Special Issue

Risk and Insurance Economics

Message from the Guest Editor

Insurance, the primary means by which households and firms manage risk, has entered an era of unprecedented change in both insurance markets and the sources of risk being insured. The digitalization of insurance, through machine learning, artificial intelligence, robotic process automation, IoT and other data management technologies is fundamentally changing pricing, underwriting, risk analysis and the structure of insurance contracts. Entry by fintech firms and the increasing presence of government are having a profound influence on insurance market structure, competition and efficiency. The prediction of consumer behavior has been transformed by new approaches to analyzing decision-making under risk. The demand for insurance against pandemic diseases and the increasing number of natural catastrophes arising from climate change, urbanization and the development of disaster-prone regions has increased dramatically and is prompting innovations in terms of coverage, claims management and the transfer of risk through reinsurance and securitization.

Guest Editor

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Message from the Editor-in-Chief

Researchers are most welcome to contribute original research articles or comprehensive review papers for consideration and publication in *Journal of Risk and Financial Management* (*JRFM*), an on-line, open access journal. *JRFM* adheres to rigorous peer-review as well as editorial processes, and publishes high quality manuscripts that address theoretical, practical and empirical issues in analysing real life financial data. The goal of *JRFM* is to enable rapid dissemination of high impact research to the scientific community.

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