

SYLLABUS DEL CORSO

Diritto delle Assicurazioni

1718-4-A5810077

Learning objectives

- Master the essential dynamics of the insurance phenomenon and the foundations of insurance law.
- Understand the main contents of insurance law.
- Learn to apply analytical tools that are necessary to understand legal problems concerning the insurance phenomenon.

Contents

The course is focused on the insurance business and is aimed at providing students with essential tools and categories in order to understand the status and the evolution of insurance regulation. First, we will examine the fundamental economic dynamics of the phenomenon and the essential steps of its historical development. Against this background, we will explore the main components of the Italian regulation concerning insurance firms and contracts, analyzing with more detail some selected topics that are currently debated by scholars and judges.

Detailed program

General summary

- Overview and evolution of the insurance phenomenon.

- Regulation of insurance firms: foundations, developments, essential features.
- Regulation of insurance intermediaries: types of intermediaries and clients' protection.
- Regulation of insurance contracts: general provisions; insurance against pecuniary losses; life insurance; insurance against injuries.

For attending students

- Economic structure of the insurance phenomenon. Historical development of insurance.
- Rationales, characteristics and goals of insurance law.
- Regulation of insurance firms: foundations and essential features.
- Regulation of insurance contracts: underlying principles and general provisions.
- Conclusion of the contract: general discipline and role of insurance intermediaries.
- Insurance against pecuniary losses: main legal profiles and selected cases.
- Insurance against injuries: classificatory problem and legal consequences.
- Life insurance: main legal profiles and selected cases.

For not attending students

- General coordinates of the insurance phenomenon.
- General setting of insurance regulation and role of public supervision.
- Regulation of insurance and re-insurance firms: authorization; ownership; organizational structure; capital requirements; cross-border activity; structural changes; preventive measures and resolution schemes; competition.
- Regulation of insurance products distribution.
- Insurance contract: general legal provisions and issues.
- Insurance against pecuniary losses: rules and essential taxonomy; mandatory vehicle insurance; sketch of maritime and aeronautic insurance .
- Life insurance: rules and related contracts; indexed policies.

Prerequisites

Essential elements of both the law of contracts and the law of business organizations.

Teaching methods

Lectures, discussions of hypothetical problems and cases, reading assignments, tests.

Assessment methods

Oral exam.

Textbooks and Reading Materials

Donati - Volpe Putzolu, Manuale di diritto delle assicurazioni, latest edition.

The final exam for students attending classes will be based on class notes and readings that will be assigned during the course.
