



PhD in INGEGNERIA GESTIONALE / MANAGEMENT ENGINEERING - 38th cycle

THEMATIC Research Field: SUSTAINABILITY IN THE FINANCIAL LANDSCAPE: THE CASE OF INSURTECH

Monthly net income of PhDscholarship (max 36 months)
€ 1450.0
In case of a change of the welfare rates during the three-year period, the amount could be modified.

Context of the research activity	
<p>Motivation and objectives of the research in this field</p>	<p>Sustainability is shaping the financial landscape according to different views, from investments up to lending. What is generally less analysed from a sustainable point of view, but potentially much related, is the insurance segment. In that, insurtech is emerging as the main area. Technology in insurance (insurtech) enables and/or improves – among others – environmental impact prediction, risk management, underwriting processes, investments. Benefits could range from flexibility, to transparency, connection and awareness in environment, social and governance (ESG) perspectives.</p> <p>Insurtech is already approaching innovative business model solutions (e.g. pay per use), innovative products and services (e.g. parametric insurance), innovative partnership (e.g. incumbent-startups).</p> <p>The research project of the candidate should embrace the different aspects of sustainability in relation to insurtech and fintech in a broad sense, from both an empirical and a theoretical model. Also, it should consider all the different aspects of the value chain, from claims to investments / asset management, financial education, products, tech solutions, and read them in an innovative but sustainable comprehensive ESG view.</p>
<p>Methods and techniques that will be developed and used to carry out the research</p>	<p>We expect the research program to have a mixed of qualitative and quantitative view. We expect candidates to implement case study, surveys, focus group. Also, with the diffusion of Fintech solutions, we believe the</p>



	the diffusion of Fintech solutions, we believe the candidate should be open in adopting econometrics and quantitative techniques to properly answer to his/her research questions.
Educational objectives	<ul style="list-style-type: none"> - To discover and interpret new knowledge - To take a proactive and self-reflective role in working and to develop professional relationships with others, stimulating colleagues of the group - To demonstrate systematic and extensive knowledge of literature, independently and proactively formulating ideas and hypotheses, designing new researches - To communicate scientific research in academia (conference, congress, papers in peer-reviewed journals of high quality e.g. Scopus Q1) and in practitioner meetings (e.g. industry conference) - To discuss with financial authorities and supranational bodies, supporting them in policy development - To support colleagues, at any level and with respect, including peer-review works
Job opportunities	<ul style="list-style-type: none"> • Fintech and Insurtech startups • Financial services • Big tech • Funds • Academia
Composition of the research group	<p>1 Full Professors 0 Associated Professors 1 Assistant Professors 4 PhD Students</p>
Name of the research directors	Proff. Marco Giorgino, Laura Grassi

Contacts

laura.grassi@polimi.it

Additional support - Financial aid per PhD student per year (gross amount)



Housing - Foreign Students	--
Housing - Out-of-town residents (more than 80Km out of Milano)	--

Scholarship Increase for a period abroad	
Amount monthly	725.0 €
By number of months	6

Additional information: educational activity, teaching assistantship, computer availability, desk availability, any other information
Desk available Teaching assistantship available