

# Economics Finance and Insurance (LM16)

(Lecce - Università degli Studi)

## Teaching RISK MANAGEMENT

GenCod A004418

**Owner professor** VINCENZO GENTILE

**Teaching in italian** RISK MANAGEMENT **Course year** 1  
(IN INGLESE)

**Teaching** RISK MANAGEMENT

**Language** INGLESE

**SSD code** SECS-P/11

**Curriculum** PERCORSO COMUNE

**Reference course** Economics Finance and Insurance

**Course type** Laurea Magistrale

**Location** Lecce

**Credits** 6.0

**Semester** Secondo-Semestre

**Teaching hours** Ore-Attività-frontale: 48.0

**Exam type** Orale

**For enrolled in** 2021/2022

**Assessment** Voto-Finale

**Taught in** 2021/2022

**Course timetable**  
<https://easyroom.unisalento.it/Orario>

### BRIEF COURSE DESCRIPTION

The course is related to the measurement and management of risks involved in Financial intermediaries' activities.

### REQUIREMENTS

Economia degli intermediari finanziari - Economia e gestione della banca - Economia del mercato mobiliare

### COURSE AIMS

1. Understand the meaning of risk. 2. Understand the role and purpose of risk management. 3. Understand the core elements of the risk management process. 4. Understand the different categories of risk. 5. Understand current trends in risk management. 6. Understand the position of insurance within risk management. 7. Understand the key risk management lessons learnt from major loss events.

### TEACHING METHODOLOGY

Lectures, Research groupworks, Class discussions.  
Teaching methods may vary as a result of social distancing measures arising from the emergency Covid-19

### ASSESSMENT TYPE

Oral exam  
The exams will be held in oral form (with the possibility of short exercises and multiple choice questions) on line via windows teams platform according to the instructions provided by DR 197/2020. Further information if necessary will be sent by e-mail to exam's participants.  
The student who is disabled, and or DSA, which intends to make use of an individualized intervention for the conduct of the examination should contact the Disability Integration Office of University of Salento at [paola.martino@unisalento.it](mailto:paola.martino@unisalento.it)

---

## FULL SYLLABUS

Introduction to the course  
Definition of Risk  
Financial institutions specialness  
Depository institutions  
Insurance companies  
Types of risk  
IR Risk. The Repricing model  
IR Risk. The Duration model  
Managing IRR using off balance sheet instruments  
Managing IRR using loan sales and securitisation  
Market risk  
Individual loan risk  
Loan portfolio and concentration risk  
Liquidity risk  
Liability and liquidity management  
Off-balance-sheet activities 1  
Off-balance-sheet activities 2  
Technology and other operational risks  
Capital management and adequacy

---

## REFERENCE TEXT BOOKS

Anthony Saunders, Marcia Millon Cornett - Financial Institutions Management. A Risk Management Approach - McGraw-Hill  
McGraw Hill  
Chapters: 1,2,3,7,8,9,10,11,12,13,14,15,16,17,18,20,23,24,25,26,27.  
Chapters are the same for non-attending students.