



Curriculum vitae Europass



PERSONAL INFORMATION

First name(s) Surname(s) **CRISTIAN MIHAI DRAGOS**
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Nationality Romanian
Gender Male
Date of birth 03/10/1974

WORK EXPERIENCE

Period	October 2013-Present
Job occupied	Professor PhD, Doctor Habilitated in Finance
Main activities and responsibilities	Teaching course of "Economic and financial crimes" at Doctoral School in Economics and Business Administration from the Faculty of Economics and Business Administration, Cluj-Napoca, Romania Babes-Bolyai University, Cluj-Napoca Romania. PhD coordinator in the field of Cybernetics and Economic Statistics in the same institution.
	Teaching courses of "Statistics", "Econometrics of qualitative variables", "Econometric modelling" and "Scoring methods" at Statistics, Mathematics and Forecasting Department from the Faculty of Economics and Business Administration, Cluj-Napoca, Romania
Name and adress of employer	Babes-Bolyai University, Faculty of Economics and Business Administration, Department of Statistics, Mathematics and Forecasting, Cluj-Napoca, Romania
Type of activities	Education, PhD coordinator
Period	October 2008-October 2013
Job occupied	Associate professor
Main activities and responsibilities	Statistics and Econometric modelling, Statistics, Mathematics and Forecasting Department
Name and adress of employer	Babes-Bolyai University, Faculty of Economics and Business Administration, Cluj-Napoca, Romania
Type of activities	Education
Period	Oct.2004 – October 2008
Job occupied	Lecturer
Main activities and responsibilities	Econometrics, Statistics, Econometrics of qualitative variables, Industrial economy, Statistics, Mathematics and Forecasting Department

Name and adress of employer	Babes-Bolyai University, Faculty of Economics and Business Administration, Cluj-Napoca, Romania
Type of activities	Education
Period	Oct.2000- Oct.2004
Job occupied	Assistant professor
Main activities and responsibilities	Statistics, Inferential statistics, Econometrics, Statistics, Mathematics and Forecasting Department
Name and adress of employer	Babes-Bolyai University, Faculty of Economics and Business Administration, Cluj-Napoca, Romania
Type of activities	Education
Period	Oct. 1998- Oct.2000
Job occupied	PhD Student
Main activities and responsibilities	Statistics, Statistics, Mathematics and Forecasting Department
Name and adress of employer	Babes-Bolyai University, Faculty of Economics and Business Administration, Cluj-Napoca, Romania
Type of activities	Education

EDUCATION AND TRAINING

Period	June 2019
Qualification/ Diploma acquired	Diploma of Habilitation doctor for doctoral supervision in the field of Cybernetics and Economic Statistics
Principal subjects / occupational skills acquired	Econometrics, finance
Name of institution	Babes-Bolyai University, Cluj-Napoca, Romania
Level in national and international classification	Habilitated thesis entitled „Theoretical contributions in goodness of fit methods and applied econometrics in insurance and scientometrics”, grade Very Good
Period	1998-2004
Qualification/ Diploma achieved	Diploma of doctoral studies în Cybernetics and Economic Statistics Field
Principal subjects / occupational skills acquired	Econometrics of qualitative variables
Name of institution	Babes-Bolyai University, Faculty of Economics and Business Administration, Cluj-Napoca, Romania
Level in national and international classification	Doctoral thesis titled: „Contributions to the study of markets with differentiated products”, Very Good qualified acquired
Period	1997-1998
Qualification/ Diploma achieved	Diploma of Master in Quantitative Economics

Principal subjects / occupational skills acquired	Industrial organisation, Econometrics,
Name of institution	Babes-Bolyai University, Faculty of Economics and Business Administration, Cluj-Napoca, Romania
Level in national and international classification	Master in Quantitative Economics, grade 10
Period	1994-1998
Qualification/ Diploma achieved	Graduation Certificate pedagogical module
Principal subjects / occupational skills acquired	Psychology, Methodology, Pedagogy, teaching discipline Accountancy Practice high schools in Cluj-Napoca
Name of institution	Babes-Bolyai University, Faculty of Economics and Business Administration, Cluj-Napoca, Romania
Level in national and international classification	Course organized by the Department for teacher training, graduated with 9.75 mark (of maximum 10)
Period	1993-1997
Qualification/ Diploma achieved	Bachelor Degree
Principal subjects / occupational skills acquired	Marketing, Management, Financial Analysis, Public Finance, Corporate Finance, Public Finance, Finance Company, Financial Markets, Mathematics, Statistics, Economics
Name of institution	Babes-Bolyai University, Faculty of Economics and Business Administration, Cluj-Napoca, Romania
Level in national and international classification	Graduate School of Economics and Business Administration, Cluj-Napoca, Romania Specialisation of Marketing, graduated with 9,83 grade
Period	1990-1994
Qualification/ Diploma achieved	Bacalaureate Diploma, grade 9.62 (of maximum 10)
Principal subjects / occupational skills acquired	High School "Gheorghe Sincai" Baia Mare, Mathematics and physics
Name of institution	Graduated high school

SCIENTIFIC ACTIVITY, RESEARCH WORKS

RECOGNITION OF SCIENTIFIC AND PROFESSIONAL IMPACT

- Articles published in high quality magazines with international visibility
- Research project director in the national competition
- Member of national and international research projects
- Books published in national and international publishing houses
- Member in National Council of Scientific Research, mandate 2016-2020
- Hirsch Google scholar =11.
- A number of 470 citations identified by Google Scholars
<https://scholar.google.com/citations?user=0B6EpT8AAAAJ&hl=en&oi=ao>
- Reviewer for UEFISCDI Romanian Minister grants proposal
- Associate Editor at the Amfiteatru Economic journal (WoS IF=2.6)

Mother tongue(s) Romain
Other language(s) **French, English**

Autoevaluation	UNDERSTANDING		SPEAKING		WRITING
<i>Nivel european (*)</i>					
	Listening	Reading	Spoken interaction	Spoken production	
French	C1	C1	C1	C1	B2
English	B2	B2	B1	B1	B1
Communication skills	Communicative, team spirit				
Skills and computer use	Using of computer (Microsoft Word, Excel, Power Point), soft statistics SPSS, STATA, EViews, NLOGIT				

Appendix- The list with the main scientific results

I. RELEVANT ARTICLES PUBLISHED IN WOS (With IF >0)

1. Purcel, A. A., **Dragos, C. M.**, Mare, C., & Dragos, S. L. (2023). Voluntary health insurance and out-of-pocket payments in European OECD countries. *Economic Modelling*, 120, 106190.
2. **Dragos, C. M.**, Dragos, S. L., Mare, C., Muresan, G. M., & Purcel, A. A. (2023). Does risk assessment and specific knowledge impact crop insurance underwriting? Evidence from Romanian farmers. *Economic Analysis and Policy*, 79, 344-358.
3. Dragos, S. L., Mare, C., **Dragos, C. M.**, Muresan, G. M., & Purcel, A. A. (2022). Does voluntary health insurance improve health and longevity? Evidence from European OECD countries. *The European Journal of Health Economics*, 23(8), 1397-1411.
4. Mare, C., Manațe, D., Mureșan, G. M., Dragoș, S. L., **Dragoș, C. M.**, & Purcel, A. A. (2022). Machine Learning Models for Predicting Romanian Farmers' Purchase of Crop Insurance. *Mathematics*, 10(19), 3625.
5. Mureșan, G. M., **Dragos, C. M.**, Mare, C., Dragos, S. L., & Pinte, A. (2021). Socio-Economic and Macro-Financial Determinants and Spatial Effects on European Private Health Insurance Markets. *Amfiteatru Economic*, 23(56), 290-307.
6. Dragos, S.L., **Dragos, C.M.**, & Muresan, G. M. (2020). From intention to decision in purchasing life insurance and private pensions: different effects of knowledge and behavioural factors. *Journal of Behavioral and Experimental Economics*, 87, 101555.
7. Mare, C., Laura Dragoș, S., Dragotă, I. M., & **Dragoș, C.M.** (2019). Insurance Literacy and Spatial Diffusion in the Life Insurance Market: A Subnational Approach in Romania. *Eastern European Economics*, 57(5), 375-396.
8. Dragoș, S.L., Mare, C., & **Dragoș, C.M.** (2019). Institutional drivers of life insurance consumption: a dynamic panel approach for European countries. *The Geneva Papers on Risk and Insurance-Issues and Practice*, 44(1), 36-66.
9. Crisan, E. L., Crisan-Mitra, C., & **Dragos, C.** (2019). The impact on migration intentions of perceived corruption at the organizational and country level in Romania. *Eastern European Economics*, 57(5), 430-455.
10. **Dragos, C. M.**, & Dragos, S.L. (2017). Estimating consumers' behaviour in motor insurance using discrete choice models. *E & M Ekonomie and Management*, 20(4), 88-102.
11. Dragos, S. L., Mare, C., Dragota, I. M., **Dragos, C.M.**, & Muresan, G.M. (2017). The nexus between the demand for life insurance and institutional factors in Europe: new evidence from a panel data approach. *Economic research-Ekonomska istraživanja*, 30(1), 1477-1496.

12. Dragota I.M., Dragos S.L., **Dragos C.** (2015) Investment, protection or waste of money: the determinants of the demand for life insurance and private pensions in the case of Romania, *Transformation in Business and Economics*, 14(2): 97-116.
13. **Dragos C.** (2010). ROC curve for discrete choice models: an application to the Romanian car market, *Applied Economics Letters*, 17(1): 75-79.
14. Dragos S., **Dragos C.** (2013) The Role of Institutional Factors Over the National Insurance Demand: Theoretical Approach and Econometric Estimations, *Transylvanian Review of Administrative Sciences*, 39: 32-45.
15. **Dragos C.**, Dragos S. (2013). Bibliometric approach of factors affecting scientific productivity in environmental sciences and ecology, *Science of the total environment*, 449: 184-188.
16. **Dragos C.**, Dragos S., Ciomas C. (2013) Simulations for including the environmental tax in motor liability insurance, *Environmental Engineering and Management Journal*, 12(2): 331-336.

II. PROJECTS:

1. Applications of the econometrics of qualitative variables in finance, AT-CNCSIS Grant, Contract number 43 GR/ 23.05.2006, Theme 6, Code 86 - **Project director**.
2. Study of life insurances in Romania in international context: innovation, spatial and behavioral modelling; impact of institutional factors. Young Researchers Grant **(TE) UEFISCDI**. Period 2015-2017. Project code: PN-II-RU-TE-2014-4-0745. Contract number 242/01.10.2015 - **Project member**.
3. Nouvelles méthodes d'analyse et diagnostique du marché du travail. Project : LEONARDO, PROJET no. RO/2005/97079/MTD. Contract N° RO/2006/122 – **Project member**.
4. Social security reform in Romania in view of the European Union adhesion, A- CNCSIS Grant, Contract number 27687/ 14.03.2005, Theme 18, Code 210 - **Project member**.
5. Model for harmonization of practices in the field of financial management of projects financed through the ESF. Contract POSDRU/41/3.3/G/40317. **Scientific expert**.
6. Adaptation of the university, master's curriculum, to the requirements of the labor market in Romania in the field of projects financed from the structural and cohesion funds. Contract POSDRU/86/1.2/S/64076. **Scientific expert**.
7. Application of a system of competences consistent with the European one at the level of master's degrees in the field of economic analysis and evaluation of assets and businesses. POSDRU contract 86/1.2/S/53849. **Statistician expert**.

March 2024