

Séance 49

The datafied customer relationship in behavioural life insurance (en anglais)

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Présentation

Life insurance providers are developing products that use digital wellbeing services and collect policyholders' activity data. Insurers believe that these products will benefit both customers and insurance companies while critics highlight the new policies' coercive and exploitative aspects. Based on a fieldwork conducted among Finnish insurance providers and customers, Tanninen argues that in real life practices, the policies neither empower nor enslave customers. Instead, facilitating long-term customer engagement is difficult as data-driven services fail to consider people's emotions and values. At this stage of product development, insurers aim to use the new services to promote healthier lifestyles and closer customer relationships. However, the policyholders' experiences of behavioural life insurance products are ambivalent. On the one hand, they find the new products useful and enjoyable. On the other hand, the data-driven technologies do not readily recognize their needs in changing life situations. This ambivalence makes the disturbing sides of technological control visible and pushes people to think whether their decisions are really their own and whether the new data practices can be trusted. Thus, behavioural insurance products fail to enhance customers' sense of self-determination and to ensure trustworthy data relations. Because of this inability to consider policyholders' emotions and values in a satisfying way, customers discard the digital wellbeing services easily. In effort to create truly mutually beneficial digital services, lawmakers, industries and researchers should pay more attention to people's everyday experiences with data-driven technologies and the different emotions and values that are at stake.

Intervenant :

Maiju Tanninen est chercheuse postdoctorale à la KU Leuven, au Centre de recherche sociologique. Elle travaille au laboratoire des sciences de la vie et de la société, dirigé par le professeur Ine Van Hoyeweghen. Tanninen étudie l'intersection de l'assurance, de la datafication et de la santé. Ses travaux récents ont été publiés dans *Big Data & Society*, *Journal of Cultural Economy* et *The British Journal of Sociology*. Dans son exposé, Dr Tanninen nous présentera sa thèse de doctorat en sociologie intitulée "*The Data-driven Customer Relationship in Behavioural Life Insurance*" (La relation client pilotée par les données dans l'assurance-vie comportementale).

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La chaire PARI (programme sur l'appréhension des risques et des incertitudes), portée par l'ENSAE et Sciences Po, a pour objectif d'identifier et comprendre (i) le champ de pertinence de nos outils d'appréhension des risques, et (ii) leurs conditions d'émergence et d'utilisation. Créée début 2015, elle organise un séminaire de recherche mensuel de 2h pour présenter et échanger autour de ses travaux et des thématiques connexes. Le deuxième cycle de la chaire porte sur les enjeux du big data pour l'assurance.