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Romania

**The Report: Romania 2009 ,**

**Handbook on European data protection law** Council of Europe, European Union Agency for Fundamental Rights, 2018-04-15 The rapid development of information technology has exacerbated the need for robust personal data protection, the right to which is safeguarded by both European Union (EU) and Council of Europe (CoE) instruments. Safeguarding this important right entails new and significant challenges as technological advances expand the frontiers of areas such as surveillance, communication interception and data storage. This handbook is designed to familiarise legal practitioners not specialised in data protection with this emerging area of the law. It provides an overview of the EU's and the CoE's applicable legal frameworks. It also explains key case law, summarising major rulings of both the Court of Justice of the European Union and the European Court of Human Rights. In addition, it presents hypothetical scenarios that serve as practical illustrations of the diverse issues encountered in this ever-evolving field.

**Insurance Fact Book 2012** Insurance Information Institute, 2012

**Monitorul oficial al României** Romania, 2008-12

**Success of Mergers and Acquisitions in the Insurance Industry: What Can We Learn From Previous Empirical Research?** Sven Bach, 2014-09-04 Doctoral Thesis / Dissertation from the year 2014 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 1,3, University of Cologne (Seminar für Allg. BWL, Risikomanagement und Versicherungslehre), language: English, abstract: Since the 20th century, the insurance industry has experienced an unprecedented wave of M&A. However, in spite of the drastic increase in insurance M&A activity, there has been little consistent empirical evidence on the value enhancement of these deals. Hence, many open questions still exist in this research area. The most fundamental questions are whether insurance M&A actually create value and what determinants influence the success of these undertakings. This thesis attempts to find answers to these questions by first examining the status quo of academic literature published in this field of research and bringing together the empirical findings on the success of insurance M&A and its influencing factors. Overall, the literature review outlines that insurance M&A on average tend to create value for shareholders of the target firms as well as for the combined entity of acquirer and target. Moreover, shareholders of acquiring US insurance firms, on average, also benefit from these corporate undertakings. However, negative short-term as well as long-term wealth effects for acquiring insurers' shareholders are the common finding in capital market studies analyzing the effects of M&A transactions in the European insurance industry. Secondly, the reliability and validity of the findings of previous research are tested in an own empirical analysis which uses a fairly new approach to evaluating the success of M&A by using the idea of stochastic dominance (SD). More precisely, using a sample of 102 transactions conducted by publicly traded Western European insurance firms between the years 1993 and 2009, this work analyzes whether investors in acquiring insurance firms benefit from M&A by comparing return distrib

**Knowledge Management in the Sharing Economy** Elena-Mădălina Vătămănescu, Florina Magdalena Pînzaru, 2017-11-14 This volume explores the challenge of engaging knowledge management in a sharing economy. In a hyper-competitive business environment, everything tends to be digital, virtual and highly networked, which raises the issue of how knowledge management can support the decision whether or not to share strategic resources or capabilities. The book answers questions such as: to what extent does the sharing economy preserve or compromise the competitive advantage of organizations? And what are the knowledge-management strategies for competitive, yet cautious sharing dynamics?

**Tribuna economică** , 2007

**HVG.** , 2008-03

**Hotărâri ale guvernului României și alte acte normative** Romania,2008

European Data Protection, Third Edition Eduardo Ustaran,2022-12

Is Europe Christian? Olivier Roy,2020-03-01 As Europe wrangles over questions of national identity, nativism and immigration, Olivier Roy interrogates the place of Christianity, foundation of Western identity. Do secularism and Islam really pose threats to the continent's 'Christian values'? What will be the fate of Christianity in Europe? Rather than repeating the familiar narrative of decline, Roy challenges the significance of secularized Western nations' reduction of Christianity to a purely cultural force- relegated to issues such as abortion, euthanasia and equal marriage. He illustrates that, globally, quite the opposite has occurred: Christianity is now universalized, and detached from national identity. Not only has it taken hold in the Global South, generally in a more socially conservative form than in the West, but it has also 'returned' to Europe, following immigration from former colonies. Despite attempts within Europe to nationalize or even racialize it, Christianity's future is global, non-European and immigrant-as the continent's Churches well know. This short but bracing book confirms Roy's reputation as one of the most acute observers of our times. It represents a persuasive and novel vision of religion's place in national life today.

Foreign Operation Methods Lawrence S. Welch,Gabriel R.G. Benito,Bent Petersen,2018-01-26 The choice of foreign operation methods, whether they are used singly or in combination, is a critical question for internationalising companies. This thoroughly updated edition of a successful text provides comprehensive coverage of the main tools companies use in seeking to penetrate foreign markets - covering investment, exporting and contractual arrangements such as franchising and management contracts. An important feature of this book is its thorough overview of theoretical and strategic perspectives such as mode packaging, mode switching and mode flexibility and will be invaluable for final year undergraduate and postgraduate students.

Privacy on the Ground Kenneth A. Bamberger,Deirdre K. Mulligan,2015-10-23 An examination of corporate privacy management in the United States, Germany, Spain, France, and the United Kingdom, identifying international best practices and making policy recommendations. Barely a week goes by without a new privacy revelation or scandal. Whether by hackers or spy agencies or social networks, violations of our personal information have shaken entire industries, corroded relations among nations, and bred distrust between democratic governments and their citizens. Polls reflect this concern, and show majorities for more, broader, and stricter regulation—to put more laws “on the books.” But there was scant evidence of how well tighter regulation actually worked “on the ground” in changing corporate (or government) behavior—until now. This intensive five-nation study goes inside corporations to examine how the people charged with protecting privacy actually do their work, and what kinds of regulation effectively shape their behavior. And the research yields a surprising result. The countries with more ambiguous regulation—Germany and the United States—had the strongest corporate privacy management practices, despite very different cultural and legal environments. The more rule-bound countries—like France and Spain—trended instead toward compliance processes, not embedded privacy practices. At a crucial time, when Big Data and the Internet of Things are snowballing, *Privacy on the Ground* helpfully searches out the best practices by corporations, provides guidance to policymakers, and offers important lessons for everyone concerned with privacy, now and in the future.

**Textbook of Orthodontics** Samir E. Bishara,2001 This is a comprehensive textbook written for the predoctoral dental student. Samir E. Bishara and the other contributors present the fundamentals of orthodontics in 30 chapters divided into six sections: Growth and Development; Diagnosis; Appliances; Treatment and Treatment Considerations; Other Aspects Related to Treatment; and Orthodontics and Adjunct Treatment. Case examples relate the concepts to clinical applications and make the text appealing and useful.

Building Basic Management Skills ,1984

Financial Education in Europe Trends and Recent Developments OECD,2016-04-20 This publication provides an overview of the recent trends and developments in financial education in Europe and offers policy and practical suggestions for European policy makers and other stakeholders.

**The European Fund for Strategic Investments: The Legacy** European Investment Bank,2021-01-07 The inside story of the European Fund for Strategic Investments from 2015 to 2020 told through interviews with the Managing Director, Deputy Managing Director, members of the Investment Committee and final beneficiaries across Europe. The architects of this €500 billion-plus programme, the head of the EU bank and the president of the European Commission, describe the genesis of this financial pillar of the Investment Plan for Europe. Then the people who ran one of the biggest economic stimulus programmes in history detail how they did it—and what the lessons are for policymakers responding to new crises, including the economic shock caused by the COVID-19 pandemic. The European Fund for Strategic Investments has been one of the good news stories to emerge in a decade of economic uncertainty. It has gone well beyond its highly ambitious target of €500 billion in mobilised investments. The Juncker Plan has made a strong contribution to the 14 million jobs created in the EU between 2015 and 2020. It has become a success in co-financing projects that otherwise might not have been carried through. It has also charted the path towards new ways of financing. This is not only the case in relatively conventional areas, such as infrastructure, but also in sectors like research and innovation or the contribution to climate change mitigation. This is exactly what makes EFSI so ground-breaking: responding to the needs of the market through continuous financial innovation. The principle of the European Fund for Strategic Investments is here to stay. It has paved the way for its successor, the InvestEU programme, which is to be deployed under the 2021-2027 multiannual financial framework. This publication details why the programme was such a success.

*Foreign Direct Investment and the Multinational Enterprise* Steven Brakman,Harry Garretsen,2008 The multinational firm and its main vehicle, foreign direct investment, are key forces in economic globalization. Their importance to the world economy can be seen in the fact that since 1990 foreign direct investment has grown more rapidly than the world GDP and world trade. Despite this, the causes and consequences of multinational firm activity are little understood and until recently relatively unexamined in the theoretical literature. This CESifo volume fills this gap, examining the multinational enterprise (MNE) and foreign direct investment (FDI) from both theoretical and empirical perspectives. In the theoretical chapters, leading scholars take a wide range of modern analytical approaches—from new growth and trade theories to new economic geography, industrial organization, and game theory. Taking current theoretical work on MNE and FDI as a starting point and aiming to extend the existing theoretical framework, the contributors consider such topics as investment liberalization and firm location, tax competition, and welfare consequences of FDI and outsourcing. The empirical chapters test several of the key hypotheses of recent theoretical work on MNE and FDI, examining topics that include productivity effects on Italian MNEs, the different effects of outsourcing in Austria and Poland, location decisions of MNEs in the European Union, and other topics. ContributorsOscar Amerighi, Bruce A. Blonigen, Steven Brakman, Davide Castellani, Ronald B. Davies, Alan V. Deardorff, Fabrice Defever, Harry Garretsen, Anders N. Hoffman, Andzelika Lorentowicz, James R. Markusen, Charles van Marrewijk, Dalia Marin, James R. Marukusen, Alireza Naghavi, Helen T. Naughton, Giorgio Barba Navaretti, J. Peter Neary, Gianmarco Ottaviano, Alexander Raubold, Glen R. WaddellSteven Brakman is Professor of Globalization in the Faculty of Economics at the University of Groningen. Harry Garretsen is Professor of International Economics at the Utrecht School of Economics, Utrecht University.

#### **The History of the Bank ,2017**

**Bankruptcy Tax Guide - Publication 908 (For Use in Preparing 2020 Return)** Internal Revenue Service,2021-03-05 This publication isn't intended to cover bankruptcy law in general, or to provide detailed discussions of the tax rules for the more complex corporate bankruptcy reorganizations or other highly technical transactions. Additionally, this publication isn't updated on an annual basis and may not reflect recent

developments in bankruptcy or tax law. If you need more guidance on the bankruptcy or tax laws applicable to your case, you should seek professional advice. This publication explains the basic federal income tax aspects of bankruptcy. A fundamental goal of the bankruptcy laws enacted by Congress is to give an honest debtor a financial fresh start. This is accomplished through the bankruptcy discharge, which is a permanent injunction (court-ordered prohibition) against the collection of certain debts as a personal liability of the debtor. Bankruptcy proceedings begin with the filing of either a voluntary petition in the United States Bankruptcy Court, or in certain cases an involuntary petition filed by creditors.

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