



Insurance enabling Innovation („Inabling“)

Insurance can enable innovation and generate growth in addition to providing security at individual or company level. Such an enhanced role in the economy for the insurance sector depends highly on regulatory conditions.

We are experts in risk management and insurance, especially of the new European insurance supervisory regime (“Solvency II”), which will start in 2016. The new regulation will result in more risk-based capital requirements. However, it is key to understand the effects of the solvency calculations to assess the role of insurers to enable innovation.

We are looking for **industry partners** (within or outside the insurance industry) to tackle issues of risk mitigation via insurance to smooth marketability of innovative products or technologies.

Our approach would be **interdisciplinary**: legal, mathematical and economic aspects would be treated holistically.



Source: www.gdv.de

Research questions:

- Which risks of innovative products or new production technologies can be insured?
- What are legal constraints in insuring risks?
- How does new insurance business fit into the regulatory environment?
- Which data is needed to price insurance cover correctly?

Would you like to add your expertise in technology?

If you have any questions do not hesitate to contact us!

University of applied sciences and arts Coburg

Coburg (Bavaria), Germany

Insurance management, risk management, regulation, Solvency II, investment, innovation

Partnerships: DVfVW. Forum V (regional network of insurance companies and insurance research institutions, including Friedrich-Alexander-University (Nürnberg))



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