



LOOKING BEYOND THE PANDEMIC: THE SOCIAL ROLE OF THE INSURANCE SECTOR

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A B S T R A C T

The new frontiers of insurance research combine the theme of sustainability with that of resilience during and after the pandemic. In this paper we propose a pandemic risk securitization process which, together with the financial purposes of risk sharing on the capital market, manages to establish a virtuous sustainable circle. Thanks to the securitized scheme, the good conduct of the community is rewarded together with the good conduct of an employer that insures its employees against the risk of contagion. Investors are betting on the good evolution of the pandemic and are therefore encouraged to observe the rules of good health behavior. In the work we address the managerial aspects of the product management and the innovative scope of the proposed solution.

Keywords: *Insurance; Pandemic; Securitization; Sustainability*