

Abstract

The aim of the thesis is to introduce the Czech Insurers' Bureau an institution established by law. The goal is to describe the Czech Insurers' Bureau in its entirety, in the context of EU law, as well as in subsequent national laws.

First chapter of the thesis covers the creation and history of the Czech Insurers' Bureau, general legal regulation of the Czech Insurers' Bureau, questions of membership, organizational structure, questions of information duties and the supervision of its activities. The main emphasis is placed on description and analysis of all activities that the Czech Insurers' Bureau performs on the basis of the law. The second chapter deals with this goal.

Particular attention is paid to management of the Guarantee Fund as the most important activity of the Czech Insurers' Bureau, which is described in detail in two separate chapters. The first focuses mainly on all the incomes of the Guarantee Fund. It is concentrated in particular on the issue of the penalty payment for the operation of a vehicle without motor third party liability insurance, its history, all the problems that legislation has had in the past and description and evaluation of the new legislation, which is currently accepted again in the amended version, however it has not yet come into effect. The *de lege ferenda* reflection is not missing as well as an overview of the basic judgements of the Constitutional Court on this issue.

The last chapter introduces the issue of payments from the Guarantee Fund to the injured parties, according to the law, with an emphasis on the question what the extent of the payment for the injured parties from the Guarantee Fund should be. The answer to the question about how the extent of the payments should be, is supported and influenced by European and national case-law and covers the effects of Act No. 89/2012 Coll., The Civil Code.