ISTITUTO DI
CULTURA BANCARIA
"Francesco Parrillo"

RIVISTA BANCARIA

MINERVA BANCARIA

Call for Papers

"Insurance companies between changes in the regulatory framework and digitization"

New submission term January 15th

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Since the 2008 financial crisis, international policy makers have been working to improve the supervision of the insurance market. The development and implementation of new and demanding regulatory measures will continue. It is a goal shared by regulators and industry that these new measures can effectively protect customers' interests, raise the quality standards of the services provided and increase the sector stability, favoring a sound development dynamics.
Along with regulation, technological innovation significantly affects the structure of the insurance sector and insurance companies' behavior and performance. New technologies create important opportunities to reduce costs and dramatically transform the customer experience. Through the significant increase in available data and information, technological advances make it possible to improve the effectiveness and efficiency of risk prevention, mitigation and monitoring activities.

The insurance sector, where one of the most important among the recent trends is the emergence of new technology startups (c.d. InsurTechs), also attracts the attention of technology giants, constantly looking for business opportunities. This interest can favor the creation of mutually beneficial partnerships or, alternatively, put under pressure the insurer's profit margins due to increased competition.
Digitization is a phenomenon observed also carefully by the regulators themselves. For example, data protection and algorithms used by insurers are two areas that require further investigation by the

regulatory authorities, in light, respectively, of the increase in the volume of personal data managed by insurers and the implications in terms of companies' operating risk monitoring and of their internal control systems.

This special issue of Rivista Bancaria - Minerva Bancaria (ISSN: 1594-7556) intends to address, both theoretically and empirically, the implications of the new rules and digitization on insurance companies' business models and value chain, proposing to the academic and financial community a place to present and discuss original and innovative research and contributions.

Papers can focus on the following (not exhaustive) list of topics:

- Determinants and trends in regulation and digitalisation in the insurance sector.
- Implications of regulation and new technologies on the business models of the insurance sector and on the value chain of the insurance companies.
- Impact of technological innovation and regulation on insurance companies' performance and risk management.
- Technological innovation, new rules and insurance companies' internal control system.
- New rules, digitization and customer relationship management.
- The new consulting models: between robo-advice, data aggregation and customer protection.

Interested authors are invited to submit their work by e-mail to Professor Dell'Atti (stefano.dellatti@unifg.it) by January 15, 2020 and / or to redazione@rivistabancaria.it, with the indication of the subject of the message "CFP_RBMB_2020_INSURANCE ".

The submitted articles will be guaranteed a fast track double blind review and the final acceptance will be communicated by February 15, 2020.

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