

Subject card

Subject name and code	Customer Protection on the Insurance Market - duties of intermediaries, PG_00148217						
Field of study	Insurance - Interdisciplinary Studies						
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 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	1		Language of instruction		Polish		
Semester of study	2		ECTS credits		3.0		
Learning profile	academic		Assessment form		exam		
Conducting unit	Department of Civil Law -> Faculty of Law and Administration -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr hab. Ewa Wycinka				
	Teachers						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	15.0	0.0	0.0	0.0	0.0	15
	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	15		10.0		15.0	40
Subject objectives	To familiarise students with the legal aspects of insurance distribution such as obligations of distributors towards customers, the principles of operation of institutions for the protection of customers of insurance services and other means of legal protection of their interests.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[UBEZMU2_U02] The student is proficient in the use of legal, professional and ethical principles and norms in the activities undertaken.	The student is able to analyse cases taking into account overlapping regimes of insurance and consumer law. He or she is able to apply conflict-of-law rules in this respect. Student is able to use the knowledge of jurisprudence and doctrine in the process of solving legal dilemmas	[SU4] test/exam - oral or written [SU5] implementation of a problem task
	[UBEZMU2_K04] The student adheres to the principles of business ethics, respects the law, is objective, is able to recognize conflicts of interest, correctly identifies and resolves dilemmas.	The student applies in his/her social and professional activity good practices and principles of conduct including respecting the rights of the customer and consumer on the insurance market	[SK1] oral statement/conversation/discussion [SK5] implementation of a problem task
	[UBEZMU2_K02] The student is ready to fulfill social obligations, inspire and organize activities for the benefit of the social environment and initiate activities for the public interest.	The student is competent in informing others about the rules of customer protection on the financial services market, indicating institutions that act in defence of customers' rights and legal instruments serving the justified interests of financial services recipients, in particular non-professionals.	[SK1] oral statement/conversation/discussion [SK4] test/exam - oral or written
	[UBEZMU2_U01] The student has in-depth skills of observation and interpretation of phenomena related to economic and legal aspects of insurance, including the use of advanced information and communication techniques, and is able to integrate knowledge from various scientific disciplines.	Student interprets the provisions of insurance and consumer law. He or she is able to understand the ways of protecting the weaker party of insurance relations, solve basic problems concerning collision of interests of the participants of the trade.	[SU4] test/exam - oral or written [SU5] implementation of a problem task
	[UBEZMU2_U06] The student is able to independently plan and implement his own lifelong learning and lead others in doing so.	The student is able to independently expand his/her knowledge within the scope of customer protection on the financial services market, in particular insurance services, monitor changes in the law in this field and analyse judicial decisions.	[SU1] oral statement/conversation/discussion [SU5] implementation of a problem task
	[UBEZMU2_W05] The student knows and understands the dilemmas of modern insurance on scientific and practical grounds.	Student knows procedures of claiming consumer character, instruments of public and private law protection.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW5] implementation of a problem task
	[UBEZMU2_W02] The student has advanced and structured knowledge of various types of structures and institutions and the changes taking place in them, especially the insurance and financial system of market and public character. The student has knows the interrelationships between these structures and institutions on a national and international scale.	Student has a comprehensive knowledge of customer protection institutions on the insurance market	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion
	[UBEZMU2_W04] The student has in-depth knowledge of the sources of insurance law, knows the types of EU sources of law.	Student is familiar with legislative trends in the field of financial market customer protection - at the EU and national level. He or she understands axiological assumptions of the regime of protection of the weaker party of a legal relation, in particular insurance relation.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion

	Course outcome	Subject outcome	Method of verification
	[UBEZMU2_K01] The student is critically aware of the level of his knowledge and skills, recognizes the importance of knowledge in solving cognitive and practical problems in the field of insurance, consults experts in case of difficulties in solving the problem independently.	The student is ready to actively present the results of normative analysis. He or she undertakes to express views. from the point of view of various subjects, maintaining caution of statements resulting from the possibility of different interpretation of legal norms and assessment of social and economic phenomena. Student recognizes the particular significance of deontological principles of insurance activity in relations with consumers.	[SK1] oral statement/conversation/discussion [SK2] presentation/project/paper/report [SK4] test/exam - oral or written [SK5] implementation of a problem task
	[UBEZMU2_W03] The student knows and understands the main trends in the development of insurance as a subject of study in the disciplines of economics and finance and legal sciences.	The student is familiar with the provisions of the Act on Insurance Distribution, the Act on Insurance and Reinsurance Activity and other acts guaranteeing protection of weaker parties to insurance relations. He/she is able to recognise and define key terms for the protection of customers in the insurance market. He/she understands and correctly defines insurance law concepts and concepts in the field of consumer rights protection (customers of the financial services market	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion
	[UBEZMU2_W07] The student has a structured knowledge of the principles and norms applicable to the procedures related to the application of insurance law and understands the necessity of ethical conduct in matters related to insurance and insurance law.	Student knows the position of doctrine and jurisprudence on selected issues concerning insurance market customer protection. He/she understands the influence of European law on the process of interpretation and application of Polish law, especially the significance of CJEU jurisprudence.	[SW4] test/exam - oral or written [SW5] implementation of a problem task

Subject contents	Institutional protection the role of the OCCP, the PFSA and the FSA		
	New supervisory-administrative paradigm of customer protection in the financial market		
	Consumer vs. other clients scope of consumer protection (models)		
	Best interest of the client as a general principle of distribution activity		
	Responsibilities of insurance distributors at pre-contractual stage		
	Analysis of requirements and needs, provision of information about the insurance product (KID)		
	Insurer-agent-broker versus customer differences and similarities in protection		
	Duties of distributors at the insurance contract execution stage		
	Browsers and comparison websites specifics and scope of protectionIndividual (judicial) control of model contracts (GTC)		
	Abstract (administrative) control of contractual models (GTC)		
	Professional and non-professional trade differences in the scope of protection of mass and large risks		
	Protection of the customer and potential policyholders in group insurance		
	Customer protection in investment life insurance		
	Complaint procedure in the insurance market		
Mediation and arbitration as alternative means of dispute resolution .			
Prerequisites and co-requisites			
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Written exam	51.0%	100.0%
Recommended reading	Basic literature	D. Maśniak, Prawo ubezpieczeniowe, Gdańsk 2020 [dostęp on-line: https://wyd.ug.edu.pl/sites/default/files/_nodes/publikacja/96894/files/masniak_-_prawo_ubezpieczeniowe_ostateczny_27_05.pdf]	
	Supplementary literature	Sz. Byczko, Prawo ubezpieczeń gospodarczych zarys wykładu, Warszawa 2013	
		J.Birds, Modern Insurance Law, London 2017	
		D. Maśniak, Prawo rynku ubezpieczeń (w:) System prawnofinansowy Unii Europejskiej, Warszawa 2017	
	eResources addresses		
Example issues/ example questions/ tasks being completed			
Work placement	Not applicable		

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