



Risk and Insurance Economics

Guest Editor:

Prof. Dr. David Nickerson

Rogers School of Management,
Ryerson University, Toronto, ON
M5B 2K3, Canada

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Message from the Guest Editor

Insurance, the primary means by which households and firms manage risk, has entered an era of unprecedented change in both insurance markets and the sources of risk being insured. The digitalization of insurance, through machine learning, artificial intelligence, robotic process automation, IoT and other data management technologies is fundamentally changing pricing, underwriting, risk analysis and the structure of insurance contracts. Entry by fintech firms and the increasing presence of government are having a profound influence on insurance market structure, competition and efficiency. The prediction of consumer behavior has been transformed by new approaches to analyzing decision-making under risk. The demand for insurance against pandemic diseases and the increasing number of natural catastrophes arising from climate change, urbanization and the development of disaster-prone regions has increased dramatically and is prompting innovations in terms of coverage, claims management and the transfer of risk through reinsurance and securitization.





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Prof. Dr. Thanasis Stengos

Department of Economics and
Finance, University of Guelph,
Guelph, ON N1G 2W1, Canada

Message from the Editor-in-Chief

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*Journal of Risk and Financial
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MDPI, Grosspeteranlage 5
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