

2021 Geneva Association Research Grant on

The Future Face of Life Insurance

The Geneva Association's annual research grant is awarded to a doctoral student or young academic for a research paper on a specific theme. The grant is worth CHF 10,000 and covers a period of 10 months.¹

The theme of the 2021 research grant is **The Future Face of Life Insurance** with an emphasis on financial well-being and life-cycle planning.

Low interest rates and more demanding customers have created a challenging environment for life insurers. Insurers have started to respond by adopting less interest-rate-sensitive and more comprehensive propositions (such as partnerships in prevention).

Research carried out under the grant should explore potential areas of business innovation that use a product mix that adds value to the consumer experience and grows the market while mitigating the macroeconomic risks to insurers. Suggested topics are:

- How can new life insurance business models improve the financial well-being of policyholders?
- How can life insurance products better protect against economic risks such as unemployment, illness, bankruptcy, poverty and destitution in retirement?
- How can life insurers contribute to active ageing and incentivise healthy behaviour?
- Can the integration of financial life-cycle planning with savings products increase the uptake of life insurance?
- What are the emerging Public Private Partnership (PPP) models to incentivise life insurance uptake and close the retirement gap?
- To what extent is life insurance demand driven by tax incentives?
- How can new life insurance business models tackle longevity risk in the face of rapid demographic changes and low interest rates?

Alternative topics related to the general theme of the grant may also be considered.

The deadline for submissions is **11 January 2021**.

Applications should be addressed to: secretariat@genevaassociation.org

Applications must be accompanied by a curriculum vitae, a research proposal and letters of recommendation from two professors in the field.

¹ The recipient commits to collaborating on a publication or participating in a conference of The Geneva Association.