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SUMMARY OF DOCTORAL THESIS

"Detection and prevention of insurance fraud - comparative law study".

PhD dissertation written under the supervision of dr hab. Wojciech Zalewski, prof. UG

Detection and prevention of insurance fraud are fundamental research problems. The thesis is a comparative law study. In the course of the study, the methods and measures used to detect and prevent insurance fraud in Germany, the United States of America, France and Poland were analysed.

The main research problem and the aim of the thesis was to identify activities in the field of prevention and detection of insurance fraud that can be undertaken by insurance companies themselves. Therefore, main objective of the dissertation was to determine the role of insurance companies in the process of detecting and preventing insurance fraud, establishing the relationship between activities in the field of risk management and the activities of preventing and detecting insurance fraud, as well as identifying good practices in relation to solutions for the detection and prevention of insurance crime in selected countries of the world in order to improve detection and prevention of insurance crime in Poland.

In connection with the implementation of the research problem of the thesis, the main hypothesis was adopted, which was: Activities related to the prevention and detection of insurance fraud are elements of the risk management process from the perspective of the insurance company as an organization.

The thesis consists of five chapters. Chapter I discusses the basic introductory issues. Fundamental to the whole work was the clarification of the term "insurance fraud" and „phenomenon of insurance fraud". Then, the focus was on the perpetrator and the victim of the insurance fraud and methods of committing insurance fraud. The final considerations were devoted to the issues of risk management.

Chapters II, III, IV and V are devoted to the analysis of insurance fraud in the following countries: Germany, the United States of America, France and Poland. Each of these chapters was preceded by a discussion of general issues related to the insurance market in the analyzed country which was the starting point for further considerations. The general issues included the historical background of insurance institution, the legal basis for insurance activities,

construction and the parties of insurance relationship. The features of insurance fraud and statistics for insurance fraud in the analysed countries are then discussed in each chapter. The most important, from the point of view of the subject of the thesis, was to pay attention to the methods and measures used to detect and prevent insurance fraud. Each chapter ends with a summary.

At the end of the work, the most important findings resulting from the research were concluded. The conclusions have a verifying form in relation to the hypothesis put forward before starting the research. As a result, the obtained research material and data analysis enabled the enrichment of views presented in the literature on the subject of methods and measures for detecting and preventing insurance crime.