

Degree	Type	Year
2500002 Accounting and Finances	OT	4

## Contact

Name: Jordi Celma Sanz

Email: jordi.celma@uab.cat

## Teaching groups languages

You can view this information at the [end](#) of this document.

## Prerequisites

There are not prerequisites

## Objectives and Contextualisation

The student must know the structure of the business of insurance companies, both in terms of life and various. They should also be aware of the economic importance of this sector and the role of cost accrual and risk-sharing in insurance activities for both companies and individuals.

You should be able to understand the different types of insurance, their technical bases, the composition of the income and expenditure of insurance companies, technical provisions, risk distribution and investment management.

## Competences

- 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.
- Demonstrating a comprehension of the principles, structure, organisation and inner workings of companies and organisations.
- Efficiently searching information, discriminating irrelevant information.
- Organising the work, regarding order and planning.
- Planning and conducting the accounting organization of a company or group of companies.
- Students must be capable of communicating information, ideas, problems and solutions to both specialised and non-specialised audiences.
- Students must develop the necessary learning skills to undertake further training with a high degree of autonomy.

## Learning Outcomes

1. Applying the specific marketing strategies of intangible goods like the ones commercialised by banks and insurance companies.
2. 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.

3. Describing the solvency regulations and guarantees of the activity of various financial intermediary activities.
4. Designing strategies and selecting appropriate products for the different risk profiles.
5. Efficiently searching information, discriminating irrelevant information.
6. Identifying the risk profiles of the people and families being advised.
7. Naming the specific accounts of banks and insurance companies, managing them and knowing how to interpret their evolution in subsequent years.
8. Organising the work, regarding order and planning.
9. Students must be capable of communicating information, ideas, problems and solutions to both specialised and non-specialised audiences.
10. Students must develop the necessary learning skills to undertake further training with a high degree of autonomy.

## Content

### INSURANCE MANAGEMENT.

1. Risk and insurance, traditional perspective
2. The new perspective of risk in the Big Data society
3. Classes of insurance
4. Technical foundations of insurance
5. Professionals involved in the insurance world
6. The control and supervision of insurance companies- Technical provis
7. The insurance contract. The sum insured and the premium
8. The technical balance of insurance companies: provisions, reinsurance
9. Investments by insurance companies and sources of profit

## Activities and Methodology

Title	Hours	ECTS	Learning Outcomes
Type: Directed			
practices	17	0.68	3, 4, 6
theory	32.5	1.3	1, 5, 7, 3, 4, 6, 8, 10, 9, 2
Type: Supervised			
tutoring	20.5	0.82	
Type: Autonomous			
activities	46.5	1.86	1, 7, 10, 9
study	30	1.2	1, 5, 7, 3, 4, 6, 8, 10, 9, 2

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

The activities that allow the students to achieve the objectives of the course will be:

1. Theoretical classes with professors will develop the main concepts

The aim of this activity is to present the most important concepts of the material, the necessary basic demonstrations and the aspects that are usually made more mistakes in the application of the theoretical concepts.

## 2. Practical classes

The teacher will present questions and doubts that will be resolved jointly by posing the usual errors the students make.

## 3. Resolution of questions by students

Each topic will be associated with a list of questions that will be resolved individually. Serveix to assimilate the theoretical concepts exposed to class.

Periodically they will comment in the practical classes on the resolution of these questions.

## 4. Face-to-face tutorials

The student has a few hours with the professors of the subject to resolve their theoretical and practical doubts in person.

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.

## Assessment

### Continous Assessment Activities

Title	Weighting	Hours	ECTS	Learning Outcomes
business game mapfre	10%	0	0	5, 10, 9
final test	50%	2	0.08	10, 9
first test	15%	0	0	1, 7, 3, 4, 6, 10, 9, 2
second test	25%	1.5	0.06	1, 5, 7, 3, 4, 6, 8, 10, 9, 2

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

1. An appraisal activity that represents 25% of the grade.

2. An appraisal activity that represents 25% of the grade

It is not possible to consult the subject material. The maximum resolution time will be 60 minutes.

3. An individual test, which represents 50% of the grade i that includes all the material of the course in the date foreseen in the calendar

#### 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](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).

### SINGLE ASSESSMENT

This subject or module does not provide for a single assessment system

## Bibliography

Bermúdez Morata, Ll. *et al.* (2004). "Introducció al món de les assegurances". Edicions Universitat de Barcelona.

Busquets Roca, F. (1988), "Teoria General del Seguro", Vicens-Vives

Margalef Roig, J. *et al.* (2020), "Modelos de Riesgo en Finanzas", Editorial Sanz y Torres.

Nuche Otero, M. (2018), "El impacto de solvencia II en los grupos de entidades aseguradoras", Fundación Mapfre.

Pérez Torres, J.L. (2011). "Fundamentos del Seguro" UMESER. S:A:

DD.AA. (1997). "Teoria General del Seguro", Asociación ICEA

DD.AA. (2013). "Teoria General del Seguro" (Colección Manual del Mediador de Seguros), CECAS.

DD.AA. (2016). "Los millenials y el seguro en España". Fundación Mapfre.

## Software

None

## Language list

Name	Group	Language	Semester	Turn
(PAUL) Classroom practices	101	Catalan	first semester	morning-mixed

