

MARTA OSTROWSKA

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ACADEMIC APPOINTMENTS

- 2020- present** **University of Zürich, Switzerland**
Lecturer in Insurance Law and Regulation
Secretary General of the PRICL Project (Principles of Reinsurance Contract Law)
- July 2022-2024** **University of Malta, Malta.** Teaching in a course ‘Advanced Studies on Insurance Regulation’
- July 2020, 2022** **Kozminski University, Warsaw, Poland.** Teaching a short course on Insurance Regulation and Economic aspects of insurance activity.
- 2017-2019** **University of Warsaw, Poland**
Lecturer in Insurance and Pension Law

AWARDS & RECOGNITIONS

- 2019** AIDA Europe Young Authors’ Awards 2019 Best Paper Prize
- 2017** 'Perspectives - Challenges of Modern Banking, Finance and Economy' Best Paper Prize, University of Toruń, Poland
- 2017** 'Insurance - Industry of Great Opportunities' Warsaw School of Economics, Science Academy Young Scientist Award 2017, Poland

BOOK CHAPTERS

Transparency in the ICPs, Marano P., Noussia K. (eds) *Transparency in Insurance Regulation and Supervisory Law – A Comparative Analysis*, Vol. Cham, 605-617

Transparency in Insurance Regulation and Supervisory Law in Poland, Marano P., Noussia K. (eds) *Transparency in Insurance Regulation and Supervisory Law – A Comparative Analysis*, Vol. 4, Springer, Cham, 213-230

Transparency in the Insurance Contract Law: A Comparative Analysis Between the Principles of European Insurance Contract Law (PEICL) and Selected European Legal Regimes, Marano P., Noussia K. (eds) *Transparency in Insurance Contract Law. AIDA Europe Research Series on Insurance Law and Regulation*, vol 2. Springer International Publishing, Cham, 279-292

Information duties stemming from the IDD as an example of faulty application of the principle of proportionality, Marano P., Noussia K. (eds) *Insurance Distribution Directive. A Legal Analysis. AIDA Europe Research Series on Insurance Law and Regulation*, vol 3. Springer Cham, 31-54

Ostrowska, M., Balcerowski, M., *The Idea of Robotic Insurance Mediation in the Light of the European Union Law*, Marano P., Noussia K. (eds) *InsurTech: A Legal and Regulatory View*. AIDA Europe Research Series on Insurance Law and Regulation, vol 1. Springer, Cham, 199-210

Ostrowska, M., Balcerowski, M., *Problematyka stosowania prawa oraz bezpośredniego nadzoru organu państwa goszczącego na gruncie Insurance Distribution Directive oraz prawa polskiego*, eds. K. Malinowska, A. Tarasiuk, *Insurance Challenges of Anno Domini 2018 – publikacja jubileuszowa AIDA 2018*

Transparency regime within the financial institutions: does it really work? Grima, S. and Marano, P. (Ed.) *Governance and Regulations' Contemporary Issues (Contemporary Studies in Economic and Financial Analysis, Vol. 99)*, Emerald Publishing Limited, 293-313

PUBLICATIONS

Principle of Proportionality in Insurance Regulation, BILA Platinum Edition (online), June 2022, available at: <https://bila.org.uk/platinum-edition-journal/>

Regulation of InsurTech: Is the Principle of Proportionality an Answer? *Risks* 2021, 9, 185, 1-12

The Principles of Reinsurance Contract Law. Nowa jakość umów reasekuracji. *Prawo Asekuracyjne* 4/2020 (105), 15-31 [The Principles of Reinsurance Contract Law. New quality of reinsurance contracts. (written in Polish)]

Does the new technology put an end to the policyholder's risk declaration? Analysis of digitalization impact on the nature of the insurance relationship, *Geneva Pap Risk Insur Issues Pract* (2020), 573–592

Ostrowska, M., Ziemiak, .P., *The concept of P2P insurance: A Review of Literature and EIOPA Report*, *Prawo Asekuracyjne* 2020; 1 (102), 30-47

Klauzule abuzywne i system ich kontroli w prawie włoskim. Analiza na przykładzie działalności ubezpieczeniowej. *Wiadomości Ubezpieczeniowe* 1/2017, 57-68 [Abusive Clauses and Control System in Italian Law (written in Polish)]

Ubezpieczenie ochrony prawnej na polskim rynku ubezpieczeniowym, *Przegląd Prawniczy Uniwersytetu Warszawskiego*, Nr 15, 2017 [Legal Expenses Insurance in Polish Insurance Market (written in Polish)]

Ochrona konsumenta w świetle ustawy o rozpatrywaniu reklamacji przez podmioty rynku finansowego i o Rzeczniku Finansowym, *Zeszyty Ubezpieczeniowe* tom III, 2016 [Consumer Protection in the Context of the act on compliants handling by the financial institutions and Insurance Ombudsman (written in Polish)]

Wdrażanie dyrektywy Solvency II i jej rola w integracji europejskiego rynku ubezpieczeniowego, *Przegląd Prawniczy Uniwersytetu Warszawskiego*, Nr 14, 2015 [Transposition of Solvency II Directive and its Role in the European Insurance Market Integration (written in Polish)]

Conference Proceedings

The principle of proportionality in the EU insurance regulation, AIDA Serbia - MODERN ASPECTS OF THE LEGAL AND REGULATORY INSURANCE CONCEPT – Proceedings (Post Conference Publication), 2020, 24-41

ACADEMIC PRESENTATIONS & CHAIRED CONFERENCE SESSIONS

- March 2024** Moderator at ATILA LECTURE 9 - Insurance and Climate Change with Speakers: Dr. Franziska Arnold-Dwyer and Dr. Maryam Golnaraghi
- Nov. 2022** Keynote Speaker at Contemporary Challenges in the Insurance Market, organized by MAPFRE in collaboration with the University of Malta
Proportionality. How did a promise of a costless regulation become a big failure? Can it be fixed?
- May 2022** European Insurance Contract Law in the Age of Digitalization Workshop organized by Jagiellonian University in Cracow, Poland
The Impact of Technology on Information Asymmetry in Insurance. Contractual and Regulatory Considerations
- March 2022** Vortragsveranstaltung ID Intensiv VIII organized by University of Liechtenstein
Application of the principle of proportionality post Solvency II review
- Oct. 2021** AIDA Europe Webinar on Transparency in Insurance Law and Supervision, Principal organizer and Chair of the Session, Speakers: Yoshihiro Kawai, Pierpaolo Marano, Ana Teresa Moutinho, Olav Jones
- July 2021** University of Glasgow, The Corporate and Financial Law Research Group at the School of Law, ‘Dissent in Insurance Law’, Glasgow, UK
Principle of proportionality – still a principle?
- May 2021** European Law Institute, Insurance Law SIG, ATILA Lecture Series (a transatlantic lecture series on insurance law). Lecture 2 on the UNIDROIT Note on the Principles of Reinsurance Contract Law (PRICL) and the COVID-19 Health Crisis., Presentation together with the PRICL Members, Switzerland
COVID-19 as an Economic Challenge: Its Effect in Insurance and Reinsurance Markets
- April 2021** AIDA Serbia, 22nd Annual Conference 2021 “Modern Technologies, New and Traditional Risks in Insurance”, Saban, Serbia
Application of the principle of proportionality in an Insurtech context
- Nov. 2020** AIDA Poland IX International Conference – Session on Disputes & Claims in Modern Insurance Reality, Presentation together with Prof. Heiss, Warsaw, Poland
PRICL in the context of resolving reinsurance disputes
- Sept. 2020** AIDA Serbia, 21st Annual Conference 2020 Modern Aspects of the Legal and Regulatory Insurance Concept, Saban, Serbia
Principle of Proportionality in the EU Insurance Regulation
- Oct. 2019** 8th AIDA Europe Conference, "Landfall of the Tech Storm", Lisbon, Portugal
Information duties stemming from the IDD as an example of faulty application of the principle of proportionality
- June 2019** 18th Joint Seminar of the European Association of Law and Economics and The Geneva Association, Law and Economic Issues of Insurtech, Milan, Italy

- Does the new technology put an end to the policyholder's risk declaration?
Analysis of digitalization impact on the nature of the insurance relationship*
- Feb. 2019** MEKON 2019 – 21th International Conference, Technical University of Ostrava, Faculty of Economics, Ostrava, Czech Republic, *Does new technology fit legal regulation? Insurance business perspective.*
- Feb. 2018** MEKON 2018 – 20th International Conference, Technical University of Ostrava, Faculty of Economics, Ostrava, Czech Republic
- Proportionality in Bank and Insurance Regulation*
- Sept. 2017** International Scientific Conference „BREXIT 15 months on – socio-legal perspectives for the EU and Europe”, Queen’s University, Belfast, Ireland
European Insurance Markets post BREXIT
- Dec. 2017** Poznań University of Economics, Ogólnopolska Konferencja Naukowa „Ubezpieczenia i finanse – nowe perspektywy”, 1-2 December 2017, Poznań, Poland
Dyrektywa IDD – nowy wymiar transparentności ubezpieczeniowej
- May 2017** University of Toruń, National Scientific Conference ‘Perspectives - Challenges of Modern Banking, Finance and Economy’, Toruń, Poland
Modern Bancassurance Problems
- April 2017** II. National Congress on Protection of Personal Data, Istanbul Turkey, organised by the Union of Turkish Bar Associations, Turkish Medical Association, Turkish Pharmacists Association and Turkish Dentists Association
- April 2017** Warsaw School of Economics, National Scientific Conference ‘Insurance - Industry of Great Opportunities’, Warsaw, Poland
IDD Directive Implementation in Poland - Revolution or Evolution?

LANGUAGES

Polish (native), English (advanced spoken and written), Italian (advanced spoken and written), German (communicative), French (advanced passive)

MEMBERSHIPS

Principles of Reinsurance Contract Law Project Group
European Law Institute, Insurance Law (Special Interest Group)
Polish Insurance Association
AIDA Polish Chapter
AIDA Swiss Chapter

EDUCATION

2016-2022	University of Warsaw, Poland	Ph.D (Law)
	Title: <i>The Principle of Proportionality and (Re-)insurance Captives in the EU and Polish Insurance Regulation</i>	
2019-2020	University of Zurich, Switzerland	LL.M (Banking, Finance and Insurance Law)
2015-2017	University of Catania, Italy	Master of Law
2011-2016	University of Warsaw, Poland	Master of Law

OTHER PROFESSIONAL EXPERIENCE

2016-2019	Associate in Financial Institutions Practice of Hogan Lovells (Warszawa) LLP, Poland	
2014-2016	In-House Lawyer, PwC Polska sp. z o.o. Poland	
2007-2008	Junior Lawyer at Kijewski, Graś sp.k., Warsaw, Poland	

Academic research interests:

- Insurance regulation: principle of insurance policymaking (e.g. principle of proportionality), influence of behavioral economics on insurance policy
- Consumer policy in insurance and behavioral economics
- Economics of Insurance Regulation – how to improve the efficiency/effectiveness of insurance regulation