

**Subject card**

<b>Subject name and code</b>	Insurance in a sustainable economy , PG_00199011						
<b>Field of study</b>	Economics						
<b>Date of commencement of studies</b>	October 2026	<b>Academic year of realisation of subject</b>			2028/2029		
<b>Education level</b>	Bachelor's studies	<b>Subject group</b>			Obligatory subject group in the field of study Optional subject group Subject group related to scientific research in the field of study		
<b>Mode of study</b>	full-time studies	<b>Mode of delivery</b>			at the university		
<b>Year of study</b>	3	<b>Language of instruction</b>			Polish		
<b>Semester of study</b>	6	<b>ECTS credits</b>			2.0		
<b>Learning profile</b>	academic	<b>Assessment form</b>			credit		
<b>Conducting unit</b>							
<b>Name and surname of lecturer (lecturers)</b>	<b>Subject supervisor</b>		dr hab. Dariusz Tłoczyński				
	<b>Teachers</b>						
<b>Lesson types</b>	<b>Lesson type</b>	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	<b>Number of study hours</b>	0.0	15.0	0.0	0.0	0.0	15
	E-learning hours included: 0.0						
<b>Learning activity and number of study hours</b>	<b>Learning activity</b>	Participation in didactic classes included in study plan		Participation in consultation hours		Self-study	SUM
	<b>Number of study hours</b>	15		0.0		35.0	50

Subject objectives	<p><b>Knowledge:</b></p> <ul style="list-style-type: none"> <li>The student is able to classify economic insurance products and distinguish their main characteristics and functions.</li> <li>The student is able to identify and recommend optimal insurance products tailored to the individual needs and requirements of consumers.</li> <li>The student possesses knowledge necessary to develop concepts for new insurance products, taking into account current market trends and consumer needs.</li> </ul> <p><b>Skills:</b></p> <ul style="list-style-type: none"> <li>The student is able to propose solutions to basic insurance-related problems.</li> <li>The student is able to assess insurance risk and design appropriate protection measures.</li> <li>The student understands and can justify the need for insuring potential risks, both in individual and institutional contexts.</li> </ul> <p><b>Social Competences:</b></p> <ul style="list-style-type: none"> <li>The student actively participates in group work, analysing and comparing offers from insurance companies.</li> <li>The student critically evaluates available insurance offers and reviews General Terms and Conditions of Insurance (GTCI), assessing their clarity, compliance with the client's interests, and the presence of hidden risks.</li> </ul>																	
Learning outcomes	<table border="1"> <thead> <tr> <th>Course outcome</th> <th>Subject outcome</th> <th>Method of verification</th> </tr> </thead> <tbody> <tr> <td>[EKONL3_W04] knows the types of economic and social ties and the regularities governing them</td> <td>The student has knowledge of the types of relationships occurring between stakeholders within the insurance market.</td> <td>[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW2] presentation/project/paper/report</td> </tr> <tr> <td>[EKONL3_U04] can predict and forecast the course of economic and social processes and phenomena</td> <td>The student is able to anticipate insurance risks and propose innovative solutions.</td> <td>[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written</td> </tr> <tr> <td>[EKONL3_K01] recognises the importance of economic knowledge in identifying and solving economic problems and of consulting experts when difficulties in solving them independently</td> <td>The student acknowledges the importance of knowledge in the field of economics for solving problems related to risk assessment and addressing insurance-related issues. This knowledge is further deepened during consultations.</td> <td>[SK1] oral statement/conversation/discussion [SK2] presentation/project/paper/report [SK5] implementation of a problem task</td> </tr> <tr> <td>[EKONL3_K05] correctly identifies, diagnoses and resolves professional dilemmas and different options for solutions</td> <td>The student correctly identifies, diagnoses, and resolves dilemmas as well as various solution options related to insurance risk assessment.</td> <td>[SK2] presentation/project/paper/report [SK5] implementation of a problem task</td> </tr> </tbody> </table>	Course outcome	Subject outcome	Method of verification	[EKONL3_W04] knows the types of economic and social ties and the regularities governing them	The student has knowledge of the types of relationships occurring between stakeholders within the insurance market.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW2] presentation/project/paper/report	[EKONL3_U04] can predict and forecast the course of economic and social processes and phenomena	The student is able to anticipate insurance risks and propose innovative solutions.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written	[EKONL3_K01] recognises the importance of economic knowledge in identifying and solving economic problems and of consulting experts when difficulties in solving them independently	The student acknowledges the importance of knowledge in the field of economics for solving problems related to risk assessment and addressing insurance-related issues. This knowledge is further deepened during consultations.	[SK1] oral statement/conversation/discussion [SK2] presentation/project/paper/report [SK5] implementation of a problem task	[EKONL3_K05] correctly identifies, diagnoses and resolves professional dilemmas and different options for solutions	The student correctly identifies, diagnoses, and resolves dilemmas as well as various solution options related to insurance risk assessment.	[SK2] presentation/project/paper/report [SK5] implementation of a problem task		
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Subject contents	<p><b>1. Introduction to Insurance in a Sustainable Economy</b></p> <p>a) The role of insurance in stabilizing economic systems  b) The importance of insurance for sustainable socio-economic development  c) Basic concepts: risk, insurance coverage, social responsibility</p> <p><b>2. Classification of Insurance from the Perspective of a Sustainable Economy</b></p> <p>a) Property, personal, and liability insurance  b) Private, public, and social insurance  c) Environmental and climate-related insurance (e.g., parametric insurance)</p> <p><b>3. The Insurance Market and the ESG Concept (Environmental, Social, Governance)</b></p> <p>a) ESG as a criterion for evaluating insurance companies' activities  b) Development of green insurance products  c) Examples of best practices in the insurance sector</p> <p><b>4. Insurance Risk Assessment in the Context of Sustainable Development</b></p> <p>a) Methods of identifying and assessing environmental and social risks  b) The role of actuaries in valuing sustainability-related risks  c) Models for analyzing climate and catastrophic risks</p> <p><b>5. Designing Insurance Products Supporting Sustainable Development</b></p> <p>a) New trends in insurance related to environmental protection  b) Insurance supporting ecological and social investments  c) Social insurance and the challenges of demographic and climate change</p> <p><b>6. Corporate Social Responsibility (CSR) and Ethics in Insurance</b></p> <p>a) Principles of insurance ethics and consumer protection  b) CSR in insurance activities scope and forms  c) Legal regulations regarding insurers' social responsibility</p>														
Prerequisites and co-requisites	Knowledge of fundamental economic and social issues, ability to work in a team, and willingness to acquire knowledge about the insurance market.														
Assessment methods and criteria	<table border="1" data-bbox="448 1046 1487 1189"> <thead> <tr> <th data-bbox="448 1046 794 1084">Subject passing criteria</th> <th data-bbox="794 1046 1141 1084">Passing threshold</th> <th data-bbox="1141 1046 1487 1084">Percentage of the final grade</th> </tr> </thead> <tbody> <tr> <td data-bbox="448 1084 794 1115">test</td> <td data-bbox="794 1084 1141 1115">51.0%</td> <td data-bbox="1141 1084 1487 1115">50.0%</td> </tr> <tr> <td data-bbox="448 1115 794 1146">presentation</td> <td data-bbox="794 1115 1141 1146">51.0%</td> <td data-bbox="1141 1115 1487 1146">40.0%</td> </tr> <tr> <td data-bbox="448 1146 794 1189">Individual and team work</td> <td data-bbox="794 1146 1141 1189">51.0%</td> <td data-bbox="1141 1146 1487 1189">10.0%</td> </tr> </tbody> </table>			Subject passing criteria	Passing threshold	Percentage of the final grade	test	51.0%	50.0%	presentation	51.0%	40.0%	Individual and team work	51.0%	10.0%
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Recommended reading	Basic literature	Magdalena Chmielowiec-Lewczuk, Marta Nowak, Ubezpieczenia w zrównoważonej gospodarce, Wydawnictwo Uniwersytetu Ekonomicznego we Wrocławiu, 2023													
	Supplementary literature	Sustainability and Practices of Insurance Companies: Literature Review, <a href="https://doi.org/10.48185/sebr.v5i1.1121">Studies in Economics and Business Relations</a> 5(1):66-75 ,DOI: 10.48185/sebr.v5i1.1121													
	eResources addresses	Valeria D'Amato, Emilia Di Lorenzo, Gabriella Piscopo, Marilena Sibillo, Annarita Trotta, Insurance business and social sustainability: A proposal, Socio-Economic Planning Sciences, Volume 93, 2024, 101880, ISSN 0038-0121, <a href="https://doi.org/10.1016/j.seps.2024.101880">https://doi.org/10.1016/j.seps.2024.101880</a> .													
Example issues/ example questions/ tasks being completed	risk, insurance product														
Work placement	Not applicable														

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