

## PERSONAL INFORMATION

## Marcin Kawiński



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 [mkawin@sgh.waw.pl](mailto:mkawin@sgh.waw.pl)

Sex Male | Date of birth 15/10/1974 | Nationality Polish

## WORK EXPERIENCE

1998–2000

**President of Students' Scientific Association of Insurance and Pension Funds**

Department of Social Insurance at the Warsaw School of Economics  
41/35 Wisniowa Street, 02-520 Warsaw (Poland)  
[www.sgh.waw.pl/kus/](http://www.sgh.waw.pl/kus/)

Participation and co-ordination of: European project on adaptation of Polish law to the European Union directives (ordered and sponsored by Insurance Supervision Office in Poland), project on international standard of evaluation insurance industry - rating in Polish insurance sector, and national project on knowledge of insurance with students

**Business or sector** Science and education

2000–2000

**Assistant**

PZU LIFE  
24 Jana Pawła II Avenue, 00-133 Warszawa (Poland)  
[www.pzu.pl](http://www.pzu.pl)

Long-term financial plan of the biggest Polish life insurance company

**Business or sector** Financial and insurance activities

2000–Present

**Reader (since 2007, Assistant since 2000)**

Department of Social Insurance at the Warsaw School of Economics 02-520 Warsaw Poland  
41/35 Wisniowa Street, 02-520 Warszawa (Poland)  
[www.sgh.waw.pl/kus/](http://www.sgh.waw.pl/kus/)

PhD dissertation on effectiveness and efficiency of public and private insurance within social policy; attendance in various researches covering fields such as: risk in insurance, effectiveness and efficiency of public and private insurance, role of supervisory in a modern financial market, measurement of insurers and pension funds outcomes, unemployment insurance; running lectures and workshop (Bachelor, Master degree and specialistic courses) on life and non-life insurance, insurance market, risk management.

**Business or sector** Science and education

2002–2008

**Expert**

Office of Insurance Ombudsman in Poland  
44 Jerozolimskie Avenue, 00-024 Warsaw Warsaw (Poland)  
[www.rzu.gov.pl](http://www.rzu.gov.pl)

Giving opinions on legislative proposals, attendance in parliamentary commissions, economic analysis of insurance and pension funds markets, international cooperation with financial authorities

**Business or sector** Non-governmental organisation

2003–2003

**Member of expert team on pensionable age**

Minister of Economic Affairs and Labour in Poland

- 3/5 Trzech Krzyży Square, 00-507 Warsaw (Poland)  
Social debate on "Program of ordering and reducing public expenses"  
**Business or sector** Polish government
- 2005–2005** **Expert**  
Institute of Public Affairs 5/22 Szpitalna Street 00-031 Warsaw Poland  
Conception of implementation minimal pension capital in Polish pension scheme (co-author: T. Szumlicz)  
**Business or sector** Non-partisan public policy think tank
- 2005–Present** **Expert**  
Technical Assistance and Information Exchange (Unit of Directorate-General Enlargement of the European Commission)  
Collaboration in the acquis communautaire (insurance); visits in Turkey and Bulgaria  
**Business or sector** Financial industry and supervision
- 2006–2007** **Expert**  
Commission of Supervision of Insurances and Pension Funds in Poland  
giving advices for Ukrainian and Bulgarian financial authorities during their visits in Poland  
**Business or sector** Financial supervision
- 2006–2008** **Member of FIN-NET's Steering Committee**  
FIN-NET (Financial Dispute Resolution Network) at European Commission (Internal Market and Services DG)  
Coordination FIN-NET activity and communication with European Commission  
**Business or sector** Network of ADR schemes
- 2006–Present** **Expert**  
Warsaw Institute of Banking  
12a Wiejska Street, 00-490 Warsaw (Poland)  
[www.wib.org.pl/](http://www.wib.org.pl/)  
Creating and running the program for financial advisors certificated by €FPA (€uropean Financial Planning Association) within insurance and pension plans  
**Business or sector** Education
- 06/2007–06/2007** **Expert**  
PHARE PROJECT BG/2004/IB/FI/02 SUPERVISION "Strengthening of the administrative capacity of the Bulgarian Financial Supervision Commission"  
giving advice and presenting international experiences  
**Business or sector** Financial supervision
- 2007–2010** **Member of FIN-USE (Forum of user experts in the area of financial services at the European Commission)**  
The European Commission (Internal Market and Services DG)  
responding to the European Commission's request for opinions and recommendations on initiatives affecting users of financial services as well as identifying key financial services issues which affect

users in the Internal Market

**Business or sector** Financial industry and regulators

**2008–2013 Member of the Task Force on Solvency II (representing financial services users)**

The Centre for European Policy Studies  
1 Place du Congrès, 1000 Brussels (Belgium)

Designing for corporate members and senior officials from the EU institutions, member states and the associated countries; the product at the end of the process is a Task Force Report, which is published by CEPS and sent to the relevant policy makers in the Commission, Council and Parliament.

**Business or sector** Financial industry and supervisors

**2010–2013 Scientific secretary of "Insurance News"**

Center of Insurance Education  
Wspólna 47/49, 00-684 Warsaw

Content-related assistance

**Business or sector** Science and education

**2010–2012 Member of the Task Force "A New Retail Credit Regime for Europe - Setting the Right Priorities" (representing financial services users)**

The Centre for European Policy Studies  
1 Place du Congrès, 1000 Brussels (Poland)

Analysing the most recent EU policy developments and debates, focusing on the markets for consumer credit and housing loans, whether additional regulations addressing existent shortcomings are required.

**Business or sector** Financial and insurance activities

**2010–2011 Member of Consultative Panel of the Committee of European Banking Supervisors**

The Committee of European Banking Supervisors  
Tower 42 (level 18) 25 Old Broad Street, London, EC2N 1HQ (United Kingdom)

Assisting in the performance of CEBS' functions and to ensure that the consultation process functions effectively. The Panel acts also as a "Sounding Board" for CEBS in strategic issues.

**Business or sector** Financial and insurance activities

**2011–2016 Member of the Insurance and Reinsurance Stakeholder Group (ISRG) at the European Insurance and Occupational Pensions Authority**

European Insurance and Occupational Pensions Authority  
Westhafenplatz 1, 60327 Frankfurt am Main (Germany)  
<https://eiopa.europa.eu/>

The Insurance & Reinsurance Stakeholder Group is established to facilitate EIOPA's consultation with stakeholders in Europe on issues such as regulatory and implementing technical standards as well as guidelines and recommendations that apply to the insurance industry.

**Business or sector** Financial and insurance activity

**2011–2016 Member of the Financial Services User Group at the European Commission**

the European Commission  
Rue de SPA 2, B-1049 Brussels (Belgium)

The objective of the Financial Services Group is to secure high quality expert input to the Commission's financial services initiatives from representatives of financial services users and from

individual financial services experts.

**2011–2012 Member of the Banking Stakeholder Group at the European Banking Authority**

European Banking Authority  
25 Old Broad Street, Tower 42 (level 18), EC2N 1HQ London (EC2N 1HQ)  
[www.eba.europa.eu](http://www.eba.europa.eu)

The EBA's Banking Stakeholder Group role is to help facilitate consultation with stakeholders in areas relevant to the tasks of the EBA.

**Business or sector** Financial and insurance activity

**2011–2013 Member of or the Occupational Pensions Stakeholder Group (OPSG) at the European Insurance and Occupational Pensions Authority**

European Insurance and Occupational Pensions Authority  
Westhafenplatz 1, 60327 Frankfurt am Main (Germany)

The Occupational Pensions Stakeholder Group is established to facilitate EIOPA's consultation with stakeholders in Europe on issues such as regulatory and implementing technical standards as well as guidelines and recommendations that apply to the occupational pensions industry.

**Business or sector** Financial and insurance activity

**2013–2017 Arbiter**

Polish Financial Supervision Authority  
1 Powstańców Warszawy Square, 00-030 Warszawa (Poland)  
[www.knf.gov.pl](http://www.knf.gov.pl)

Arbiter of Arbitrage Court at Polish Financial Supervision Authority

**Business or sector** Alternative Dispute Resolution

**2012–Present Member of Council of Advisors of Population Europe**

Population Europe Secretariat  
Markgrafenstraße 37, 10117 Berlin  
[www.population-europe.eu](http://www.population-europe.eu)

The network of Europe's leading demographic research centres

**Business or sector** Science

**2014–Present Member of Editorial Board**

Center of Insurance Education  
Wspólna 47/49, 00-684 Warsaw (Poland)

**Business or sector** Science and education

## EDUCATION AND TRAINING

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**1993–1995**

Faculty of Physics, the University of Warsaw , Poland  
Physics

**1995–2000 Master of Arts**

Warsaw School of Economics, Poland

Finance and Banking, MA thesis: Determinants of an open pension fund choice, mark: excellent

2001–2001

Warsaw School of Economics, Poland  
Pedagogical Postgraduate Study, mark: excellent

27/06/2007

**PhD**

Warsaw School of Economics, Warsaw Poland  
Economics, PhD dissertation on effectiveness and efficiency of public and private insurance within social policy (financed within a doctoral grant, the Ministry of Scientific Research; honoured by Ministry of Social Affairs)

**PERSONAL SKILLS**

Mother tongue(s) Polish

Other language(s)

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	C1	C1	C1	C1	C1
German	B1	B1	B1	B1	B1
Russian	A1	A1	A1	A1	A1

Levels: A1 and A2: Basic user - B1 and B2: Independent user - C1 and C2: Proficient user  
Common European Framework of Reference for Languages

Communication skills

Volunteer (1999) Castagneto Po, Turin, Italy, work camp organised in a residential community "Cooperativa In/controllo" for people with psychiatric problems, help in some agricultural works and in the maintenance of the buildings together with the guests  
Carer (since 2010) of Students' Scientific Association of Risk Management and Insurance at the Warsaw School of Economics

Organisational / managerial skills

Member (1999-2008) of Senate Commission of Science at Warsaw School of Economics  
Member (since 2009) of Supervisory Board of Housing Estate in the Housing Association "Politechnika"

Digital competence

Webmaster of www.rzu.gov.pl (2005-2007)

Other skills

Classical music, trekking, skiing

Driving licence

B, B1, BE

**ADDITIONAL INFORMATION**

Memberships and Affiliations

Polish Society of Social Policy, since 2004  
Professional Risk Managers' International Association, since 2005  
The UK Social Policy Association, since 2006  
Americian Risk and Insurance Association, since 2012  
European Group of Risk and Insurance Economists (EGRIE), since 2012

Publications

Selected publication:

- Marcin Kawiński, Piotr Majewski, (2016) *Financial and insurance literacy in Poland*, Insurance Review, 4/2016
- Marcin Kawiński (2015) *Consumer Protection in the Agenda of European Insurance and Occupational Pensions Authority* (in Polish) in: J. Monkiewicz, M. Orlicki (eds.), *Consumer Protection within Insurance Market*, Poltext Press.
- Marcin Kawiński (2015) *Review of theories on households' finance from the perspective of public finance* (in Polish), Study on Public Policy, vol. 2, 2015.
- Marcin Kawiński (2014) *Designing personal pension product from Polish perspective*, in: *Social security system against the challenges of demographics and market*, ed. by M. Szczepański, T. Brzeczek, M. Gajowiak, Publishing House of Poznan University of Technology, Poznan
- Marcin Kawiński (2014) *Influence of Solvency II i Omnibus II for life insurance* (in Polish), Issues of present management, ed. by J. Bieliński, E. Wycinka, Gdańsk
- Agnieszka Chłoń-Domińczak, Marcin Kawiński, Dariusz Stańko (2013) *Benchmarks and presentation of funded pension performance* (in Polish), SGH Press, Warsaw.
- Marcin Kawiński (2013) *Insurance within the socio-economic development of Poland* (in Polish), Insurance Review, special issue 2/2013, Warsaw.
- Marcin Kawiński, Dariusz Stańko, Joanna Rutecka (2012) *Protection mechanisms in the old-age pension systems of the CEE countries*, Journal of Pension Economics and Finance, 9 July.
- Marcin Kawiński (2011) *Public and private insurance within social policy: effectiveness and efficiency* (in Polish), CH Beck, Warsaw.
- Marcin Kawiński (2010) *Microinsurance* (in Polish) in: *Social aspects within development of insurance market*, ed. by T. Szumlicz, Warsaw School of Economics, Warsaw.
- Marcin Kawiński (2010) *About private disability insurance* (in Polish) [in:] *Social aspects within development of insurance market*, ed. by T. Szumlicz, Warsaw School of Economics, Warsaw.
- Marcin Kawiński (2010) *Conflict of interest in financial services: who is the principal and who is the agent?*, FIN-USE Annual Report 2009/2010, FIN-USE Forum: Brussels.
- Marcin Kawiński, Dariusz Stańko, Joanna Owczarek (2010) *Protection mechanisms in the pension systems of the CEE countries*, ISSA.
- Marcin Kawiński, Dariusz Stańko (2009) *The intermediation as a problem of Polish pension scheme* (in Polish), Insurance Review 2/2009, Warsaw.
- Marcin Kawiński (2009) *Consumer protection and dispute resolution within the EU financial sector*, PROGRES, Geneva Association Information Reviewletter, No. 49, June 2009, Geneva Association: Geneva.
- Marcin Kawiński (2008) *The efficiency of social security* (in Polish), Studia i Prace Kolegium Ekonomiczno-Społeczne (zeszyt naukowy 15) Szkoła Główna Handlowa: Warszawa.
- Marcin Kawiński (2008) *Evaluation of Polish pension scheme from Chilean perspective and in front of threats of present financial sector* (in Polish), Rozprawy Ubezpieczeniowe nr 2 (5)/2008, Rzecznik Ubezpieczonych, Uniwersytet Stefana Wyszyńskiego, Fundacja Edukacji Ubezpieczeniowej: Warszawa.
- Marcin Kawiński (2007) *Effectiveness and efficiency of insurance obligation in the context of catastrophic risks*, in: *The insurance of catastrophic risk in the European Union and the global changes*, eds. I. Jędrzejczyk and S. Bożek-Węglarz, Publisher of the Karol Adamiecki University of Economics in Katowice: Katowice.
- Marcin Kawiński (2007) *Public and private pension insurance* (in Polish), Studia i Prace Kolegium Ekonomiczno-Społeczne, vol. 13, SGH Press: Warsaw.
- Marcin Kawiński (2007) *Possibility of using insurance for financing results of health risk* (in Polish), Prace Naukowe Akademii Ekonomicznej we Wrocławiu (no. 1176), Wydawnictwo Akademii Ekonomicznej im. Oskara Langego we Wrocławiu: Wrocław.