



# 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

#### Motivation and objectives of the research in this field

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.

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).

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.

#### Methods and techniques that will be developed and used to carry out the research

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



	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.
<b>Educational objectives</b>	<ul style="list-style-type: none"> <li>- To discover and interpret new knowledge</li> <li>- To take a proactive and self-reflective role in working and to develop professional relationships with others, stimulating colleagues of the group</li> <li>- To demonstrate systematic and extensive knowledge of literature, independently and proactively formulating ideas and hypotheses, designing new researches</li> <li>- 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)</li> <li>- To discuss with financial authorities and supranational bodies, supporting them in policy development</li> <li>- To support colleagues, at any level and with respect, including peer-review works</li> </ul>
<b>Job opportunities</b>	<ul style="list-style-type: none"> <li>• Fintech and Insurtech startups</li> <li>• Financial services</li> <li>• Big tech</li> <li>• Funds</li> <li>• Academia</li> </ul>
<b>Composition of the research group</b>	1 Full Professors 0 Associated Professors 1 Assistant Professors 4 PhD Students
<b>Name of the research directors</b>	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