

SYLLABUS

1. Information on academic programme

1.1. University	“1 Decembrie 1918”
1.2. Faculty	Faculty Of Sciences
1.3. Department	Economic Science and Business Administration
1.4. Field of Study	Business Administration
1.5. Cycle of Study	undergraduate
1.6. Academic programme / Qualification	Business Administration

2. Information of Course Matter

2.1. Course	Insurance and reinsurance		2.2. Code	BA221			
2.3. Course Leader/ Seminar Tutor	Lecturer Dănulețiu Adina Elena						
2.4. Seminar Tutor	Lecturer Dănulețiu Adina Elena						
2.5. Academic Year	II	2.6. Semester	II	2.7. Type of Evaluation (E – final exam/C-examination /VP)	E	2.8. Type of course (C– Compulsory, Op – optional, F - Facultative)	D

3. Course Structure (Weekly number of hours)

3.1. Weekly number of hours	3	3.2. course	2	3.3. seminar, laboratory	I
3.4. Total number of hours in the curriculum	33	3.5. course	22	3.6. seminar, laboratory	11
Allocation of time:					Hours
Individual study of readers					44
Documentation (library)					15
Home assignments, Essays, Portfolios					15
Tutorials					-
Assessment (examinations)					2
Other activities.....					-

3.7 Total number of hours for individual study	67
3.8 Total number of hours in the curriculum	33
3.9 Total number of hours per semester	100
3.10 number of ECTS	4

4. Prerequisites (where applicable)

4.1. curriculum-based	-
4.2. competence-based	-

5. Requisites (where applicable)

5.1. course-related	Classroom with video projector/board
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5.2. seminar/laboratory-based	<i>Classroom with video projector/board</i>

6. Specific competences to be acquired (chosen by the course leader from the programme general competences grid)

Professional competences	<p>C1. Knowledge and understanding of the fundamental concepts, theories and methods in the field and the specialty area; their adequate use in professional communication;</p> <p>C1.1. Description of the economic paradigms, concepts and theories about the influence of the external environment on enterprise/organization</p> <p>C2.1. Identification of the economic concepts and theories associated to the enterprise/organisation</p> <p>C3.1. Identification of the economic implications associated to a unit functioning and administration in enterprise/organization</p> <p>C4.1. Identification and description of the concepts of planning, organization, coordination and control in human resource activity</p> <p>C5.1. Description of concepts, theories and methodologies for database administration specific to the field of business administration</p> <p>C2. Use of the fundamental knowledge in order to explain and interpret various types of concepts, situations, processes, projects, etc. associated to the field</p> <p>C1.2. Explanation and interpretation of the relation of economic influence of the external environment on enterprise/organization</p> <p>C2.2. Explanation and interpretation of the relations between the enterprise/organization entities;</p> <p>C3.2. Explanation and interpretation of the social and economic implications associated to a unit functioning and administration in enterprise/organization</p> <p>C4.2. Explanation and interpretation of the concepts of planning, organization, coordination and control in human resource activity</p> <p>C5.2. Quantitative and qualitative explanation and interpretation of information from databases</p> <p>C3. Application of fundamental methods and principles for solving well defined, typical situations/problems in the field, with qualified assistance</p> <p>C1.3. Application of adequate tools for the analysis of the influence relation of external environment on enterprise/organization</p> <p>C2.3. Application of adequate tools in solving problems related to the relations between the enterprise/organization units</p> <p>C3.3. Application of specific instruments for the analysis of an enterprise/organization unit functioning</p> <p>C4.3. The problem/situation solving process specific to human resource activity: recruitment, selection, motivation, salary, work program, forming</p> <p>C5.3. Application of adequate instruments for data analysis specific to the field of business administration</p>
Transversal competences	<p>TC1</p> <p>Application of norms, values and principles of professional ethics within one's own rigorous, efficient, and responsible work strategy</p> <p>Solving real/hypothetical problems at the work place, in due time, and respecting the norms of the professional deontological code</p> <p>TC2</p> <p>Identification of the roles and responsibilities in a multispecialised team and application of relationing and efficient work techniques within the team work.</p> <p>Carrying out a work/project, taking upon specific tasks to the role played in a multispecialised team, in a responsible manner.</p>

7. Course objectives (as per the programme specific competences grid)

7.1 General objectives of the course	<p>The course aims:</p> <ul style="list-style-type: none"> - to present to the students the problems in the field of insurance in society as means of protection against natural and economic risks; - to familiarize the students with the main categories and types of insurance; - to develop the students' capacity to analyse the elements that make a difference between products and insurances; - to provide the students with abilities meant to establish the
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	premium of insurance and to calculate the damage compensations, to present the main possibilities of reinsurance.
7.2 Specific objectives of the course	<p>The capacity to know and understand:</p> <ol style="list-style-type: none"> 1) the basic knowledge about risk, insurance, and reinsurance; 2) the characteristics of different types of insurance; 3) importance of insurances for the economic agent; 4) the importance of reinsurance for the underwriter. <p>Capacity to:</p> <ol style="list-style-type: none"> 1) analyse an insurance contract; 2) calculate the premium of insurance and damage compensations owned in case of insurance of goods, persons and civil responsibility; 3) decide about the opportunity of making an insurance; <p>III. Affective and value competences:</p> <ol style="list-style-type: none"> 1) to form the capacity to decide and analyse; 2) to form a social and professional behaviour able to respect the ethical and deontological code.

8. Course contents

8.1 Course (learning units)	Teaching methods	Remarks
1. Theoretical and methodological framework of insurance 1.1. Conceptual delimitations upon insurance 1.2. Insurance functions 1.3. Role of insurances;	<i>Lecture, conversation</i>	
2. Technical elements of insurance. Classification of insurances 2.1. Technical elements of insurances 2.2. Clasification of insurances	<i>Lecture, conversation</i>	
3. Insurance contract 3.1. Definition and components 3.2. Completion 3.3. Length of contract 3.4. Effects 3.5. Cessation	<i>Lecture, conversation</i>	
4. Insurance of goods 4.1. General outlooks 4.2. Substantiation of the premium of insurance in the case of insurance of goods 4.3. Main types of insurance of goods	<i>Lecture, conversation</i>	
5. Insurance against civil liability 5.1. General outlooks of insurance against civil liability	<i>Lecture, conversation</i>	

5.2. Peculiarities of insurance against civil liability		
5.3. Main types of insurance against civil liability		
6. Road transport insurance	<i>Lecture, conversation</i>	
6.1. Motor vehicle insurance against damage and theft		
6.2. Insurance against civil liability for motor vehicle holders		
6.3. Carrier's liability insurance for transporting goods		
6.4. Carrier's liability insurance for transporting goods only in the Romanian territory		
7. Third party liability insurance	<i>Lecture, conversation</i>	
7.1. General outlooks		
7.2. Peculiarities		
7.3. Main types of third party liability insurance		
8. Insurance against financial risks	<i>Lecture, conversation</i>	
8.1. Credit insurance		
8.2. Guarantee insurance		
8.3. Guarantee insurance		
8.4. Profit loss insurance from insured risks		
9. Reinsurance	<i>Lecture, conversation</i>	
9.1. Need and significance		
9.2. Methods of reinsurance		
9.3. Forms of reinsurance		

8.2 References

- Alexandru F., Armeanu D., Asigurări de bunuri și persoane, Economic Publishing House, Bucharest, 2003
- Anghelache, C., Verejan, O., Pârțachi, I., Analiza actuarială în asigurări, Economic Publishing House, Bucharest, 2006
- Băiescu, A., Asigurările de viață la debutul mileniului III, Dacia, Cluj-Napoca, 2005
- Bistriceanu, Gh., Asigurări și reasigurări în România, University Press, Bucharest, 2006
- Cistelean, L., Cistelean, R., Asigurări comerciale, Dimitrie Cantemir, Tîrgu Mureș, 1997
- Ciumaș, C., Economia asigurărilor, Casa Cărții de Știință (House of Science Book), Cluj-Napoca, 2001
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- Constantinescu, D.A., Dobrin, M., Tănăsescu, P., Asigurări și reasigurări. Culegere de probleme și studii de caz, National Collection, Bucharest, 1998
- Cristea M., Economia asigurărilor, PrintXpert, Craiova, 2007
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- Galiceanu, I., Bratu Șt., Economia asigurărilor, Universitaria Publishing House, Craiova, 1996
- Minea, E., Încheierea și interpretarea contractelor de asigurare, CH Beck, Bucharest, 2006
- Mitu N., Asigurări și reasigurări, Universitaria Publishing House, Craiova, 2006
- Negoită, I., Asigurări și reasigurări în economie, Polsib, Sibiu, 1998
- Negru T., Asigurări. Ghid practic, C.H.Beck, Bucharest, 2006
- Popovici, D., Teoria și tehnica asigurării-reasigurării de persoane, University Horizons Publishing House, Timișoara, 1999
- Tănăsescu P., Șerbănescu C., et al., Asigurări comerciale moderne, C.H.Beck, Bucharest, 2007
- Sferdian, I., Contractul de asigurare de bunuri, Lumina Lex, Bucharest, 2004
- Sferdian I., Dreptul asigurărilor, C.H.Beck, Bucharest, 2007
- Șculean, V., Barna, F., Mutașcu, M., et. al., Asigurări comerciale, Mirton, Timișoara, 1999
- Văcărel, I.; Bercea, F., Asigurări și reasigurări, Expert, Bucharest, 2007
- *** Law no. 136/1995 on insurance and reinsurance in Romania, Official Gazette of Romania, part I, no. 303/1995, with

subsequent modifications and changes.

25. *** Law no. 32/2000 on insurance and insurance surveillance societies, Official Gazette of Romania, part I, no. 148/10.04.2000, with subsequent modifications and changes.

Seminars-laboratories	Teaching methods	
<p>1. The theoretical and methodological framework of insurance</p> <ul style="list-style-type: none"> - Role and uncertainty – elements of economic activity - Classification of risks - Conceptual delimitations upon insurance - Functions and role of insurance 	<p>Conversation Examples Case studies</p>	
<p>2. Technical elements of insurance. Classification of insurances</p> <p>Technical elements of insurance</p>	<p>Conversation Examples Case studies</p>	
<p>3. Classification of insurances</p> <p>Classification of insurances</p>	<p>Conversation Examples Case studies</p>	
<p>4. Insurance contract</p> <ul style="list-style-type: none"> - Definition and components - Completion - Length of contract - Effects - Încetarea contractului de asigurare 	<p>Conversation Examples Case studies</p>	
<p>5. Insurance of goods</p> <ul style="list-style-type: none"> - General outlook - Substantiation of the level of the premium of insurance for the insurance of goods 	<p>Conversation Examples Case studies</p>	
<p>6. Insurance of goods (part II)</p> <ul style="list-style-type: none"> - Main types of insurance of goods 	<p>Conversation Examples Case studies</p>	
<p>7. Liability insurance</p> <ul style="list-style-type: none"> - General outlook upon the liability insurance - Peculiarities of liability insurance - Main types of liability insurance 	<p>Conversation Examples Case studies</p>	
<p>8. Road transport insurance</p> <ul style="list-style-type: none"> - Insurance against civil liability for motor vehicle holders - Carrier's liability insurance for transporting goods - Carrier's liability insurance for transporting goods only in Romanian territory 	<p>Conversation Examples Case studies</p>	
<p>9. Third party liability insurance</p> <ul style="list-style-type: none"> - General outlooks of the third party liability insurance - Peculiarities of the third party liability insurance - Main types of third party liability insurances - Elements for substantiation of the level of the premium 	<p>Conversation Examples Case studies</p>	

for life insurance		
10. Reinsurance (part I) - Need and importance of reinsurance - Reinsurance methods	Conversation Examples Case studies	
11. Reinsurance (part II) - Forms of reinsurance	Conversation Examples Case studies	

References

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2. Bistriceanu, Gh., Asigurări și reasigurări în România, University Press, Bucharest, 2006
3. Alexandru F., Armeanu D., Asigurări de bunuri și persoane, Economic Publishing House, Bucharest, 2003
2. Anghelache, C., Verejan, O., Pârțachi, I., Analiza actuarială în asigurări, Economic Publishing House, Bucharest, 2006
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5. Cistelean, L., Cistelean, R., Asigurări comerciale, Dimitrie Cantemir Publishing House, Tîrgu Mureș, 1997
6. Ciurel, V., Asigurări și reasigurări: abordări teoretice și practice internaționale, ALL Beck, Bucharest, 2000
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12. Mitu N., Asigurări și reasigurări, Universitaria Publishing House, Craiova, 2006
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16. Sferdian, I., Contractul de asigurare de bunuri, Lumina Lex, Bucharest, 2004
17. Sferdian I., Dreptul asigurărilor, C.H.Beck, Bucharest, 2007.
18. Văcărel, I.; Bercea, F., Asigurări și reasigurări, Expert, Bucharest, 2007

9. Corroboration of course contents with the expectations of the epistemic community's significant representatives, professional associations and employers in the field of the academic programme

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10. Assessment

Activity	10.1 Evaluation criteria	10.2 Evaluation methods	10.3 Percentage of final grade
10.4 Course	<i>Final evaluation</i>	<i>Written paper</i>	80%
	-	-	-
10.5 Seminar/laboratory	<i>Continuous assessment</i>	<i>Laboratory activities portfolio</i>	20%
	-		-

10.6 Minimum performance standard:

Minimum performance standard: to define the technical elements of insurance, to calculate the premium of insurance that the insurant should pay and the damage compensation to be paid by the underwriter in case of insured event.

Remarks:

Submission date

Course leader signature

Seminar tutor signature

Date of approval by Department members

Department director signature
