Risk Management & Insurance Department and TRIA Co-host Annual Conference, Focusing on AI-Driven Insurance and Intelligent Risk Decision-Making

Campus focus

The "2025 Annual Meeting of the Taiwan Risk and Insurance Association and International Academic Conference," co-hosted by the Department of Risk Management and Insurance and the Taiwan Risk and Insurance Association (TRIA), was held on December 13, 2025, at the Hsu Shou-Chlien International Conference Center. Under the theme "AI-Driven Insurance: Digital Innovation and Intelligent Risk Decision-Making," the conference brought together scholars from Taiwan and abroad, as well as experts from government, industry, and academia. From both academic and practical perspectives, participants engaged in in-depth discussions on the challenges and opportunities that artificial intelligence, climate change, and extreme risks present to the insurance industry.

At the opening ceremony, Academic Vice President Dr. Hui-Huang Hsu noted that in the face of climate change, geopolitical uncertainty, and rapid technological advancement, risk management and insurance systems have become critical pillars supporting social resilience and sustainable development. He emphasized that this vision aligns with Tamkang University's educational goal of "Future-oriented Education," encouraging faculty and students to "actively shape and create the future we aspire to." Dr. Ming-Hua Hsieh, Chairman of TRIA, analyzed industry trends, noting that climate risk is a form of financial risk. He emphasized that the insurance sector must integrate AI and big data to enhance risk control, pricing mechanisms, and fraud prevention. Noting that even amid rapid fintech development, key technological risks still necessitate insurance mechanisms as safeguards. Dr. Jin-Lung Peng, Chairman of the Financial Supervisory Commission, expressed his hope that academic research would be more closely aligned with the practical needs of Taiwan's insurance industry, addressing structural challenges such as new accounting

and capital regimes, as well as an aging society, thereby enhancing the social impact of academic research.

The keynote address was delivered by Professor Alexander M□rmann of the Department of Finance, Accounting, and Statistics at WU Vienna, titled "Expanding the Frontiers of Insurability: Mechanisms for Managing Existential Risk." Prof. M□rmann highlighted that climate change, pandemics, cyber risks, and advances in AI are creating unprecedented global risk challenges. These risks are wide-ranging, rapidly evolving, and potentially catastrophic, placing significant strain on traditional insurance models in terms of risk pooling and coverage design.

M□rmann further explained that managing such highly uncertain risks cannot rely solely on a single insurance mechanism. Instead, it requires the combined efforts of insurance, banking, and capital markets, with governments playing a crucial role in institutional design and risk coordination. Examples include the use of catastrophe bonds and other financial instruments to disperse risk, as well as incentives for proactive insurance coverage and preventive measures. He emphasized that the scope of insurability is not fixed but must be continuously expanded through institutional innovation to enhance societal resilience to major risks.

In addition to academic sessions, the conference featured a practitioner panel discussion titled "Building the Next Generation of Property Insurance Services: Digitally Optimizing Traffic Accident Handling and Claims Processes." Moderated by Ming-Hua Hsieh, the panel brought together representatives from the property insurance sector, technology firms, and academia to discuss how digital technologies can streamline claims processes, improve service efficiency, and strengthen risk management, showcasing a deep dialogue between academic research and practical application.

The conference also featured multiple paper presentation sessions in both Chinese and English, covering topics such as AI-based insurance pricing, ESG, fintech, extreme risks, actuarial science, and insurance management. A total of 67 academic papers were presented, reflecting the diverse and dynamic landscape of risk management and insurance research amid the

ongoing waves of digital transformation and sustainable development.


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Alexander
Mürmann


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