UAB Universitat Autònoma de Barcelona	Insurance Management Code: 102092 Credits: 6	2026/2027

Degree programme	Type	Course
Accounting and Finances	OP	4

Contact lecturer

Name : Dídac Leiva Portoles

Email : didac.leiva@uab.cat

Teaching staff (external to UAB)

Dídac Leiva

Group languages

You can consult this information at the end of the document.

Prerequisites

There are not prerequisites

Objectives

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.

Learning outcomes

- KM17 (Determine the different agents that intervene in the legal-tax relationship, their reciprocal formal and material obligations, and their rights.) Determine the different agents that intervene in the legal-tax relationship, their reciprocal formal and material obligations, and their rights.
- SM15 (Apply the specific commercial strategies of intangible products and their specific accounts in the management of banking and insurance companies, interpreting their evolution.) Apply the specific commercial strategies of intangible products and their specific accounts in the management of banking and insurance companies, interpreting their evolution.
- SM16 (Analyse the solvency rules and guarantees underpinning the activity of the different financial intermediaries.) Analyse the solvency rules and guarantees underpinning the activity of the different financial intermediaries.
- SM18 (Describe the asset and liability products of financial institutions, the risks inherent in them and how they are marketed.) Describe the asset and liability products of financial institutions, the risks

inherent in them and how they are marketed.

- SM19 (Describe the products offered by insurance companies and how investments are materialised to guarantee their static and dynamic solvency, as well as how they are marketed.) Describe the products offered by insurance companies and how investments are materialised to guarantee their static and dynamic solvency, as well as how they are marketed.
- SM20 (Neutralise the main risks assumed by financial intermediaries and how to manage them actively and/or passively.) Neutralise the main risks assumed by financial intermediaries and how to manage them actively and/or passively.

Contents

INSURANCE MANAGEMENT.

1. Risk and insurance

2. The insurance contract. The sum insured and the premium, type of insurances

3. Technical Fundamentals

4. Control and supervision of insurance companies

5. The technical balance of insurance companies: provisions and solvency

6. Life insurance in the event of death

7. Life insurance in a case of survival and mixed

8. Health and death insurance

9. Other insurance, Auto, home

10. Insurance companies' investments and sources of profit

Learning activities and methodology

Title	Hours	ECTS	Learning outcomes
practices	17	0.68	SM15, SM16, SM18, SM19
study	30	1.2	KM17, SM15, SM16, SM18, SM20
activities	46.5	1.86	KM17, SM16, SM18, SM20
tutoring	20.5	0.82	
theory	32.5	1.3	SM15, SM16, SM18, SM19

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 beresolved jointly by posing the usual errors the students make.
3. Resolution of questions by students
Each topic will be associated with a list of qëstions 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

Continuous assessment activities

Title	Weight	Hours	ECTS	Learning outcomes
Final test	50%	1.5	0.06	KM17, SM15
First test	25%	1	0.04	KM17, SM15, SM16, SM18, SM19, SM20
Second test	25%	1	0.04	KM17, SM15, SM16, SM18, SM19, SM20

The completion of assessment activities is subject to the provisions set out in this course guide and in the "Policy of the School of Economics and Business on the Detection of Irregularities during Assessment Activities", which regulates the conditions under which assessment tasks are conducted and the procedures applicable in cases where indications of irregularities are detected. Students are encouraged to consult the policy.

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 theteaching 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 evaluationactivity date must process the request by filling out an Application for exams' reschedulehttps://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 spiteof 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).

Artificial Intelligence

Prohibited use: "In this subject, the use of Artificial Intelligence (AI) technologies is not allowed in any of its phases. Any work that includes fragments generated with AI will be considered a lack of academic honesty and may lead to a partial or total penalty in the grade of the activity, or greater sanctions in serious cases\".

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\", Edittorial 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

Course groups and languages

The information provided is provisional until November 30. After this date, you will be able to consult the language of each group through this link. To access the information, you will need to enter the course CODE

Type of teaching	Group	Language	Semester	Shift
(TE) Theory	10	Catalan	first semester	morning-mixed
(PAUL) Classroom practices	101	Catalan	first semester	morning-mixed