

### POZNAN UNIVERSITY OF TECHNOLOGY

**EUROPEAN CREDIT TRANSFER AND ACCUMULATION SYSTEM (ECTS)** 

### **COURSE DESCRIPTION CARD - SYLLABUS**

Course name

Economic insurance [N2IZarz1>UG]

Course

Field of study Year/Semester

Engineering Management 2/3

Area of study (specialization) Profile of study

Enterprise Resource and Process Management general academic

Level of study Course offered in

second-cycle Polish

Form of study Requirements

part-time elective

**Number of hours** 

Lecture Laboratory classes Other (e.g. online)

10 0

Tutorials Projects/seminars

10 0

Number of credit points

2,00

Coordinators Lecturers

dr hab. Marek Szczepański prof. PP marek.szczepanski@put.poznan.pl

## **Prerequisites**

The student starting this subject should have a basic knowledge of economicsand finance. He should be able to independently obtain information from various sources and be ready to start teamwork

## Course objective

The aim of the course is to familiarize students with knowledge and basic skills in the field of business insurance, allowing them to independently develop an insurance program for an enterprise, compare and negotiate offers of various insurers regarding insurance services (in the field of economic insurance) and be able to use the insurance method to manage risk in an enterprise.

### Course-related learning outcomes

### Knowledge:

The student defines different classes and types of business insurance, understanding their context within management science [P7S WG 04].

The student characterizes how organizational structures affect risk and risk management in the insurance sector [P7S\_WG\_06].

The student lists ethical norms and their impact on insurance practices, including the relationship

between insurer and client [P7S\_WK\_01].

The student explains the principles of intellectual property and copyright protection in the context of insurance products and services [P7S WK 02].

#### Skills:

The student analyzes and evaluates different types of business insurance, including liability, property, tourist and agricultural insurance, applying critical evaluation of their effectiveness and usefulness [P7S UW 03].

The student analyzes social and economic phenomena related to the insurance market, using appropriate research methods [P7S\_UW\_05].

The student interprets legal, economic and social relationships in the insurance sector, analyzing financial insurance and its differences from financial guarantees [P7S\_UW\_06].

### Social competences:

The student recognizes and manages cause-and-effect relationships in achieving insurance objectives, including in the context of risk management and insurance risk assessment [P7S\_KK\_02]. The student is able to identify key challenges, coordinate team activities and apply a strategic approach to achieve project goals in the insurance industry [P7S\_KO\_02].

## Methods for verifying learning outcomes and assessment criteria

Learning outcomes presented above are verified as follows:

The effects of knowledge obtained during the exercises will be verified in the form of assessments for activity during classes and assessment of written projects prepared in teams (project of insurance protection of the selected company). The effects of knowledge obtained during the lectures will be verified in the form of a final test (final test).

## Programme content

The program covers knowledge and basic skills in the field business insurance (independent development of an insurance program for the company, comparing and negotiating the offers of various insurers regarding insurance services, risk management in the company).

## Course topics

#### Lecture

- 1. Economic insurance definition, scope of the concept. Insurance classifications: statutory, according to groups of homogeneous risks, compulsory insurance, length duration of the insurance contract, etc.
- 2. Property insurance: fire and other random incidents? insurance of named risks (FLEXA and additional risks), insurance All Risk type, burglary and robbery insurance, insurance additional risks: from vandalism, assistance, civil liability in private life, etc.
- 3. Liability insurance:
- 4. Compulsory insurance: specificity, differences compared to insurance voluntary.
- 5. Motor insurance
- 6. Transport insurance
- 7. Travel insurance
- 8. Agricultural insurance
- 9. Property insurance
- 10. Technical insurance
- 11. Business insurance: profit loss insurance business interruption
- 12. Financial insurance: credit, receivables, export contract,
- 13. Financial insurance: credit, receivables, export contract, characteristics of KUKE's activities, financial insurance and financial guarantees.

#### Exercises

1. Economic insurance - definition, scope of the concept. Insurance classifications: statutory, according to groups of homogeneous risks, compulsory insurance, length duration of the insurance contract, etc.

2. Property insurance: fire and other random incidents? insurance of named risks (FLEXA and additional risks), insurance All Risk type, burglary and robbery insurance, insurance

- additional risks: from vandalism, assistance, civil liability in private life, etc.
- 3. Liability insurance:
- 4. Compulsory insurance: specificity, differences compared to insurance voluntary.
- 5. Motor insurance
- 6. Transport insurance
- 7. Travel insurance
- 8. Agricultural insurance
- 9. Property insurance
- 10. Technical insurance
- 11. Business insurance: profit loss insurance business interruption
- 12. Financial insurance: credit, receivables, export contract,
- 13. Financial insurance: credit, receivables, export contract, characteristics of KUKE's activities, financial insurance and financial quarantees

# **Teaching methods**

- Informative lecture.
- Exercise method
- Case study method
- -Students' independent work with a book.

## **Bibliography**

#### Basic:

- 1. Hadyniak B. (Red.), Ubezpieczenia w zarządzaniu ryzykiem przedsiębiorstwa, t.1: Podstawy, red.,
- 2. Monkiewicz J. (red.), Podstawy ubezpieczeń, t. I i II, Warszawa 2001.
- 3. Ronka-Chmielowiec W. (red.), UbezpiecC.h.Beck, Warszawa 2016.

#### Additional:

- 1. Szczepański M., Ubezpieczenia w logistyce, Wydawnictwo Politechniki Poznańskiej, Poznań 2012.
- 2. Sułkowska W. (red.). Ubezpieczenia. Wydawnictwo AE w Krakowie. Kraków 2007.
- 2. Jajuga K. (red.), Zarządzanie ryzykiem, Wydawnictwo Naukowe PWN, Warszawa 2009.

# Breakdown of average student's workload

	Hours	ECTS
Total workload	50	2,00
Classes requiring direct contact with the teacher	20	1,00
Student's own work (literature studies, preparation for laboratory classes/tutorials, preparation for tests/exam, project preparation)	30	1,00