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Nota di contenuto	Part I On-line Distribution: European and International Online Distribution of Insurance Products by Ioannis Rokas -- E-Commerce and Distribution of Insurance Products: A Few Suggestions for an Appropriate Regulatory Infrastructure by Wallace Hsin-Chun Wang -- The EU Regulation on Comparison Websites of Insurance Products by

Pierpaolo Marano -- Insurance Companies and E-Marketing Activities: An Empirical Analysis in the Italian Market by Fabio Ancarani, Paola Musile Tanzi and Andrada Comanac -- Part II Distance Selling: Insurance Online: the US Regulatory and Consumer Protection Concerns by Aviva Abramovsky and Peter Kochenburger -- Online Sales of Insurance Products in the EU by Christos Chrissanthis -- Insurance Contracts Online and Consumer Protection Under the European and Greek Law by Efi Tziva -- Part III Cyber Risks: Cyber Insurance: Underwriting, Scope of Cover, Benefits and Concerns by Kirsty Middleton and Maria Kazamia -- The Cyber Insurance in Japan by Tadao Koezuka -- Data Protection in the Insurance Sector Under EU Law by Carlo Eligio Mezzetti -- Requirements for Privacy and Protection of Customer Information in the US: Implications for the Insurance Industry by Theodore P. Augustinos -- Part IV Dispute Settlement & Litigation: Online Dispute Resolution and Insurance by Alkistis Christofilou -- Private International Law and On-line Insurance Contracts by Katarzyna Malinowska -- European Private Law (Regulation Rome I) and On-line Insurance Contracts by Anna Tarasiuk.

Sommario/riassunto

This book adopts an international perspective to examine how the online sale of insurance challenges the insurance regulation and the insurance contract, with a focus on insurance sales, consumer protection, cyber risks and privacy, as well as dispute resolution. Today insurers, policyholders, intermediaries and regulators interact in an increasingly online world with profound implications for what has up to now been a traditionally operating industry. While the growing threats to consumer and business data from cyber attacks constitute major sources of risk for insurers, at the same time cyber insurance has become the fastest growing commercial insurance product in many jurisdictions. Scholars and practitioners from Europe, the United States and Asia review these topics from the viewpoints of insurers, policyholders and insurance intermediaries. In some cases, existing insurance regulations appear readily adaptable to the online world, such as prohibitions on deceptive marketing of insurance products and unfair commercial practices, which can be applied to advertising through social media, such as Facebook and Twitter, as well as to traditional written material. In other areas, current regulatory and business practices are proving to be inadequate to the task and new ones are emerging. For example, the insurance industry and insurance supervisors are exploring how to review, utilize, profit from and regulate the explosive growth of data mining and predictive analytics (“big data”), which threaten long-standing privacy protection and insurance risk classification laws. This book’s ambitious international scope matches its topics. The online insurance market is cross-territorial and cross-jurisdictional with insurers often operating internationally and as part of larger financial-services holding companies. The authors’ exploration of these issues from the vantage points of some of the world’s largest insurance markets – the U.S., Europe and Japan – provides a comparative framework, which is necessary for the understanding of online insurance.
