



ISTITUTO DI  
CULTURA BANCARIA  
"Francesco Parrillo"

# RIVISTA BANCARIA

## MINERVA BANCARIA

Call for Papers

**"Ten years of Solvency II and beyond:**

**regulatory, technological, and systemic challenges in the insurance sector"**

(The Evolution of the Insurance Sector: Regulation, Digitalization, and Emerging Risks  
ISSN: 1594-7556)

Guest editors

- Prof. Rita Laura D'Ecclesia, Professor of Quantitative Finance at Sapienza University of Rome, IVASS Board Member;
- Prof. Paolo De Angelis, Professor of Insurance Techniques and Finance at Sapienza University of Rome.

*Rivista Bancaria – Minerva Bancaria* invites submissions for a special issue dedicated to the profound transformation of the insurance sector, which in recent years has been reshaped by the combined effects of regulatory reforms, technological innovation, and macroeconomic and geopolitical developments.

A decade after the entry into force of Solvency II, the European insurance industry is once again navigating a rapidly evolving landscape. The ongoing reform of the prudential supervisory framework—together with the extension of crisis-management tools and systemic-risk mitigation principles through the Insurance Recovery and Resolution Directive—introduces new challenges for insurers. Enhanced requirements for preventive planning, governance, and oversight are prompting companies to strengthen their organizational resilience and support sustainable, balanced growth.

At the same time, digital transformation is redefining the industry's structure and competitive dynamics. The adoption of big data, advanced analytics, neural-network-based algorithms, and artificial intelligence is reshaping pricing models, risk prevention and monitoring, operational processes, and customer engagement. While technological innovation offers opportunities for efficiency and improved service quality, it also raises concerns related to data protection, algorithmic decision-making,

operational risk, and internal control systems. The rise of InsurTech firms and the growing interest of big-tech players further intensify competitive pressures while opening avenues for strategic partnerships.

The increasing frequency and severity of extreme weather events, the transition toward sustainable economic models, and heightened geopolitical and macro-financial uncertainty require insurers to adapt their risk-management frameworks and organizational structures. This evolving risk environment is driving both industry participants and supervisory authorities to develop new analytical tools and oversight approaches aimed at safeguarding the medium- and long-term stability and resilience of the system.

This special issue aims to explore how regulatory developments, digitalization, and emerging risks are reshaping the business models and value chains of insurance companies. It offers a platform for scholars, practitioners, and policymakers to contribute original and innovative research.

This special issue of *Rivista Bancaria - Minerva Bancaria* aims to address the implications of regulation, digitalization, and emerging risks on the business models and value chains of insurance companies, offering the academic and financial community a forum for discussion of original and innovative research and contributions.

**Topics of interest include, but are not limited to:**

- Review and perspectives on prudential supervision ten years after the implementation of Solvency II
- Impact of regulation on governance, business models, POG (Product Oversight and Governance) processes, investment strategies, and risk-management frameworks
- Digitalization, InsurTech, and emerging operating models
- Big data, artificial intelligence, and automation in insurance processes
- Technological implications for risk management, product distribution, and customer relationships
- Integration of climate risk into business models, pricing, and prudential requirements
- Effects of climate change on the stability and resilience of the insurance sector
- Geopolitical risks, macroeconomic and financial uncertainty, and their implications for insurers

## Submission Guidelines

Interested authors are invited to submit their manuscripts by **March 31, 2026** to:

- **Prof. Rita D'Ecclesia** – rita.decclesia@uniroma1.it
- **Prof. Paolo De Angelis** – paolo.deangelis@uniroma1.it
- **Editorial Office** – redazione@rivistabancaria.it

Please indicate **“CFP\_RBMB\_2026\_INSURANCE”** in the email subject line.

All submissions will undergo a **fast-track double-blind peer-review process**.

Authors will be notified of acceptance decisions by **June 15, 2026**.

Where possible, please limit the length of articles to 70,000-80,000 characters. Any figures must be suitable for black and white printing. In addition, separate files for figures are welcome in order to improve graphic quality. For further formal details, please refer to the Guidelines for Authors <https://rivistabancaria.it/wp-content/uploads/2024/02/Linee-guida-per-autori.pdf>



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