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*Etyka działania bankowo-ubezpieczeniowego usługodawcy*

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Artykuł opublikowany w „Annales. Etyka w życiu gospodarczym” 2009, vol. 12, nr 1, s. 153-160

Archidiecezjalne Wydawnictwo Łódzkie

Stable URL: [http://www.annaesonline.uni.lodz.pl/archiwum/2009/2009\\_01\\_czechowska\\_153\\_160.pdf](http://www.annaesonline.uni.lodz.pl/archiwum/2009/2009_01_czechowska_153_160.pdf)

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*Ethics of a Bancassurance Service Provider*

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Source: 'Annales. Ethics in Economic Life' 2009, vol. 12, nr 1, pp. 153-160

Published by Lodz Archdiocesan Press

Stable URL: [http://www.annaesonline.uni.lodz.pl/archiwum/2009/2009\\_01\\_czechowska\\_153\\_160.pdf](http://www.annaesonline.uni.lodz.pl/archiwum/2009/2009_01_czechowska_153_160.pdf)

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### **Ethics of a Bancassurance Service Provider**

The expansion of competition on financial services market forces to search for new ways of development. A bank-insurance cooperation, which is more and more popular in the world and in Poland, becomes an effective remedy to this problem and a factor which stimulates rivalry and competition. The final beneficent of this cooperation is a customer for whom a diverse market offer of financial services means creation of added value. The customer's satisfaction with that kind of services is important to further development of bank-insurance cooperation. The aim of this work is to estimate whether the services of an integrated bank-insurance offer and insurances with mortgage credits are friendly and useful, and also whether they assure comfort and safety or may cause risk.

**Key words:** *bancassurance, mortgage credits, customer rights*