

world of risk

Aktuelle Informationen aus der Welt von Chance und Risiko

heroldconsult

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Zu dieser Ausgabe

Lieber Leser,

AI ist in aller Munde. Lt. der jüngsten McKinsey-Untersuchung gaben weniger als ein Jahr nach der Einführung vieler dieser Tools ein Drittel der Umfrageteilnehmer an, dass ihre Unternehmen Gen-KI regelmäßig in mindestens einer Geschäftsfunktion einsetzen. Es zeigt sich aber auch, dass die Bewältigung von Risiken im Zusammenhang mit künstlicher Intelligenz noch am Anfang steht. Weniger als die Hälfte der Befragten gaben an, dass ihre Unternehmen sogar das Risiko, das sie für das relevanteste halten, mindern: Ungenauigkeit.

Der neueste Marktreport von Aon besagt, dass je komplexer die globalen Risiken, desto dringender ist ein strategisches Riskmanagement. Nur wenn Risiken nachhaltig gesteuert werden, können Unternehmen ihre Resilienz stärken und neue Chancen ausloten.

Die weltweiten Preise für Industrierversicherungen im zweiten Quartal dieses Jahres sind um 3% gestiegen, verglichen mit einem Anstieg um 4% im ersten Quartal 2023. Das geht aus dem Global Insurance Market Index Q2/2023 des internationalen Industrierversicherungsmaklers Marsh hervor.

Erneut wird der Versuch unternommen, eine Plattform für Industrierversicherung einzurichten. Diesmal entwickelt die Hypoport-Tochter corify, unterstützt u. a. vom HDI-Vorstand Christopher Lohmann als Senior Advisor, gemeinsam mit 17 Industriepartnern einen digitalen Marktplatz für Industrierversicherungen, der das Geschäftsfeld standardisieren und digitalisieren soll. Damit präsentiert das Unternehmen laut eigenen Angaben eine absolute Neuheit am Versicherungsmarkt.

Hier wie auch in anderen Themen freut mich schon jetzt der Dialog, vielleicht gar die Mithilfe zur Lösung mit Ihnen.

gls
Paul Fode

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I. Risiken

Gefahren

The state of AI in 2023: Generative AI's breakout year

Q: www.mckinsey.com, August 2023

The latest annual McKinsey Global Survey on the current state of AI confirms the explosive growth of generative AI (gen AI) tools. Less than a year after many of these tools debuted, one-third of our survey respondents say their organizations are using gen AI regularly in at least one business function. Amid recent advances, AI has risen from a topic relegated to tech employees to a focus of company leaders: nearly one-quarter of surveyed C-suite executives say they are personally using gen AI tools for work, and more than one-quarter of respondents from companies using AI say gen AI is already on their boards' agendas. What's more, 40 percent of respondents say their organizations will increase their investment in AI overall because of advances in gen AI. The findings show that these are still early days for managing gen AI-related risks, with less than half of respondents saying their organizations are mitigating even the risk they consider most relevant: inaccuracy. The organizations that have already embedded AI capabilities have been the first to explore gen AI's potential, and those seeing the most value from more traditional AI capabilities—a group we call AI high performers—are already outpacing others in their adoption of gen AI tools.¹

The expected business disruption from gen AI is significant, and respondents predict meaningful changes to their workforces. They anticipate workforce cuts in certain areas and large reskilling efforts to address shifting talent needs. Yet while the use of gen AI might spur the adoption of other AI tools, we see few meaningful increases in organizations' adoption of these technologies. The percent of organizations adopting any AI tools has held steady since 2022, and adoption remains concentrated within a small number of business functions.

1. It's early days still, but use of gen AI is already widespread

The findings from the survey—which was in the field in mid-April 2023—show that, despite gen AI's nascent public availability, experimentation with the tools is already relatively common, and respondents expect the new capabilities to transform their industries. Gen AI has captured interest across the business population: individuals across regions, industries, and seniority levels are using gen AI for work and outside of work. Seventy-nine percent of all respondents say they've had at least some exposure to gen AI, either for work or outside of work, and 22 percent say they are regularly using it in their own work. While reported use is quite similar across seniority levels, it is highest among respondents working in the technology sector and those in North America.

Organizations, too, are now commonly using gen AI. One-third of all respondents say their organizations are already regularly using generative AI in at least one function—meaning that 60 percent of organizations with reported AI adoption are using gen AI. What's more, 40 percent of

those reporting AI adoption at their organizations say their companies expect to invest more in AI overall thanks to generative AI, and 28 percent say generative AI use is already on their board's agenda. The most commonly reported business functions using these newer tools are the same as those in which AI use is most common overall: marketing and sales, product and service development, and service operations, such as customer care and back-office support. This suggests that organizations are pursuing these new tools where the most value is. In our previous research, these three areas, along with software engineering, showed the potential to deliver about 75 percent of the total annual value from generative AI use cases.

In these early days, expectations for gen AI's impact are high: three-quarters of all respondents expect gen AI to cause significant or disruptive change in the nature of their industry's competition in the next three years. Survey respondents working in the technology and financial-services industries are the most likely to expect disruptive change from gen AI. Our previous research shows that, while all industries are indeed likely to see some degree of disruption, the level of impact is likely to vary.² Industries relying most heavily on knowledge work are likely to see more disruption—and potentially reap more value. While our estimates suggest that tech companies, unsurprisingly, are poised to see the highest impact from gen AI—adding value equivalent to as much as 9 percent of global industry revenue—knowledge-based industries such as banking (up to 5 percent), pharmaceuticals and medical products (also up to 5 percent), and education (up to 4 percent) could experience significant effects as well. By contrast, manufacturing-based industries, such as aerospace, automotives, and advanced electronics, could experience less disruptive effects. This stands in contrast to the impact of previous technology waves that affected manufacturing the most and is due to gen AI's strengths in language-based activities, as opposed to those requiring physical labor.

According to the survey, few companies seem fully prepared for the widespread use of gen AI—or the business risks these tools may bring. Just 21 percent of respondents reporting AI adoption say their organizations have established policies governing employees' use of gen AI technologies in their work. And when we asked specifically about the risks of adopting gen AI, few respondents say their companies are mitigating the most commonly cited risk with gen AI: inaccuracy. Respondents cite inaccuracy more frequently than both cybersecurity and regulatory compliance, which were the most common risks from AI overall in previous surveys. Just 32 percent say they're mitigating inaccuracy, a smaller percentage than the 38 percent who say they mitigate cybersecurity risks. Interestingly, this figure is significantly lower than the percentage of respondents who reported mitigating AI-related cybersecurity last year (51 percent). Overall, much as we've seen in previous years, most respondents say their organizations are not addressing AI-related risks.

Inaccuracy, cybersecurity, and intellectual-property infringement are the most-cited risks of generative AI adoption.

Generative AI–related risks that organizations consider relevant and are working to mitigate, % of respondents¹



¹Asked only of respondents whose organizations have adopted AI in at least 1 function. For both risks considered relevant and risks mitigated, n = 913. Source: McKinsey Global Survey on AI, 1,684 participants at all levels of the organization, April 11–21, 2023

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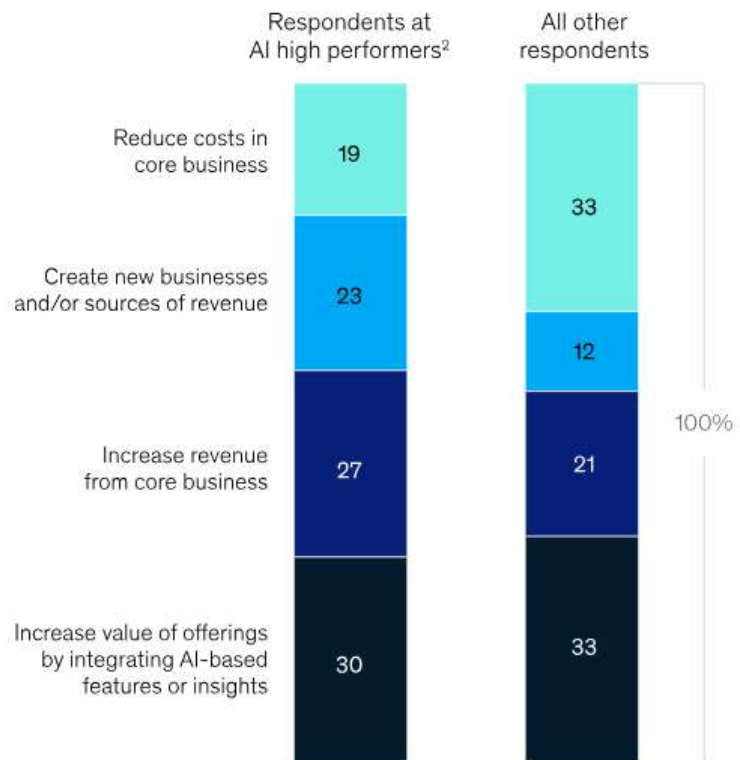
2. Leading companies are already ahead with gen AI

The survey results show that AI high performers—that is, organizations where respondents say at least 20 percent of EBIT in 2022 was attributable to AI use—are going all in on artificial intelligence, both with gen AI and more traditional AI capabilities. These organizations that achieve significant value from AI are already using gen AI in more business functions than other organizations do, especially in product and service development and risk and supply chain management. When looking at all AI capabilities—including more traditional machine learning capabilities, robotic process automation, and chatbots—AI high performers also are much more likely than others to use AI in product and service development, for uses such as product-development-cycle optimization, adding new features to existing products, and creating new AI-based products. These organizations also are using AI more often than other organizations in risk modeling and for uses within HR such as performance management and organization design and workforce deployment optimization.

Another difference from their peers: high performers' gen AI efforts are less oriented toward cost reduction, which is a top priority at other organizations. Respondents from AI high performers are twice as likely as others to say their organizations' top objective for gen AI is to create entirely new businesses or sources of revenue—and they're *most* likely to cite the increase in the value of existing offerings through new AI-based features.

Smaller shares of AI high performers see cost reductions as their top objective for generative AI efforts.

Top objective for organizations' planned generative AI activities, % of respondents¹



Note: Figures do not sum to 100%, because of rounding.

¹Asked only of respondents whose organizations have adopted AI in at least 1 function.

²Respondents who said that at least 20 percent of their organizations' EBIT in 2022 was attributable to their use of AI. For respondents at AI high performers, n = 45; for all other respondents, n = 712.

Source: McKinsey Global Survey on AI, 1,684 participants at all levels of the organization, April 11–21, 2023

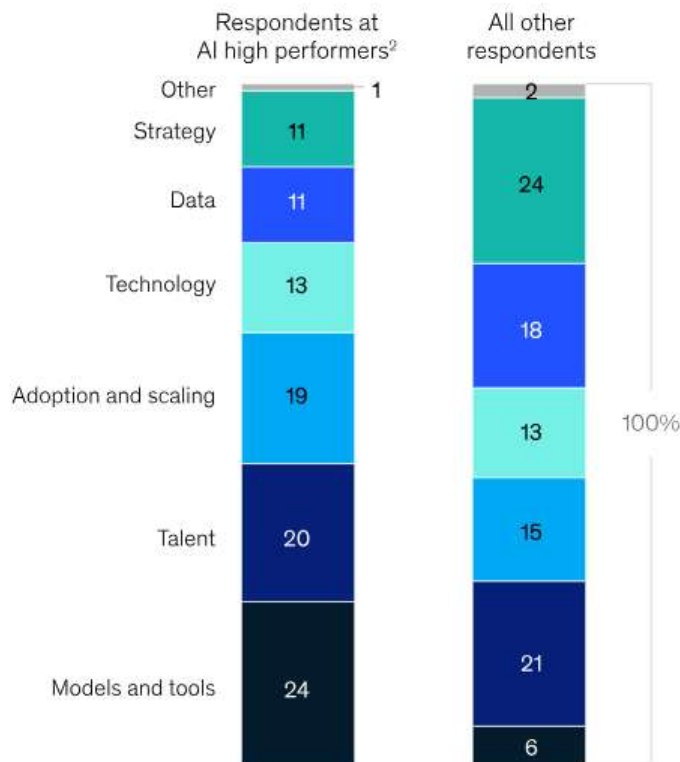
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As we've seen in previous years these high-performing organizations invest much more than others in AI: respondents from AI high performers are more than five times more likely than others to say they spend more than 20 percent of their digital budgets on AI. They also use AI capabilities more broadly throughout the organization. Respondents from high performers are much more likely than others to say that their organizations have adopted AI in four or more business functions and that they have embedded a higher number of AI capabilities. For example, respondents from high performers more often report embedding knowledge graphs in at least one product or business function process, in addition to gen AI and related natural-language capabilities.

While AI high performers are not immune to the challenges of capturing value from AI, the results suggest that the difficulties they face reflect their relative AI maturity, while others struggle with the more foundational, strategic elements of AI adoption. Respondents at AI high performers most often point to models and tools, such as monitoring model performance in production and retraining models as needed over time, as their top challenge. By comparison, other respondents cite strategy issues, such as setting a clearly defined AI vision that is linked with business value or finding sufficient resources.

Models and tools pose the biggest AI-related challenge for high performers, while strategy is a common stumbling block for others.

Element that poses the biggest challenge in capturing value from AI, % of respondents¹



Note: Figures do not sum to 100%, because of rounding.

¹Asked only of respondents whose organizations have adopted AI in at least 1 function.

²Respondents who said that at least 20 percent of their organizations' EBIT in 2022 was attributable to their use of AI. For respondents at AI high performers, n = 49; for all other respondents, n = 792.

Source: McKinsey Global Survey on AI, 1,684 participants at all levels of the organization, April 11–21, 2023.

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The findings offer further evidence that even high performers haven't mastered best practices regarding AI adoption, such as machine-learning-operations (MLOps) approaches, though they are much more likely than others to do so. For example, just 35 percent of respondents at AI high performers report that where possible, their organizations assemble existing components, rather than reinvent them, but that's a much larger share than the 19 percent of respondents from other organizations who report that practice.

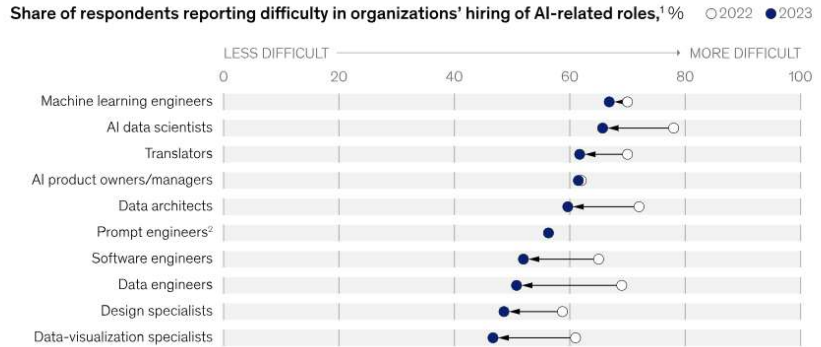
Many specialized MLOps technologies and practices may be needed to adopt some of the more transformative uses cases that gen AI applications can deliver—and do so as safely as possible. Live-model operations is one such area, where monitoring systems and setting up instant alerts to enable rapid issue resolution can keep gen AI systems in check. High performers stand out in this respect but have room to grow: one-quarter of respondents from these organizations say their entire system is monitored and equipped with instant alerts, compared with just 12 percent of other respondents.

3. AI-related talent needs shift, and AI's workforce effects are expected to be substantial Our latest survey results show changes in the roles that organizations are filling to support their AI ambitions. In the past year, organizations using AI most often hired data engineers, machine learning engineers, and AI data scientists—all roles that respondents commonly reported hiring in the previous survey. But a much smaller share of respondents report hiring AI-related-software engineers—the most-hired role last year—than in the previous survey (28 percent in the latest survey, down from 39 percent).

Roles in prompt engineering have recently emerged, as the need for that skill set rises alongside gen AI adoption, with 7 percent of respondents whose organizations have adopted AI reporting those hires in the past year.

The findings suggest that hiring for AI-related roles remains a challenge but has become somewhat easier over the past year, which could reflect the spate of layoffs at technology companies from late 2022 through the first half of 2023. Smaller shares of respondents than in the previous survey report difficulty hiring for roles such as AI data scientists, data engineers, and data-visualization specialists, though responses suggest that hiring machine learning engineers and AI product owners remains as much of a challenge as in the previous year.

Hiring for AI-related roles remains a challenge, though reported difficulty has decreased since 2022 for many roles.



¹Asked only of respondents whose organizations have adopted AI in at least 1 function and who said their organization hired the given role in the past 12 months. Respondents who said "easy," "neither difficult nor easy," or "don't know" are not shown.
²Not asked of respondents in 2022.
 Source: McKinsey Global Survey on AI, 1,684 participants at all levels of the organization, April 11–21, 2023

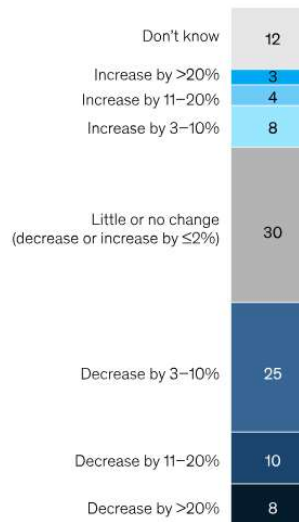
McKinsey & Company

Looking ahead to the next three years, respondents predict that the adoption of AI will reshape many roles in the workforce. Generally, they expect more employees to be reskilled than to be separated. Nearly four in ten respondents reporting AI adoption expect more than 20 percent of their companies' workforces will be reskilled, whereas 8 percent of respondents say the size of their workforces will decrease by more than 20 percent.

Survey respondents expect AI to meaningfully change their organizations' workforces.

Expectations about the impact of AI adoption on organizations' workforces, next 3 years, % of respondents¹

Change in number of employees



Share of employees expected to be reskilled

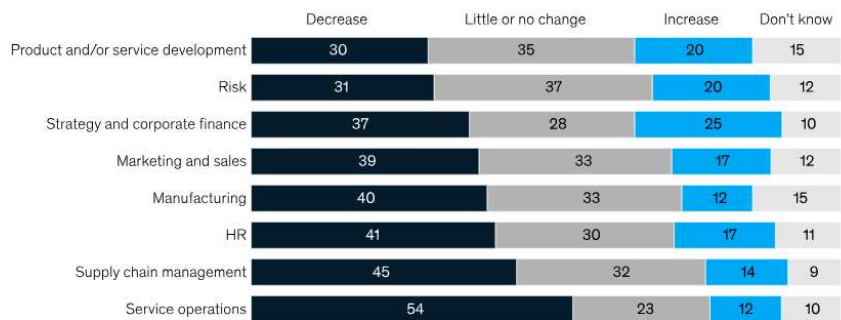


Note: Figures may not sum to 100%, because of rounding.
¹Asked only of respondents whose organizations have adopted AI in at least 1 function; n = 913.
 Source: McKinsey Global Survey on AI, 1,684 participants at all levels of the organization, April 11–21, 2023

Looking specifically at gen AI's predicted impact, service operations is the only function in which most respondents expect to see a decrease in workforce size at their organizations. This finding generally aligns with what our recent research suggests: while the emergence of gen AI increased our estimate of the percentage of worker activities that could be automated (60 to 70 percent, up from 50 percent), this doesn't necessarily translate into the automation of an entire role.

Service operations is the only function in which most respondents expect to see a decrease in workforce size because of generative AI.

Effect of generative AI adoption on number of employees, by business function, next 3 years, % of respondents¹



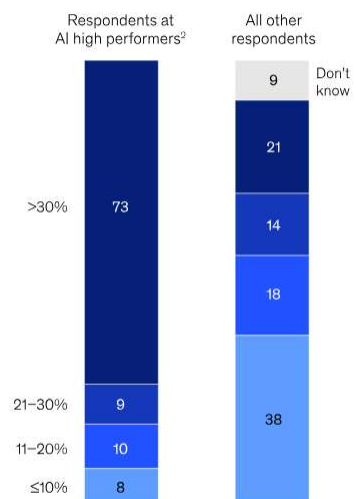
¹Note: Figures may not sum to 100%, because of rounding.
²Respondents were asked about only the business functions in which they said their organizations have adopted AI.
 Source: McKinsey Global Survey on AI, 1,684 participants at all levels of the organization, April 11–21, 2023

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AI high performers are expected to conduct much higher levels of reskilling than other companies are. Respondents at these organizations are over three times more likely than others to say their organizations will reskill more than 30 percent of their workforces over the next three years as a result of AI adoption.

Respondents at AI high performers expect their organizations to reskill larger portions of the workforce than other respondents do.

Share of employees at respondent's organization expected to be reskilled over the next 3 years as a result of AI adoption, % of respondents¹



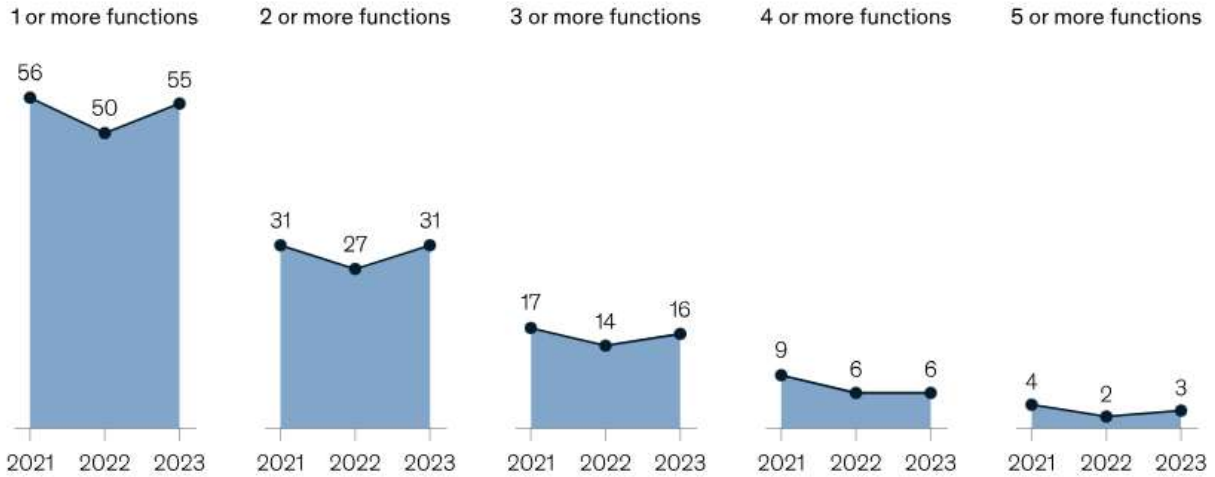
¹Asked only of respondents whose organizations have adopted AI in at least 1 function.
²Respondents who said that at least 20 percent of their organizations' EBIT in 2022 was attributable to their use of AI. For respondents at AI high performers, n = 50; for all other respondents, n = 863.
 Source: McKinsey Global Survey on AI, 1,684 participants at all levels of the organization, April 11–21, 2023

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4. With all eyes on gen AI, AI adoption and impact remain steady While the use of gen AI tools is spreading rapidly, the survey data doesn't show that these newer tools are propelling organizations' overall AI adoption. The share of organizations that have adopted AI overall remains steady, at least for the moment, with 55 percent of respondents reporting that their organizations have adopted AI. Less than a third of respondents continue to say that their organizations have adopted AI in more than one business function, suggesting that AI use remains limited in scope. Product and service development and service operations continue to be the two business functions in which respondents most often report AI adoption, as was true in the previous four surveys. And overall, just 23 percent of respondents say at least 5 percent of their organizations' EBIT last year was attributable to their use of AI—essentially flat with the previous survey—suggesting there is much more room to capture value.

Less than one-third of respondents say their organizations use AI in more than one function—a share largely unchanged since 2021.

Number of business functions at respondents' organizations that have adopted AI, % of respondents¹



¹In 2021, n = 1,843; in 2022, n = 1,492; in 2023, n = 1,684.

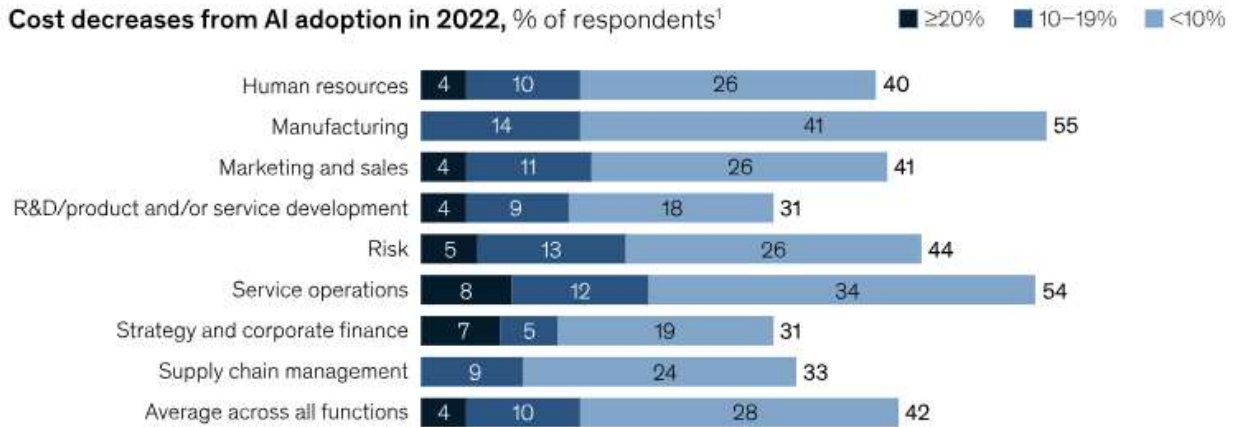
Source: McKinsey Global Survey on AI, 1,684 participants at all levels of the organization, April 11–21, 2023.

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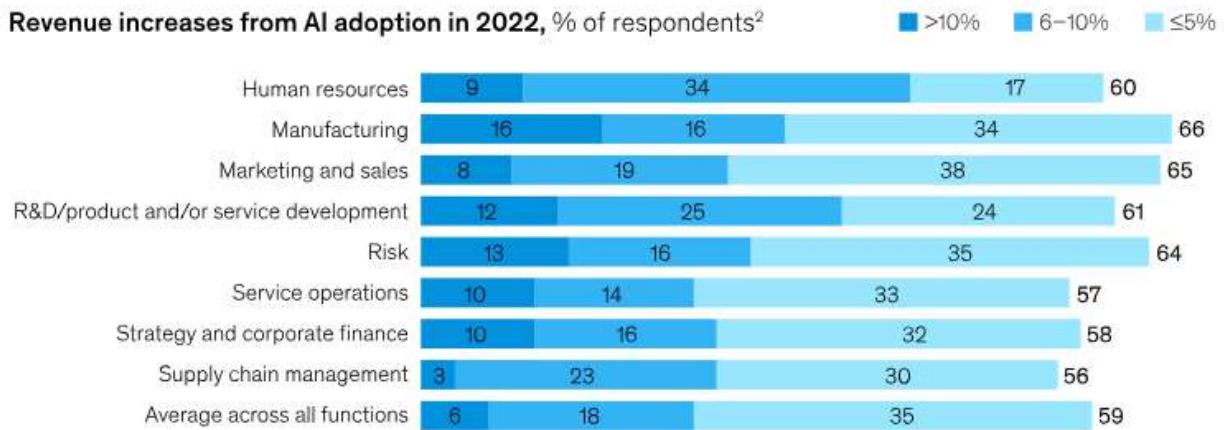
Organizations continue to see returns in the business areas in which they are using AI, and they plan to increase investment in the years ahead. We see a majority of respondents reporting AI-related revenue increases within each business function using AI. And looking ahead, more than two-thirds expect their organizations to increase their AI investment over the next three years.

Organizations continue to see benefits from AI adoption in the functions using AI capabilities.

Cost decreases from AI adoption in 2022, % of respondents¹



Revenue increases from AI adoption in 2022, % of respondents²



¹Question was asked only of respondents who said their organizations have adopted AI in a given function. Respondents who said "cost increase," "no change," "not applicable," or "don't know" are not shown.

²Question was asked only of respondents who said their organizations have adopted AI in a given function. Respondents who said "revenue decrease," "no change," "not applicable," or "don't know" are not shown.

Source: McKinsey Global Survey on AI, 1,684 participants at all levels of the organization, April 11–21, 2023

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II. Risikomanagement

Strategisches Risikomanagement wird zum Wachstumstreiber

Q: www.aon.com vom 05.09.2023

Je komplexer die globalen Risiken, desto dringender ist ein strategisches Riskmanagement. Nur wenn Risiken nachhaltig gesteuert werden, können Unternehmen ihre Resilienz stärken und neue Chancen ausloten. In einem volatilen Umfeld geht es deshalb nicht nur um die passenden Absicherungen, sondern auch um eine zukunftsweisende Unternehmenskultur, um Entscheidungskraft und Weitsicht. Das geht aus dem aktuellen Marktreport 2023 für den deutschen Versicherungsmarkt hervor, den das international führende Beratungs- und Dienstleistungsunternehmen Aon plc veröffentlicht hat.

Die Lage 2023 ist für Versicherer nach wie vor anspruchsvoll. Geopolitische Konflikte, Klimawandel, Naturkatastrophen und Cyberkriminalität beeinflussen den Markt erheblich. Dies erfordert eine

Neubewertung von Risiken in einer volatilen Landschaft, die gleichzeitig von rasanten Technologiesprüngen ebenso wie von zunehmender Regulierung geprägt ist.

Bei den Sachversicherungen lassen sich trotz Schadenkostenquote von 98 Prozent (Vorjahr: 177 Prozent) keine substanziiell verbesserten Erträge erwarten. Das hat verschiedene Gründe: „Themen wie Inflation und verzögerte Lieferketten haben überwintert“, sagt Hartmuth Kremer-Jensen, Geschäftsführer und Chief Broking Officer für die DACH-Region bei Aon. „Das beeinflusst die Schadenaufwendungen enorm und verringert die Rentabilität für Versicherer. Hoher Risikoqualität und hohem Prämienvolumen in bestimmten Bereichen stehen Anpassungen der Rückversicherer gegenüber.“ Der Schadenverlauf befindet sich nach einer volatilen Phase auf hohem Niveau. Klimabedingte Naturgefahren werden zukünftig die dynamische Risikolandschaft bestimmen und sich auf die Prämiengestaltung auswirken.

Auch die Rolle von ESG-Kriterien wird beim Underwriting immer wichtiger. Das gilt vor allem für Haftpflichtversicherungen: „Unternehmen, vor allem solche mit komplexen Risiken, sollten bei anstehenden Renewals ihre Risikoinformationen gut aufbereiten, denn für sie sind höhere Prämien und eingeschränkter Deckungsumfang wahrscheinlicher“, rät Kremer-Jensen. Generell hat sich der Haftpflichtmarkt eingependelt, Prämiensteigerungen fallen moderater aus als im Vorjahr. Diskussionen über Deckungsumfang gewinnen an Bedeutung, ebenso die Abgrenzung zu Cyberversicherungen. Hier ist das Zeichnungsverhalten weiterhin zurückhaltend, EU-Richtlinien und Versicherungspflichten für KI-Systeme werden derzeit noch diskutiert.

Generell begründen Klimawandel, Naturkatastrophen, aber auch die Transformationen bei Energie und Digitalisierung eine neue Betrachtung der Risikoqualitäten. Deren lückenlose Dokumentation seitens der Unternehmen wird unverzichtbar, um Ausschlüsse zu vermeiden. Dabei ist diesen Risiken mit konventionellen Standardlösungen nicht beizukommen: Expertenwissen, digitale Tools und individuelle Speziallösungen werden immer wichtiger.

Vor allem aber gilt es, den Risiken unerschrocken und realistisch ins Auge zu sehen: „Unternehmen sollten ein agiles Risikomanagement betreiben, um auch mit unvorhersehbaren Längen zurechtzukommen. Sie brauchen eine Kultur, in der Risikomanagement ganz klar zur strategischen Unternehmensführung gehört. Nur so lassen sich Risiken als Katalysator für positive Veränderungen nutzen.“ Kremer-Jensen führt weiter aus: „Es gilt, sich mutig neuen Technologien und innovativen Denkweisen zu öffnen, und gleichzeitig ethisch und nachhaltig zu handeln.“

III. Versicherung

Preise in der Industrierversicherung steigen weiter an

Q: www.asscompact.de vom 03.08.2023

Prämien für Industrierversicherungen weltweit sind im zweiten Quartal 2023 um weitere 3% gegenüber dem vorangegangenen Quartal gestiegen. In Kontinentaleuropa waren die Prämien 5% höher als am Anfang des Jahres. Das geht aus Zahlen des internationalen Versicherungsmaklers Marsh hervor.

Die weltweiten Preise für Industrierversicherungen im zweiten Quartal dieses Jahres sind um 3% gestiegen, verglichen mit einem Anstieg um 4% im ersten Quartal 2023. Das geht aus dem Global Insurance Market Index Q2/2023 des internationalen Industrierversicherungsmaklers Marsh hervor. Der Index beleuchtet die Prämienentwicklungen der Versicherungsmärkte USA, Großbritannien, Kontinentaleuropa, Lateinamerika sowie Asien und Pazifik.

Insgesamt ist das zweite Quartal 2023 das 23. Quartal in Folge, in dem die Preise im internationalen Industrierversicherungsmarkt gestiegen sind. Die Preisentwicklung verlief überregional relativ

einheitlich, wie das Maklerunternehmen in dem Update mitteilte. Die höchsten Prämiensteigerungen sind in der gewerblichen Sachversicherung verzeichnet worden.

Im Markt Kontinentaleuropa belief sich die Preissteigerung im zweiten Quartal in Folge auf 5%. Der Anstieg in der gewerblichen Sachversicherung war auch hier am signifikantesten. In dieser Sparte stiegen Preise um 8% im Vergleich zum ersten Quartal. Treiber für die höheren Prämien waren vor allem steigende Kosten für die Versicherer. In der Sparte Haftpflicht stiegen die Preise im zweiten Quartal um 4%, genau wie im Quartal davor.

In der D&O Versicherung dagegen fielen Preise um 2%, verglichen mit einem Anstieg um 3% gegenüber dem ersten Quartal. In Deutschland, dem größten D&O-Markt Europas, hielten sich die Prämien jedoch auf einem relativ stabilen Niveau, während sie in anderen Märkten sanken, so der Bericht.

In der Cyberversicherung stabilisierten sich die Prämien weiter, mit einem Anstieg von 3%, verglichen mit einem Plus von 5% im ersten Quartal. Der Stabilisierung liegt vor allem die allgemein niedrige Rate von Schäden im Bereich der Informationssicherheit und Ransomware sowie neuen Kapazitäten zugrunde. Auch auf die Entwicklungen im Russland-Ukraine-Konflikt haben Cyberversicherer weiterhin ein Auge, heißt es in dem Bericht.

Corify kündigt digitalen Marktplatz für Industrierversicherungen an

Q: www.asscompact.de vom 05.09.2023

Die Hypoport-Tochter corify entwickelt gemeinsam mit 17 Industriepartnern einen digitalen Marktplatz für Industrierversicherungen, der das Geschäftsfeld standardisieren und digitalisieren soll. Damit präsentiert das Unternehmen laut eigenen Angaben eine absolute Neuheit am Versicherungsmarkt.

Die corify GmbH entwickelt einen digitalen Marktplatz für Industrierversicherungen. Die Hypoport SE-Tochter möchte damit das Geschäftsfeld der Industrierversicherungen entlang der Wertschöpfungskette von Industrieunternehmen standardisieren, digitalisieren und dabei von Grund auf verändern. Laut Angaben des Unternehmens stellt der Marktplatz eine absolute Neuheit am Versicherungsmarkt dar.

Hintergrund für die Entwicklung des Marktplatzes sind die zunehmend komplexeren Risiken, denen Industrieunternehmen ausgesetzt sind. Zudem werden die Schadenhöhen immer größer. Diese veränderte Risikolandschaft erfordere digitalisierte, transparente und an die Probleme der Unternehmen angepasste Versicherungsangebote, so das Unternehmen. In der Vergangenheit habe der Markt hauptsächlich mit Preissteigerungen reagiert – seit 2017 führe das zu global ansteigenden Prämien bei gleichzeitiger Kapazitätsreduktion, weshalb die Versicherungstechnik immer mehr in den Vordergrund rücke.

Die Plattform soll alle Akteure rund um die Industrierversicherung zusammenbringen. Im Mittelpunkt steht mit einer standardisierten und ganzheitlichen Beschreibung das Risiko des Unternehmens. Mithilfe der Infrastruktur sollen sich Versicherer, Makler und Unternehmen jederzeit über das spezifische Risiko und Pricing entlang der kompletten Wertschöpfungskette informieren können – mit dem Ziel von mehr Transparenz für Industriekunden, höherer Beratungsqualität für Vermittler und mehr Kontrolle für Versicherer.

Wenn es nach corify CEO Artur Reimer geht, ist der Anspruch nichts Geringeres als das Industrierversicherungsgeschäft zu „revolutionieren“. „Durch gezielte Standardisierung, Digitalisierung und erhöhte Transparenz streben wir an, bessere Risikopartnerschaften zu entwickeln“, so Reimer.

Der Marktplatz ist als „prozessorientiertes und zentrales Cloud-Ökosystem“ aufgebaut. Änderungen können „von jeder Seite aus transparent und kollaborativ“ eingepflegt werden und damit Risikomodelle innerhalb kürzester Zeit an Marktbedingungen angepasst werden.

Unterstützung bei der Entwicklung des Marktplatzes bekommt corify von 17 Industriepartnern, die auch bei der technischen Umsetzung mit einbezogen werden sowie der corify-Tochter Oasis, die das gleichnamige Maklerverwaltungsprogramm betreibt und einen Kundenzugang zum corify-Portfolio einbringt. Zudem hat corify sich Christopher Lohmann, ehemaliger Geschäftsführer der Allianz-Tochter AGCS für Zentral- und Osteuropa sowie ehemaliger Gothaer- und Talanx-Vorstand, als Senior Adviser an Bord geholt.

Mit der Standardisierung der Risikobeschreibung soll zum vierten Quartal 2023 die initiale Funktionalität des digitalen Marktplatzes an den Start gehen.

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