

Changes to the regulatory framework of solvency of commercial insurance companies / Aspekte der Änderung des regulatorischen Solvencyrahmens von Versicherungsunternehmen

The dissertation will focus on the current topic related to the regulation of commercial insurance companies (in the EU / in selected countries), namely to identify the role of individual risks in determining the solvency of a commercial insurance company and its obligation to hold sufficient solvency capital necessary to cover losses caused by risks. The thesis will contribute to the expert discussion on different approaches to the need for regulation of commercial insurance companies (in the EU / in the world), which is still not finished and there is no agreement on the optimal way of identifying and quantifying risks. The aim of the dissertation may be oriented to make recommendations for commercial insurance institutions, including proposing their own system of identification and quantification of risks. The first phase of the thesis should focus on data collection and analysis of expert studies and reports from which conclusions will be drawn regarding the inadequacy of the relevant risk quantification models applied in commercial insurance industry.

Evaluation of the impact of the implementation of the Solvency II regulatory directive on the insurance market / Bewertung von Auswirkungen der Implementation der Regulierungsdirektive Solvency II auf den Versicherungsmarkt

The dissertation will focus on the current topic related to the regulation of commercial insurance companies (in the EU / in selected countries), namely to assess the impact of the implementation of the new regulatory framework Solvency II on the functioning of commercial insurance companies and their investment activities. The thesis will contribute to the expert discussion on different approaches to the need for regulation of commercial insurance companies (in the EU / in the world), which is still not finished. The aim of the dissertation may be oriented to make recommendations for commercial insurance institutions, including proposing changes to the investment portfolio. The first phase of the dissertation should focus on data collection and analysis of expert studies and reports from which conclusions will be drawn on approaches to assessing the impact of the implementation of the Solvency II Directive on the insurance market.