

Banking and Insurance Law

Code: 102107
ECTS Credits: 6

Degree	Type	Year	Semester
2501231 Accounting and Finances	OT	4	2

Contact

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Use of Languages

Principal working language: spanish (spa)
Some groups entirely in English: No
Some groups entirely in Catalan: No
Some groups entirely in Spanish: No

Prerequisites

Taking into account that the subject implies a specialization in Commercial Law, it is recommended to have previously studied "Introduction to Law" and " Commercial Law".

Objectives and Contextualisation

This subject is aimed at providing the student with a specialization in the study of Banking Law and Insurer; both in its administrative management aspect of the credit institutions and the insurers as from the point of view of bank contracting and insurance.

The student will be explained, from a theoretical-practical point of view, the wide diversity of the modalities contractual, prioritizing the application of the study of the disciplines cited in the advice of clients.

Competences

- Analysing, summarising and assessing information.
- Communicating in oral and written form in Catalan, Spanish and English, in order to be able to summarise and present the carried out project in both forms.
- Efficiently searching information, discriminating irrelevant information.
- Incorporating knowledge and abilities in order to produce an academic or professional work in the fields of accounting and finances of a company, organisation, or family unit, and promoting in this way the work in more real environments.
- Students must be able to adapt to changing environments.
- Students must develop the necessary learning skills to undertake further training with a high degree of autonomy.

Learning Outcomes

1. Analysing, summarising and assessing information.
2. Applying the specific law of banks or insurance companies to the financial advisory of clients.
3. Communicating in oral and written form in Catalan, Spanish and English, in order to be able to summarise and present the carried out project in both forms.
4. Efficiently searching information, discriminating irrelevant information.

5. Incorporating specific skills acquired in the degree in order to develop a specific activity in the internships.
6. Publicly presenting practical cases about Company Law and the possible legal solutions in light of the regulations, jurisprudence and doctrine.
7. Relating the specific standards of banks and insurance companies to the general principles of commercial law.
8. Structuring the work scientifically in the written presentation.
9. Students must be able to adapt to changing environments.
10. Students must develop the necessary learning skills to undertake further training with a high degree of autonomy.
11. Using the appropriate vocabulary in the oral presentation.

Content

BANKING LAW.

- Organization of credit institution.
- Banking contracts (general part).
- Banking contracts (classes).

INSURANCE LAW.

- Organization of the insurance activity.
- The insurance contract. General theory.
- Damage insurance.
- Persons insurance.
- Special insurance.

Methodology

- Master classes.
- Resolution of practical cases.
- Works and recension of books and / or journal articles.

The proposed teaching methodology may undergo some modifications according to the restrictions imposed by the health authorities o non-campus courses.

Annotation: Within the schedule set by the centre or degree programme, 15 minutes of one class will be reserved for students to evaluate their lecturers and their courses or modules through questionnaires.

Activities

Title	Hours	ECTS	Learning Outcomes
Type: Directed			
Practical classes	18.5	0.74	1, 2, 4, 8, 6, 5, 10, 7, 9, 3, 11

Theoretical classes	31	1.24	
Type: Supervised			
Tutorials	11.5	0.46	1, 2, 4, 8, 6, 5, 10, 7, 9, 3, 11
Type: Autonomous			
Documentation and bibliography	15	0.6	1, 2, 4, 8, 6, 5, 10, 7, 9, 3, 11
Study	55.5	2.22	3
Writing of works	15	0.6	3

Assessment

The competences of this subject will be evaluated, continuously, through exams, work individual or group, resolution of practical cases and text comments.

The evaluation system is organized based on the following evidences of learning:

Written tests: The degree of knowledge of theoretical content competences will be evaluated by half of a first test with a value of 25% on the final grade and a second test that will represent 25% of the final grade if the student exceeds the first and 50% otherwise.

Activities in class: The resolution of practical cases and public presentation of practices will represent %0% of the final grade.

NOT EVALUABLE.

Calendar of evaluation activities

The dates of the evaluation activities (midterm exams, exercises in the classroom, assignments, ...) will be announced well in advance during the semester.

The date of the final exam is scheduled in the assessment calendar of the Faculty.

"The dates of evaluation activities cannot be modified, unless there is an exceptional and duly justified reason why an evaluation activity cannot be carried out. In this case, the degree coordinator will contact both the teaching staff and the affected student, and a new date will be scheduled within the same academic period to make up for the missed evaluation activity." **Section 1 of Article 115. Calendar of evaluation activities (Academic Regulations UAB).** Students of the Faculty of Economics and Business, who in accordance with the previous paragraph need to change an evaluation activity date must process the request by filling out an Application for exams' reschedule https://eformularis.uab.cat/group/deganat_feie/application-for-exams-reschedule

Grade revision process

After all grading activities have ended, students will be informed of the date and way in which the course grades will be published. Students will be also be informed of the procedure, place, date and time of grade revision following University regulations.

Retake Process

"To be eligible to participate in the retake process, it is required for students to have been previously been evaluated for at least two thirds of the total evaluation activities of the subject." Section 3 of Article 112 ter. The recovery (UAB Academic Regulations). Additionally, it is required that the student to have achieved an average grade of the subject between 3.5 and 4.9.

The date of the retake exam will be posted in the calendar of evaluation activities of the Faculty. Students who take this exam and pass, will get a grade of 5 for the subject. If the student does not pass the retake, the grade will remain unchanged, and hence, student will fail the course.

Irregularities in evaluation activities

In spite of other disciplinary measures deemed appropriate, and in accordance with current academic regulations, *"in the case that the student makes any irregularity that could lead to a significant variation in the grade of an evaluation activity, it will be graded with a 0, regardless of the disciplinary process that can be instructed. In case of various irregularities occur in the evaluation of the same subject, the final grade of this subject will be 0"*. **Section 10 of Article 116. Results of the evaluation. (UAB Academic Regulations).**

The proposed evaluation activities may undergo some changes according to the restrictions imposed by the health authorities o non-campus courses

Student will be considered as " not evaluable" provided they do not take part in whatever exercise of evaluation

Assessment Activities

Title	Weighting	Hours	ECTS	Learning Outcomes
Resolution of practical cases.	20%	1	0.04	1, 2, 4, 8, 6, 5, 10, 7, 9, 3, 11
Work	30%	0.75	0.03	1, 2, 4, 8, 6, 5, 10, 7, 9, 3, 11
Written test 1	25%	0.75	0.03	1, 2, 4, 8, 6, 5, 10, 7, 9, 3, 11
Written test 2	25%	1	0.04	1, 2, 4, 8, 6, 5, 10, 7, 9, 3, 11

Bibliography

HANDBOOKS AND BASIC BIBLIOGRAPHY

ALONSO ESPINOSA, F.J: Derecho Mercantil de los contratos. Curso de iniciación. Civitas, Madrid, 2011, last edition

BROSETA PONT, M, y MARTÍNEZ SANZ, F.: Manual de Derecho Mercantil, 2 vols, Tecnos, Madrid, last edition.

VICENT CHULIÀ,F: Introducción al Derecho Mercantil, Tirant Lo Blanc, Valencia, last edition

COMPLEMENTARY BIBLIOGRAPHY

BATALLER GRAU,J: Derecho de los seguros privados, Marcial Pons, Madrid 2007

EMBID IRUJO, J.M: Comentarios a la Ley del contrato de seguro, Tirant Lo Blanc, Valencia 2002.

MENÉNDEZ ROMERO, F., Derecho bancario y bursatil, lure, 2022, available on line for UAB users

MUÑOZ MACHADO,S Y VEGA SERRANO,J.M : Derecho de la regulación económica, X. Sistema Bancario, 2013.

ON LINE SOURCES

ARANZADI WESTLAW.

TIRANT ON LINE.

LINKS

DIRECCIÓN GENERAL DE SEGUROS Y FONDOS DE PLANES DE PENSIONES: www.dgsfp.mineco.es

BANCO DE ESPAÑA: www.bde.es

Software

No software is required to take this subject