

Subject card

Subject name and code	Activity of Insurance Undertakings and Insurance Intermediaries, PG_00148192						
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	1		ECTS credits		4.0		
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		11.0		29.0	55
Subject objectives	To familiarise students with the legal aspects of undertaking and conducting insurance business and insurance intermediation on the Polish insurance market.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[UBEZMU2_U03] The student has developed skills to understand and analyze socio-economic phenomena, including by formulating and testing hypotheses related to insurance research problems.	The student interprets the provisions of insurance law. Distinguishes between insurance distributors and is able to specify their place and role in the insurance market. He or she is able to express him/herself with understanding on the subject of insurance, agency, brokerage activities. The student is able to define, distinguish and indicate the characteristics of organisational and legal forms of insurance companies and insurance intermediaries	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written
	[UBEZMU2_W06] The student has an in-depth knowledge of the conditions, principles of creation and development of basic forms of activity in the insurance market and taxation of this activity.	The student knows the provisions of the Act on Insurance and Reinsurance Activity and the Act on Insurance Distribution. He/she understands insurance law concepts.	[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.	The student has comprehensive knowledge of the rules governing the undertaking and conduct of the insurance activity, the specificity of the activity of insurance intermediation, differences and similarities between the organizational and legal forms admissible on the Polish 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 knows the provisions of the Act on Insurance and Reinsurance Activity and the Act on Insurance Distribution. He or she understands insurance law terms.	[SW4] test/exam - oral or written [SW5] implementation of a problem task
	[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 insurance law regulations. He or she distinguishes between insurance distributors and is able to specify their place and role on the insurance market. He/she is able to express himself/herself with understanding on the topics of insurance, agency, brokerage activities. Student is able to define, distinguish and indicate characteristic features of organisational and legal forms of insurance companies and insurance intermediaries.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written [SU5] implementation of a problem task
	[UBEZMU2_W05] The student knows and understands the dilemmas of modern insurance on scientific and practical grounds.	The student has knowledge about problematic issues in the context of insurance companies' functioning on the financial services market.	[SW4] test/exam - oral or written [SW5] 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 carry out the process of subsumption of factual states to legal regulations. The student is aware of the public-legal environment of the insurance activity and the activity of an insurance intermediary. He or she is able to indicate statutory conditions for undertaking and conducting this activity.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written [SU5] implementation of a problem task

	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. Thinks analytically, is able to go beyond the usual patterns, is able to propose entrepreneurial solutions. He or she has the ability to flexibly adapt solutions to the requirements of the environment. The student is open to a diversity of views proclaimed in the science of law and in the practice of turnover. He or she undertakes to express opinions, taking into account the caution of statements resulting from the possibility of different interpretation of legal norms as well as assessment of legal, social and economic phenomena. A student is aware of constant deepening and updating his knowledge within the scope of insurance law. The student acknowledges the importance of and perceives the necessity of consulting experts when solving problems on one's own.	[SK1] oral statement/conversation/discussion [SK4] test/exam - oral or written [SK5] implementation of a problem task
Subject contents	Insurance business nature and scopeProhibition on combining insurance business with other business activity sectoral market sharing, rationale, exceptionsInsurance business as a licensed activity conditionsMutual insurance company as a form characteristic for the insurance market based on the principle of mutualityStages of establishmentSmall mutual society justification, possibilities and conditions for its establishmentJoint stock company as a commercial insurer specificityInsurer in the financial market (banking, capital market) links and legal restrictionsInsurer as producer of an insurance product - obligationsCross-border insurance activity branches operating within the EU freedomsCompulsory winding-up of an insurance undertaking and other means of cessation of businessCaptive as a form of self-insuranceInsurer as reinsuredInsurance groups and financial conglomeratesPolish Insurance Association as an insurance self-government Role for the market		
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	
	Supplementary literature	Sz. Byczko, Prawo ubezpieczeń gospodarczych zarys wykładu, Warszawa 2013 M. Orlicki, Umowa ubezpieczenia (w:) System Prawa Prywatnego tom. 8, Warszawa 2011 J.Birds, Modern Insurance Law, London 2017 D. Maśniak, Specyfika ubezpieczeń grupowych w świetle ustawy o działalności ubezpieczeniowej i reasekuracyjnej i kodeksu cywilnego, Gdańskie Studia Prawnicze tom XXXVI/2016	
	eResources addresses		
Example issues/ example questions/ tasks being completed			
Work placement	Not applicable		

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