



CONCORSO PER 5 LAUREATI CON ORIENTAMENTO NELLE DISCIPLINE ECONOMICO-AZIENDALI

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Prova scritta: traccia C

Il candidato dovrà svolgere quattro quesiti, tra i nove proposti dalla Commissione, che coprano almeno due delle seguenti materie. E' inoltre previsto lo svolgimento di una prova facoltativa di lingua inglese.

Economia delle imprese di assicurazione

1. Descrivere sotto il punto di vista economico / tecnico le riserve matematiche delle principali forme assicurative vita e la loro rappresentazione nella situazione patrimoniale dell'impresa.
2. Illustrare il concetto di premio equo, premio puro e premio di tariffa, nonché il significato dei caricamenti e delle riserve per spese nei contratti di assicurazione sulla vita.
3. Descrivere le tipologie di riserve tecniche dei rami danni, i criteri di calcolo utilizzati per la loro determinazione e la loro rappresentazione nello stato patrimoniale e nel conto economico della compagnia.

Contabilità e bilancio

4. Descrivere le principali poste del bilancio assicurativo e illustrarne i principali criteri di valutazione.
5. Illustrare le modalità di determinazione del perimetro di consolidamento, con particolare riferimento alla definizione di gruppo e al metodo del consolidamento integrale. Chiarire il processo di formazione e il significato delle differenze di consolidamento.
6. Illustrare il problema di confrontabilità tra le passività assicurative valutate con i principi contabili locali e le attività a copertura di tali passività (valutate al *fair value*) come previsto dallo IAS 39, descrivendo la possibile soluzione individuata dallo IASB nello *shadow accounting*.

Economia e finanza aziendale

7. Con riferimento al settore finanziario, discutere le politiche commerciali e le aree operative di intervento che possono portare ad un miglioramento della redditività aziendale.
8. Spiegare le ragioni che portano molte imprese a ricorrere ad operazioni di fusione, anche con riferimento a specifici settori e comparti.
9. Indicare quale può essere il contributo degli *alternative assets* (quali *private equity*, *real estate*, *hedge funds*) alla costruzione di un portafoglio di investimento da parte di un soggetto istituzionale.

Prova di Inglese

Catalonia reduces two-hour lunches to promote social cohesion

Some people might envy the long Spanish lunch break, but Sandra Rodriguez was very happy to say goodbye to it. Staff at Vallformosa, the winery south of Barcelona where she is a sales manager, used to enjoy two hours or more away from their desks – enough time to go to a restaurant for a three-course meal with wine and coffee. But this producer of sparkling wine, or 'cava' has abandoned the long break in favour of what Spaniards call 'European' working hours. Ms Rodriguez can leave work before 5 p.m., early enough to collect her daughters from school and enjoy family time. "Companies should focus on the fact that the work gets done, not on how many hours you stay in the office," she says.

For companies such as Vallformosa, changing an office day that typically stretched deep into the evening is not just about cutting lunch hours. It is a break with an outdated workplace culture that values presence above performance, holds back the economy and pushes women out of the workplace. "There are a lot of places in Spain where no one leaves work until the boss leaves, and where the one who spends the most hours at work is seen as the best employee," says Vincenç Vidal, Vallformosa chief executive. "But that culture is changing and here it has already changed."

Experts say the problem is a macho workplace culture where long hours are seen as a sign of commitment, and there is also the prevalence of the *jornada partida*, or split working day, with a two-hour or more lunch break which means finishing much later than in other European countries. Anna Mercadé, from the Barcelona Chamber of Commerce, says: "Our working hours are a disaster for family life and for women in particular. One third of professional women in senior positions leave their careers when they have children, which is a systematic loss of talent." Even Spain's birth rate, one of the world's lowest, is in part attributable to the peculiar working day, as many people don't have the time or energy to start and maintain a family.

Catalonia is implementing a multiyear plan to compress the working day and Vallformosa is part of a regional pilot project. Reliable national data are hard to find, but a recent survey found that 55 per cent of companies with more than 50 workers still use the split day. In smaller companies, that number rose to more than 70 per cent, and outside Catalonia the numbers are probably even higher.

Fabian Mohedano, a member of the Catalan regional parliament and a leader of the reform initiative, says that compressing the working day alone is not enough. He believes that Spain's long working hours are part of a larger social pattern that forces all kinds of activities to happen later than elsewhere. "We are the only country in the world where people have lunch at 3pm and dinner at 10pm – we do everything two hours too late". League football matches often kick off at 10pm, and prime time films and TV shows often start at 1030pm, which leaves "little time for family, community activities, participation in politics or trade unions or even the Scouts. Our schedule creates disinterest which in turn means political disaffection," he adds. Spain's government is committed to shortening the working day, but progress is slow, as in a time of recession and high unemployment, companies are under little pressure to let workers leave earlier.

- 1) The Vallformosa winery still has typical Spanish working hours True/False
- 2) Cutting working hours is important for more than one reason True/False
- 3) The split working day makes life equally difficult for men and women True/False
- 4) Fabian Mohedano thinks the long working day has a positive effect on Spanish life in general True/False
- 5) According to the article, what are the main problems associated with the jornada partida?