

Insurance Technology

Navigating the Innovation, Risk, and Future of Insurance

Insurance Technology: Navigating the Innovation, Risk, and Future of Insurance offers a comprehensive, applied examination of the evolving relationship between technology and the insurance industry. The book explores the transformative effects of digital tools, data analytics, artificial intelligence, blockchain, and other emerging technologies on traditional insurance models, with sections covering the entire lifecycle of insurance operations, from underwriting to claims management, fraud detection, risk evaluation, and customer engagement. Each chapter includes real-world case studies, worked examples, chapter-end questions, hands-on activities, and forward-looking insights, providing students and professionals alike with both a theoretical understanding and practical tools to apply in their own work. By adopting an interdisciplinary approach, this book combines risk management principles, technology, and business strategy across InsurTech innovation, big data in actuarial modeling, regulatory challenges, cybersecurity issues, and the increasing importance of parametric insurance and smart contracts. As the insurance sector undergoes unprecedented digital transformation, this textbook serves as a vital resource, equipping students and professionals to navigate and lead despite a shifting landscape. A companion web page includes a teaching guide and lecture slides to support course use.

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98,50 €

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vorbestellbar, Erscheinungstermin ca. Oktober 2026

Artikelnummer: 9780443439728

Medium: Buch

ISBN: 978-0-443-43972-8

Verlag: Elsevier LTD

Erscheinungstermin: 01.10.2026

Sprache(n): Englisch

Auflage: Erscheinungsjahr 2026

Produktform: Kartoniert

Gewicht: 450 g

Seiten: 300

Format (B x H): 191 x 235 mm

