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Nota di contenuto	Part I -- Technological Innovations and Insurance -- FinTech, InsurTech, and the Regulators -- Insurance in Today's Sharing Economy: New Challenges Ahead or a Return to the Origins of Insurance? -- The Internet of Things and Insurance -- The Challenges for Regulation and Control in an Environment of Rapid Technological

Innovations -- Part II -- Insurance Contracts in a Digitalized World -- Smart Contracts in Insurance: A Law and Futurology Perspective -- Digitalisation of Insurance Contract Law: Preliminary Thoughts with Special Regard to Insurer's Duty to Advise -- New Technologies and Issues with Insurance Contracts in Japan -- Part III Cyber Insurance, Robots -- Room for Compulsory Product Liability Insurance in the European Union for Smart Robots? Reflections on the Compelling Challenges -- The Idea of Robotic Insurance Mediation in the Light of the European Union Law -- Cyber Risks: Three Basic Structural Issues to Resolve -- Cybersecurity and Environmental Impact: Insurance as a Better Protection Mechanism for Liability from Incidents in Oil and Gas Operations -- Part IV -- Autonomous Vehicles and Transportation -- Autonomous Vehicles: Legal Considerations and Dilemmas -- Will Autonomous Cars Put an End to the Traditional Third Party Liability Insurance Coverage? -- Ethical Issues, Cybersecurity and Automated Vehicles -- A New Era, a New Risk! "A Study on the Impact of the Developments of New Technologies in the Shipping Industry and Marine Insurance Market" -- Probing Civil Liability Insurance for Unmanned/Autonomous Merchant Ships -- Smooth Sailing or a Risky Expedition: A Critical Exploration into the Innovation of Unmanned Maritime Vehicles and Its Potential Legal and Regulatory Impacts on the Insurance Sector.

Sommario/riassunto

This Volume of the AIDA Europe Research Series on Insurance Law and Regulation explores the key trends in InsurTech and the potential legal and regulatory issues that accompany them. There is a proliferation of ideas and concepts within InsurTech that will fundamentally change the market in the next few years. These innovations have the potential to change the way the insurance industry works and alter the relationships between customers and insurers, resulting in insurance products that are more closely aligned to individual preferences and priced more appropriately to the risk. Increasing use of technology in the insurance sector is having both a disruptive and transformative impact on areas including product development, distribution, modelling, underwriting and claims and administration practice. The result is a new industry, known as InsurTech. But while the insurance market looks to technology for greater efficiency, regulators are beginning to raise concerns about managing potential risks. The first part of the book examines technological innovations relevant for insurance, such as FinTech, InsurTech, Sharing Economy, and the Internet of Things. The second part then gathers contributions on insurance contract law in a digitalized world, while the third part focuses on cyber insurance and robots. Last but not least, the fourth part of the book discusses legal and ethical questions regarding autonomous vehicles and transportation, including the shipping industry, as well as their impact on the insurance sector and civil liability. Written by legal scholars and practitioners, the book offers international, comparative and European perspectives. The Chapters "FinTech, InsurTech and the Regulators" by Viktoria Chatzara, "Smart Contracts in Insurance. A Law and Futurology Perspective" by Angelo Borselli and "Room for Compulsory Product Liability Insurance in the European Union for Smart Robots?" by Aysegul Bugra are available open access under a CC BY 4.0 license at link.springer.com.
