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European Union law on the method of distributing insurance and its implementation in Polish law and the practice of insurance entities

(Abstract of doctoral dissertation)

There are relatively few studies that comprehensively address the issue of implementing legal provisions on insurance in the European Union into the legal systems of the Member States, and especially into the legal system of the Republic of Poland. Therefore, the main objective of this dissertation is to fill the gap that has persisted in this area. These considerations are particularly important in the face of rapid regulatory changes that have a direct impact on the functioning of the insurance market in Europe. The introduction of legal solutions such as the Directive of the European Parliament and of the Council EU 2016/97 on insurance distribution of 20 January 2016 (Insurance Distribution Directive - IDD) was a significant step towards harmonizing national regulations with EU law, as well as ensuring greater transparency in the activities of insurance distributors and improving standards of business practices in this area. The IDD aimed to reduce cross-sectoral and cross-border inconsistencies by establishing a more uniform regulatory framework on the European insurance market.

Poland, as an EU Member State, had to adapt its national regulations to EU requirements, which involved the need to introduce profound changes to the existing legal system. This process, although burdened with many difficulties, was also an opportunity to review and optimize the existing legal solutions. The aim of the dissertation was to examine this issue not only from the point of view of theoretical doctrine, but also from the point of view of practice and to build a comprehensive picture of the impact of the IDD on the Polish insurance market, with the intention not only to critically assess the actions taken so far, but also to identify potential areas for further research and opportunities for improvement in both legislation and market practice.

The structure of the dissertation is as follows: chapter 1 - General characteristics of European Union law on insurance; chapter 2 - Insurance distribution in the European Union in the light of the Insurance Distribution Directive (IDD); chapter 3 - Transposition of the IDD into Polish law; chapter 4: Implementation of EU insurance distribution principles in the practice of insurance entities in Poland and insurance supervision authorities.

The following research methods were taken into account in the dissertation: 1) legal-dogmatic; 2) legal-comparative; 3) historical; 4) survey research.

The research undertaken in the dissertation provided not only quantitative results, but also a qualitative analysis of the practical impact of European regulations on the Polish insurance market, which will be important for optimizing the processes of implementing EU directives in Poland and for formulating future industry policies and strategies. Not only a diagnose of current problems and challenges was presented, but also the author formulated recommendations that can contribute to improving insurance activity and better adapting to the needs and expectations of consumers. solutions adequate for the constantly changing insurance market.