

2023
HONG KONG
FINTECH WEEK

Technologies in Insurance

保險市場中的技術運用


GUEST SPEAKER

Prof. Jieyu LIN

 Assistant Professor
 Department of Finance and Insurance
 Lingnan University

ABSTRACT

One of the domain topics in our times is how the exploitation of an ever-increasing amount of data with a growing amount of computing power analytics tools will reshape our understanding of the world we live in and change our behavior. Technologies in the insurance field, so-called InsurTech, has affected the entire value chain of insurance, from product design, underwriting, actuarial activities, claims assessment and settlement, asset management, and on to capital investment. With support of the Internet of Things, usage-based insurance prices policyholders on their driving behavior. With support of artificial intelligence, automated customer service is provided by insurers, including personalized policy suggestion, cloud-based customer policy management, and automated loss adjustment using image-recognition technology. However, there are also challenges raised up by the development of technologies, including increasing value-added service demand, privacy concern, new risks (e.g., cyber risks), etc. For example, with increasing climate, energy, and pandemic issues, demand for traditionally uninsurable risks with value-added service is increasing while insurers are reluctant to involves. For the insurance industry, it is time of opportunities and also challenges.

 1 Nov 2023 (Wed)
 10:30 am - 12:00 noon
 Venue: MBG01
 Lingnan University

REGISTRATION

ENQUIRY

Ms. Agnes TSUI (fin_ins@LN.edu.hk; 2616-8196)