a test consisting of closed questions

### The student's workload needed to achieve learning outcomes in hours and ECTS credits

#### Contact hours with an academic teacher

Types of classes	Number of hours
Participation in lectures	21
Participation in seminars	
Participation in exercises	
Participation in laboratory classes	
Consultations (2 hours for the lecture, 1 hour for one training group, conv., sem.)	
<b>Sum of</b>	<b>21</b>

#### Student's own work divided into time ( *examples of student work forms* )

Form of student work	Number of hours
Preparing for classes	3
Writing a paper/project/essay	
Gathering materials and preparing presentations	
Self-reading	3
Preparing for colloquia/tests	3
Preparing for the written/oral exam in a subject	
Preparation for written/oral credit in a subject	
<b>Sum of</b>	<b>9</b>
<b>Total (contact hours + student's own work)</b>	<b>30</b>
	<b>1 ECTS</b>
1.including the number of ECTS credits for contact hours with the direct participation of an academic teacher	<b>0.5 ECTS</b>
2.including the number of ECTS credits for hours carried out in the form of independent work	<b>0.5 ECTS</b>

#### Classes with a practical profile

Types of classes	Number of hours
Participation in laboratory exercises	
Preparing for practical credit	15
<b>Sum of</b>	
Number of ECTS credits for practical classes	<b>0.5 ECTS</b>

#### Basic literature: ( *up to 3 items* )

1. M. Maggioni, G. Turchetti, Fundamentals of the Insurance Business, Springer International Publishing AG, 2023.



2. M.A. Green, Understanding Health Insurance. A Guide to Billing and Reimbursement, Cengage Learning Inc, Boston 2024.

**Supplementary literature:**

1. M. Mansoor, S. Chattopadhyay, Principles of Insurance, Notion Press Media Pvt. Ltd, Cennaj 2024.

**Acceptance of the Vice-Rector:**