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Part I. The Harmonization Achieved under the Insurance Distribution Directive: Insurance Distribution Directive and Cross-Border Activities by Insurance Intermediaries in the EU by Isabelle Audigier -- Information Duties Stemming from the Insurance Distribution Directive as an Example of Faulty Application of the Principle of Proportionality by Marta Ostrowska -- The Contribution of Product Oversight and Governance (POG) to the Single Market: A Set of Organizational Rules for Business Conduct by Pierpaolo Marano -- The IDD and its Impact on the Life Insurance Industry by Kyriaki Noussia -- Insurance-Based Investment Products: Regulatory Responses and Policy Issues by Michele Siri -- Part II. The Insurance Distribution Directive as a "Benchmark" for National Legislators: The Notion of "Employee" in the IDD: A Harmonized Interpretation Based on the EU Law by Anna Tarasiuk and Bartosz Wojno -- Ensuring the Customer's Best Interest in the Polish Insurance Market by Wojciech Pa -- Insurance Distribution Carried Out by Insurers in Spain by Javier Vercher-Moll -- Enactment of Chapter VII of the Insurance Distribution Directive – What Can Member States Learn from the Enforcement Failures of the United States? by Kathleen M. Defever -- What Can the Insurance Distribution Directive "Offer" the South African Microinsurance Model? by Samantha Huneberg -- Part III. The Interplay between the Insurance Distribution Directive and other Regulations/Sciences: The Interplay between the GDPR and the IDD by Viktoria Chatzara -- Regulating Telematics Insurance. Role for the IDD to Complement the GDPR on Improving Consumer Data Protection in the Context of Telematics Insurance by Freyja van den Boom -- Considering the IDD within the EU legal framework on ADR systems by Flaminia Montemaggiori -- IDD and Distribution Risk Management by Jorge MiguelBravo -- Redefining Product Management – IDD's perspective by Diana Renata Bozek -- Part IV. An Empirical Analysis of the Standardised Pre-Contractual Information Document: The Reality of the Promised Increase in Customer Protection under the Insurance Distribution Directive by Christian Bo Kolding-Krøger, Aalykke Hansen and Amelie Brofeldt. .

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Sommario/riassunto

This open access volume of the AIDA Europe Research Series on Insurance Law and Regulation offers the first comprehensive legal and regulatory analysis of the Insurance Distribution Directive (IDD). The IDD came into force on 1 October 2018 and regulates the distribution of insurance products in the EU. The book examines the main changes accompanying the IDD and analyses its impact on insurance distributors, i.e., insurance intermediaries and insurance undertakings, as well as the market. Drawing on interrelations between the rules of the Directive and other fields that are relevant to the distribution of insurance products, it explores various topics related to the interpretation of the IDD – e.g. the harmonization achieved under it; its role as a benchmark for national legislators; and its interplay with other regulations and sciences – while also providing an empirical analysis of the standardised pre-contractual information document. Accordingly, the book offers a wealth of valuable insights for academics, regulators, practitioners and students who are interested in issues concerning insurance distribution.

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