

Streszczenie (eng)

The dissertation is based on the analysis of the French insurance model on the financial market. The analysis was carried out based on the history of French insurance from the early development of sectoral insurance, through its renaissance, the development of mutual insurance to the modern insurance market. The work then discusses the legal framework for regulating insurance activities, including the most important sources of insurance law in France, i.e. the Insurance Code, the Mutual Insurance Code, the Social Security Code and the Monetary and Financial Code in this respect. The work also discusses the impact of European law and case law, and addresses the issue of constitutionalization of insurance law and good practices. The next issue the author points to is control and supervision in France, which is exercised by two offices, respectively - AMF and ACPR. Within these institutions, the scope and method of their operation as well as the most important powers in the scope of a part of the financial market, such as the insurance market, were indicated, paying attention to supervisory, control and sanctioning powers. The work also draws attention to other entities not specific to insurance, which influence the shape of financial market regulation in France. Then, in the next chapter, the author discusses the issue of risk, which seems to be the most important element of insurance functioning in France. This chapter includes, among others: the most important types and elements of risk and discussed the methods of calculating and valuing risk in insurance, not forgetting the historical, etymological and interdisciplinary meanings of risk. The next chapter of this doctoral thesis is devoted to types of insurance in relation to the concept of risk. It discusses the most important elements of the insurance contract and basic and specific types of insurance, such as life and survival insurance, insurance against natural disasters, insurance in the field of cyberspace and insurance against terrorist attacks. The last chapter of the work is devoted to risk management in insurance. In this chapter, the author points out various types of reinsurance and securitization, also paying attention to issues related to co-insurance, bancassurance and captive assurance, as well as the transfer of insurance risk to the financial market through financial instruments.