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CHANGES IN INTER-ORGANISATIONAL COOPERATION NETWORKS DUE TO DIGITALISATION IN THE INSURANCE INDUSTRY

Abstract:

The aim of this study is to empirically identify how the structure of inter-organisational collaboration is changing in today's increasingly digitalised insurance industry.

Traditionally, inter-organisational relationships in the insurance industry have been vertically integrated, mainly with major insurance companies. With the advent of digitalisation, the areas covered by insurance, such as disease prevention, are expanding through the linkage of various big data. It can be inferred that the structure of cooperation between related organisations and their core organisations is changing accordingly.

As a research method, this study analysed information on actual inter-organisational relations using the method of social network analysis. The linkage network structure of the organisations that are expanding inter-organisational cooperation was then analysed.

The results of the analysis show that the organisations that are expanding inter-organisational cooperation have an open and mediated network structure.

It was shown that inter-organisational relations in the insurance industry may be shifting from a vertically integrated structure to a platform type, similar to the IT industry.

Keywords:

inter-organisational collaboration, InsurTech, social network analysis

JEL Classification: M15, O33, I13