Séance 40

Prevention and insurance: how digital technologies enhance the idea of proactivity

20 avril 2022

Présentation

Digital technologies promise to enhance the idea of proactivity, which can be understood as a further development of the classic idea of prevention. Proactivity is a present active intervention on the future. Prevention has always been a crucial issue for insurance companies, which are never happy to pay for compensation and also have to deal with the problem of moral hazard. The goal of prevention in insurance is to try to avoid claims, knowing at the same time that individuals might be less incentivized to take precautionary measures when they are insured. Digital technologies promise to enhance proactivity because they monitor individual behaviour and produce data which are, in turn, used to involve policyholders in coaching programs – i.e. to encourage policyholders to actively modify their future attitude. A case in point is telematics motor insurance. This kind of proactivity, however, raises complex issues of control and motivation, which we discuss on the basis of an empirical analysis of currently implemented programs.

Le séminaire se tiendra en anglais.

Intervenants :

Alberto Cevolini is adjunct associate professor at the University of Bologna. He was fellow of the Alexander von Humboldt Foundation and visiting professor at Bielefeld University. He has published many papers and book chapters on insurance from a sociological standpoint.

Elena Esposito is Professor of Sociology at the University Bielefeld and the University of Bologna. A leading figure in sociological systems theory, she has published extensively on the theory of society, media theory, memory theory and the sociology of financial markets.

Elena Esposito and Alberto Cevolini cooperate as PI and senior researcher in a project on algorithmic prediction supported by a five-year Advanced Grant from the European Research Council (ERC-2018-ADG, n. 833749).

*