

Beata Balas-Noszczyk

Partner

Warsaw

Biography

Beata Balas-Noszczyk is one of the top insurance lawyers in the market. She advises across the spectrum of insurance mandates, from M&A transactions to regulatory compliance issues. Clients appreciate her commercial awareness, one referring to her as "very service-minded" and able to find solutions, before summing up: "She really understands the insurance business." (*Chambers Europe, 2020*)

Beata graduated from Warsaw University and is a licensed legal advisor. She is an experienced lawyer in the fields of commercial, insurance, banking, and investment fund, and pension fund law. She heads the Department of Financial Institutions in Hogan Lovells.

Prior to practicing law in large law firms, she was a Deputy Director of the Department for Banking Systems and Financial Institutions. Later she became a Director of the Insurance Department at the Ministry of Finance where she was responsible for all the supervisory aspects of the insurance sector, granting permits to insurance companies and drafting related legislation, as well as the supervision and privatisation of insurers.

Before joining Hogan Lovells she was a partner in an international law firm where she was responsible for the insurance and pension law practice. Beata was one of the drafters of the Insurance Activity Act and was a Polish representative on the Committee for Insurance Affairs at the OECD and the European Union.



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Languages

English

Polish

Practices

Administrative and Public Law

Financial Services

Gambling Law

Health

Investment Funds

Joint Ventures

Mergers and Acquisitions

Commercial

Pensions

Insurance Litigation

Beata is one of the most widely recognized lawyers in Poland in the field of insurance sector. In December 2018 Beata has been awarded the title 'Prawnik 30-lecia' to honor her outstanding contribution to the development of the Polish legal services market. She was also awarded the Knight's Cross of Rebirth of Poland (Polonia Restituta) by President of the Republic of Poland.

Beata lectured at international conferences and she was also asked by the sub-committee of the Polish Parliament to be an expert adviser assisting them on the amendments to the Insurance Activity Act.

Representative experience

Advising insurers, banks, financial institutions, investment funds, pension funds, intermediaries and other sector professionals on numerous successful transactions executed on the Polish market.

Assisting in establishment of regulated businesses (advising on legal form, preparing all required documentation and representing before the respective supervisory authorities).

Representing foreign insurers intended to undertake activity within the territory of Poland, and Polish insurers operating abroad (freedom to provide services, or the freedom of business activity).

Acting and representing before the Polish Financial Supervision Authority in different administration proceedings concerning full spectrum of regulated companies activities.

Advising on various forms of bank and insurance cooperation such as agency agreements or insurance contracts for the benefit of third party.

Advising comprehensively insurers, banks, financial institutions, investment funds, pension funds, intermediaries and other sector professionals on doing business in Poland.

Advising and drafting of legal documentation for all banking and insurance products.

Industries

Consumer
Financial Institutions
Insurance
Manufacturing and Industrials
Private Capital

Areas of focus

Exits
Financial Services Regulatory Investigations and Enforcement
Hospitals and Health Care Providers
Legislation
Infrastructure/Energy M&A and Joint Ventures
Buy-ins and Buy-outs
Product Compliance
Regulated Outsourcing and Financial Institutions
Regulatory Authorization and Insurers
Cross-border Mergers and Acquisitions
Product Distribution and Financial Institutions
Organizational Governance and Financial Institutions
International Programs
Institutional Investors
Regulated Outsourcing and Insurers

Education and admissions

Education

Awards and rankings

- Global Leader, Recommended, Insurance & Reinsurance, *Who's Who Legal*, 2021
- Top-ranked / Band 1, *Chambers Europe, Banking & Finance: Insurance*, 2011-2023
- Beata Balas-Noszczyk is the best lawyer within the life insurance and pension fund business.', *Legal 500, Insurance*, 2021
- We collaborated mainly with Beata Balas-Noszczyk, "the" expert in the insurance field, able to come up with quick solutions for any point raised, business oriented, strong leader, always positive and inspiring, *Legal 500, Insurance*, 2021
- Beata Balas-Noszczyk is one of the top insurance lawyers in the market., *Chambers Europe, Banking & Finance: Insurance*, 2020
- Beata Balas-Noszczyk displays a high quality legal expertise, combined with the extended understanding of business issues, *Legal 500, Insurance*, 2020
- The 'exceptionally knowledgeable', *Legal 500, Commercial, Corporate and M&A*, 2019
- Beata Balas-Noszczyk is a commanding figure in the market, *Chambers Europe, Banking & Finance: Insurance*, 2019
- Awarded the title 'Prawnik 30-lecia' to honor outstanding contribution to the development of the Polish legal services market, *Polish Association of Legal Employers*, 2018
- Leading Lawyer, *Rzeczpospolita, Law Firms Ranking, Insurance*, 2008-2018
- Described by clients as 'one of the undoubted sector leaders', Beata Balas-Noszczyk has 'good industry knowledge, regulatory expertise and an excellent network of contacts', *Legal 500, Insurance*, 2018
- Beata Balas-Noszczyk is a top-tier insurance lawyer lauded as probably the best lawyer in Poland to assist with all the regulatory issues which a local insurer might have., *Chambers Europe, Banking & Finance: Insurance*, 2018
- Beata Balas-Noszczyk is 'an undisputed leader', *Legal*

M.A., University of Warsaw, 1990

Memberships

Member, Warsaw Bar Association

Bar admissions and qualifications

The Circuit Chamber of Legal Advisors in Warsaw

Accolades

Beata Balas-Noszczyk displays a high quality legal expertise, combined with the extended understanding of business issues. At the same time, she is a very responsive, communicative person with a positive attitude that is really valued by our employees that cooperate with her directly. Excellent expertise in insurance law, especially compliance and supervisory and regulatory matters

Legal 500 EMEA, 2020

Beata Balas-Noszczyk is a market-leading practitioner in the insurance practice area.

Chambers Europe, 2022

Beata Balas-Noszczyk is one of the top insurance lawyers in the market. She advises across the spectrum of insurance mandates, from M&A transactions to regulatory compliance issues. Clients

500, Insurance, 2017

- Head of insurance practice Beata Balas-Noszczyk is highly esteemed in the market, *Chambers Europe, Banking & Finance: Insurance, 2017*

Latest thinking and events

- News
 - The Payments Newsletter including Digital Assets & Blockchain, September 2024
- News
 - The Payments Newsletter including Digital Assets & Blockchain, August 2024
- Insights and Analysis
 - EU Second Consumer Credit Directive: Impact for existing consumer credit providers
- News
 - EU Second Consumer Credit Directive: Scope and impact for buy-now pay-later (BNPL) providers
- News
 - The Payments Newsletter including Digital Assets & Blockchain, July 2024
- News
 - The Payments Newsletter including Digital Assets & Blockchain, June 2024

appreciate her commercial awareness, one referring to her as "very service-minded" and able to find solutions, before summing up: "She really understands the insurance business."

Chambers Europe, 2020

Leading Individual

Legal 500 EMEA, 2021

The department is led by Beata Balas-Noszczyk, "the expert in the insurance field", who was involved in drafting the Polish Insurance Activity Act.

Legal 500 EMEA, 2021

The 'exceptionally knowledgeable'

Legal 500 EMEA, 2019

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Chambers Europe, 2020

Top-ranked insurance lawyer Beata

Balas-Noszczyk advises on the full spectrum of mandates in this area. She offers clients advice on regulatory issues, including EU legislation, as well as transactional and corporate issues.

Chambers Europe, 2021

We collaborated mainly with Beata Balas-Noszczyk, "the" expert in the insurance field, able to come up with quick solutions for any point raised, business oriented, strong leader, always positive and inspiring

Legal 500 EMEA, 2021

Beata Balas-Noszczyk is a top-tier insurance lawyer lauded as 'probably the best lawyer in Poland to assist with all the regulatory issues which a local insurer might have.' Sources also highlight her 'creativity and innovative approach' and strong client care skills.

Chambers Europe, 2018

The knowledge and understanding of the regulators and Polish FSA makes them able to navigate in a more difficult environment than most of the other countries in EU. Beata Balas-Noszczyk is the best lawyer within the life insurance and pension fund business.

Legal 500 EMEA, 2021
