

Ania

Associazione Nazionale  
fra le Imprese Assicuratrici



A.I.Per.T.

# *L'IA applicata al mondo del "Marine": prezioso tool o pericolo occulto? Il punto di vista dei periti, a confronto con gli altri stakeholders*

Introduzione alla sessione assicurativa – dati dal mercato *Marine*

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10 Ottobre 2024 – Genova

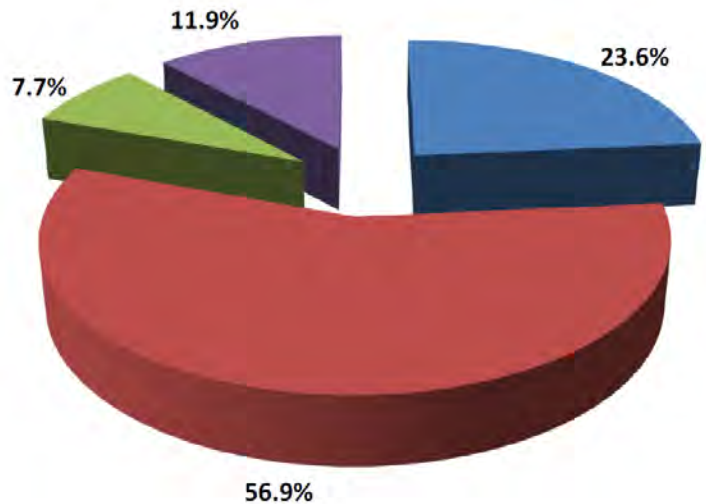
# Agenda

- Premi *Marine* – Tutte le linee di *business*
- Corpi
- Merci
  - Focus sinistri
- Frodi – *marine*
- L'uso dell'IA nel settore assicurativo

# Tutte le line di *business*

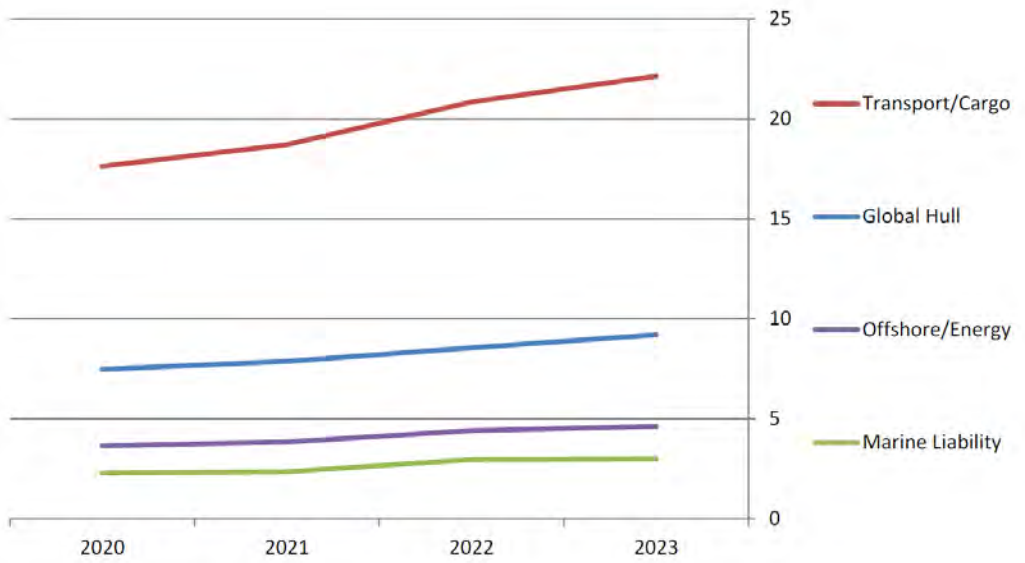
# Premi Marine – Tutte le linee di business

Total estimate 2023: USD 38.9 billion / Change 2022 -> 2023: 5.9%  
 NB: Exchange rate effects



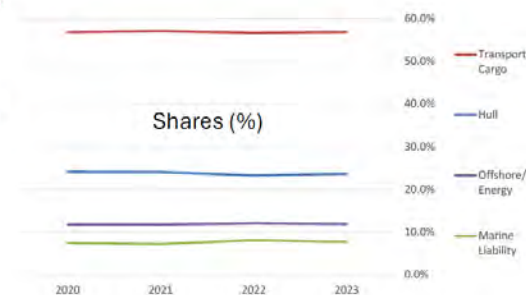
Source: IUMI Global Marine Report

- Global Hull
  - Transport/Cargo
  - Marine Liability \*
  - Offshore/Energy
- \* other than P&I covered by clubs of International Group.



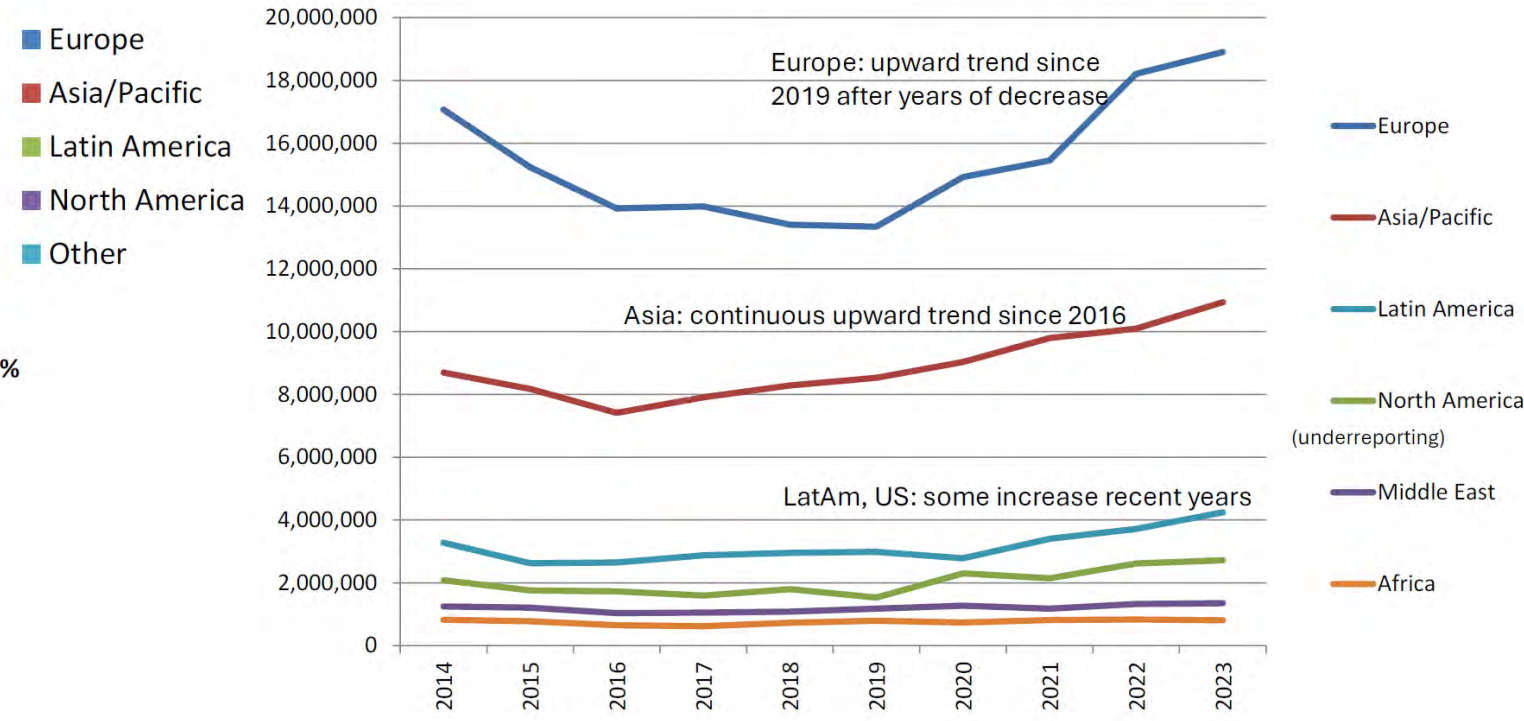
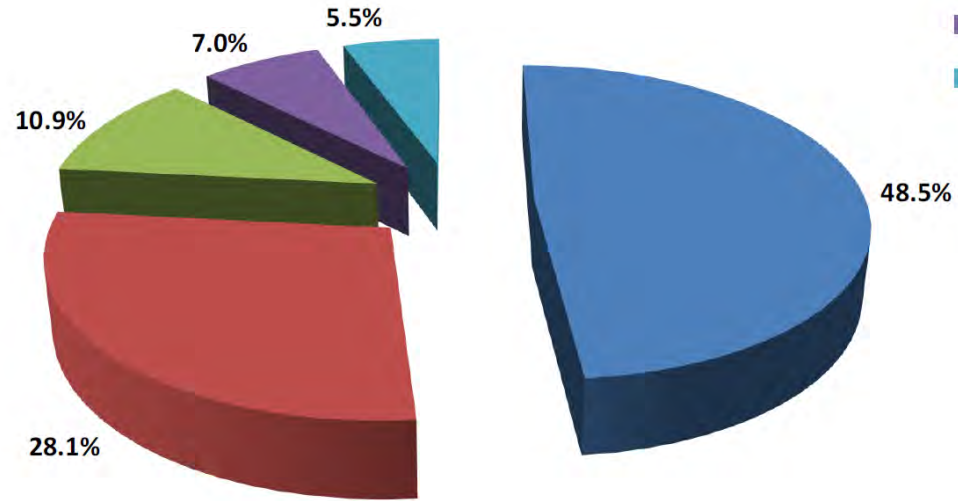
NB: Absolute premiums reflect the combined effect of changes in the total insured volume/values and applied rates per unit.

Drivers: trade volume/values, vessel values, exchange rates, geopolitical changes, market conditions (capacity)



# Evidenza per area geografica

Total: USD 38.9 billion



Source: IUMI Global Marine Report

# Trimestrale Danni - Settembre

## PREMI PORTAFOGLIO DIRETTO AL II TRIMESTRE 2024

Valori in milioni di euro

Rami	PREMI ITA ed EXTRA UE**	QUOTA MERCATO ITA ed EXTRA UE	PREMI UE***	QUOTA MERCATO UE	PREMI TOTALI	VAR.* % PREMI ITA ed EXTRA UE	VAR.* % PREMI UE	VAR.* % PREMI TOTALI
	al II trim. 2024	al II trim. 2024	al II trim. 2024	al II trim. 2024	al II trim. 2024	2024/2023	2024/2023	2024/2023
R.C. Autoveicoli terrestri	6.455	89,9%	722	10,1%	7.176	6,7%	34,1%	8,9%
Corpi di veicoli terrestri	2.232	89,4%	266	10,6%	2.498	13,6%	29,8%	15,2%
<b>Totale settore Auto</b>	<b>8.686</b>	<b>89,8%</b>	<b>988</b>	<b>10,2%</b>	<b>9.674</b>	<b>8,4%</b>	<b>32,9%</b>	<b>10,5%</b>
Infortunati	1.770	86,1%	286	13,9%	2.056	2,0%	2,4%	2,0%
Malattia	2.275	94,4%	135	5,6%	2.410	11,6%	21,0%	12,1%
Corpi di veicoli ferroviari	4	100,0%	-	0,0%	4	-10,7%	-	-10,7%
Corpi di veicoli aerei	10	66,9%	5	33,1%	15	34,9%	20,9%	29,9%
Corpi veicoli marittimi	170	69,4%	75	30,6%	245	5,5%	59,2%	17,7%
Merci trasportate	111	52,1%	102	47,9%	214	-9,5%	14,2%	0,5%
Incendio ed elementi naturali	1.573	90,2%	170	9,8%	1.743	11,4%	13,4%	11,6%
Altri danni ai beni	2.025	87,0%	302	13,0%	2.327	8,0%	12,7%	8,6%
R.C. Aeromobili	6	47,9%	6	52,1%	12	18,8%	17,6%	18,2%
R.C. Veicoli marittimi	23	78,1%	6	21,9%	30	8,8%	44,4%	15,0%
R.C. Generale	1.983	71,4%	794	28,6%	2.777	1,7%	-1,0%	0,9%
Credito	58	13,2%	379	86,8%	436	-13,4%	-9,7%	-10,2%
Cauzione	295	68,8%	134	31,2%	429	2,1%	25,1%	8,3%
Perdite pecuniarie	379	76,1%	119	23,9%	498	12,3%	-7,5%	6,8%
Tutela Legale	281	85,4%	48	14,6%	329	6,4%	5,6%	6,3%
Assistenza	529	86,5%	83	13,5%	612	8,5%	21,0%	10,1%
<b>Totale altri rami danni</b>	<b>11.491</b>	<b>81,3%</b>	<b>2.645</b>	<b>18,7%</b>	<b>14.136</b>	<b>6,6%</b>	<b>4,5%</b>	<b>6,2%</b>
<b>Totale rami danni</b>	<b>20.177</b>	<b>84,7%</b>	<b>3.633</b>	<b>15,3%</b>	<b>23.810</b>	<b>7,4%</b>	<b>10,9%</b>	<b>7,9%</b>

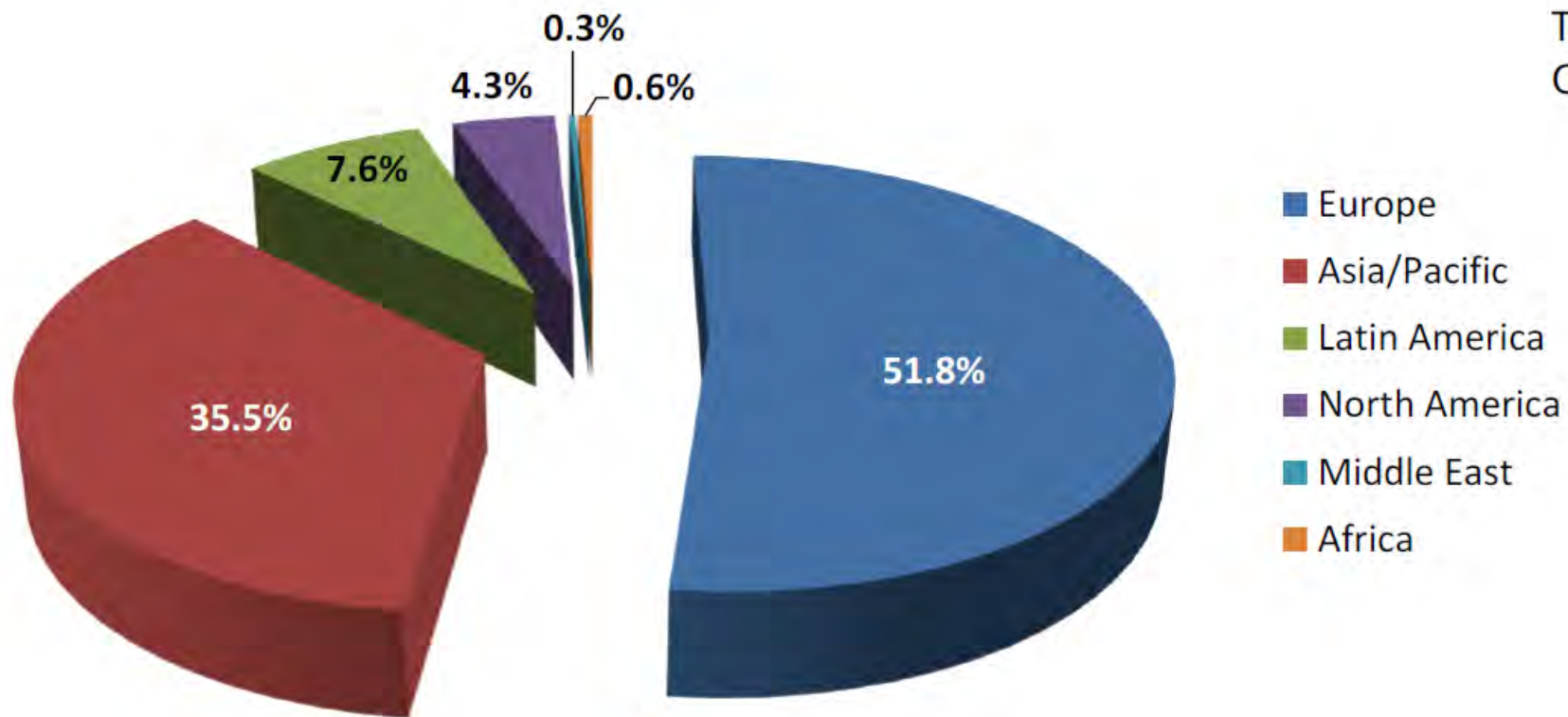
\* Le variazioni % sono calcolate a perimetro di imprese omogeneo.

\*\* Per imprese italiane ed extra-UE si intendono le imprese nazionali e le rappresentanze in Italia di imprese non facenti parte dello Spazio Economico Europeo e operanti in regime di stabilimento.

\*\*\* Per imprese UE si intendono le rappresentanze in Italia di imprese aventi sede legale in paesi facenti parte dello Spazio Economico Europeo e operanti in regime di stabilimento; i dati si riferiscono alle sole imprese che hanno partecipato alla rilevazione.

# Corpi

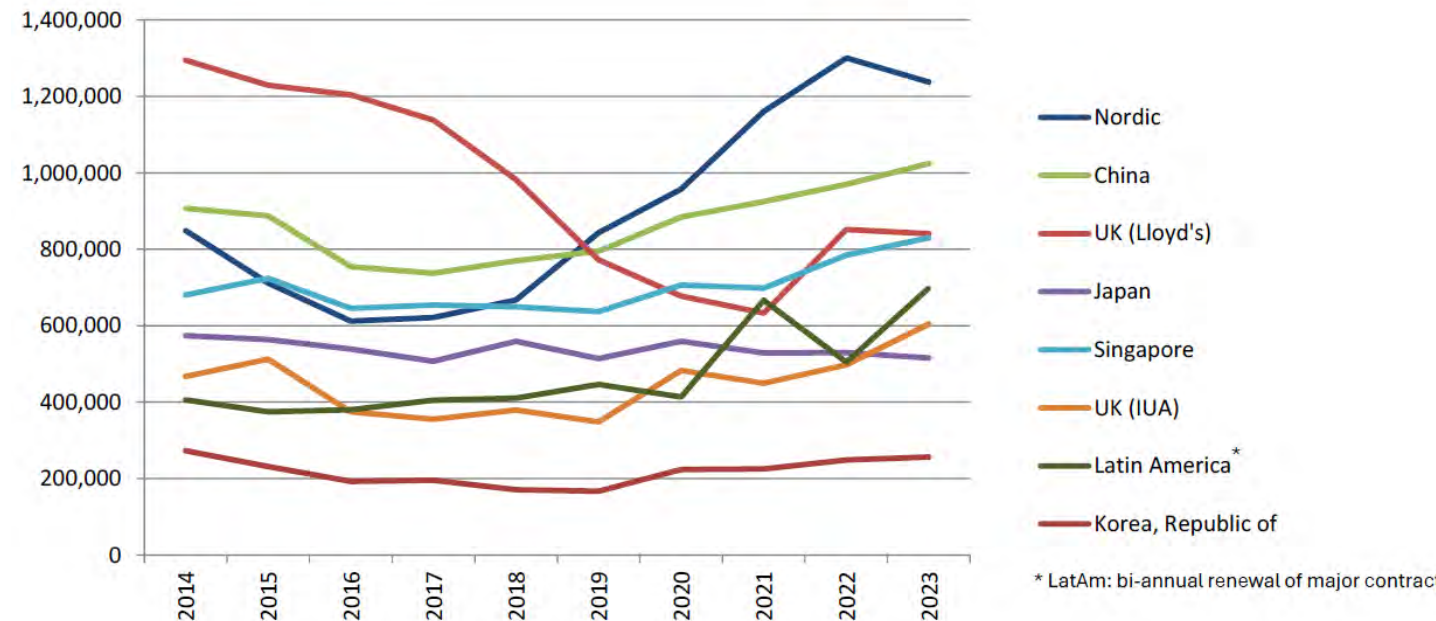
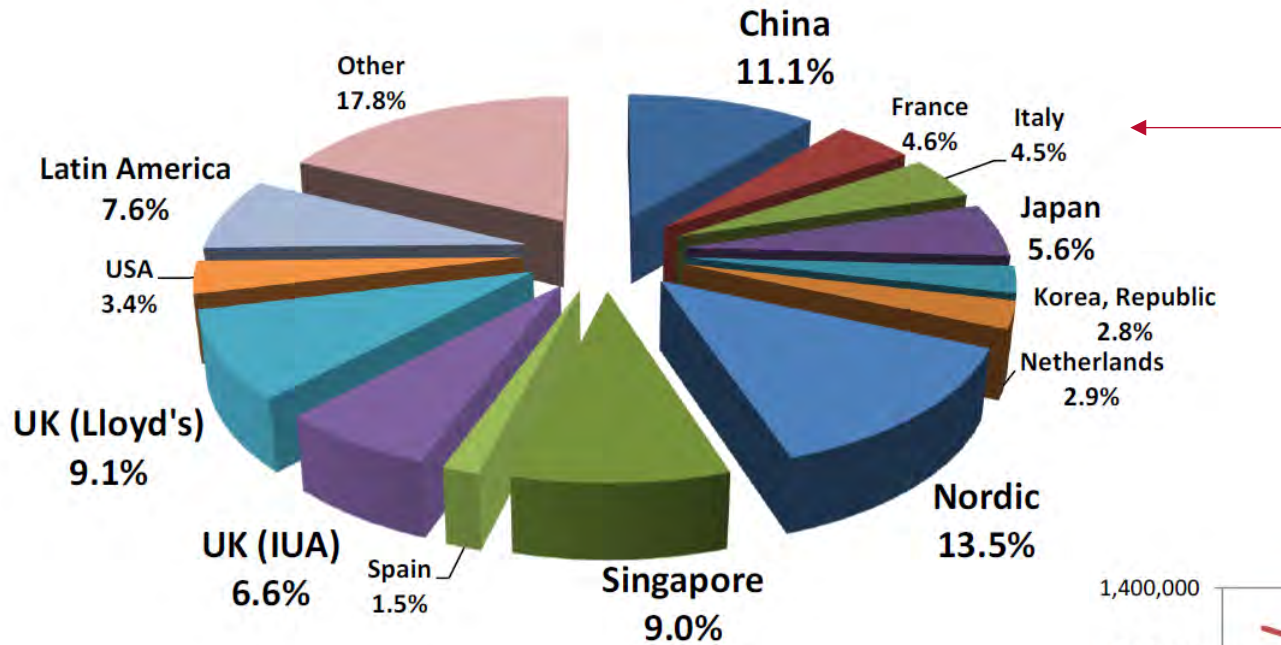
# Corpi



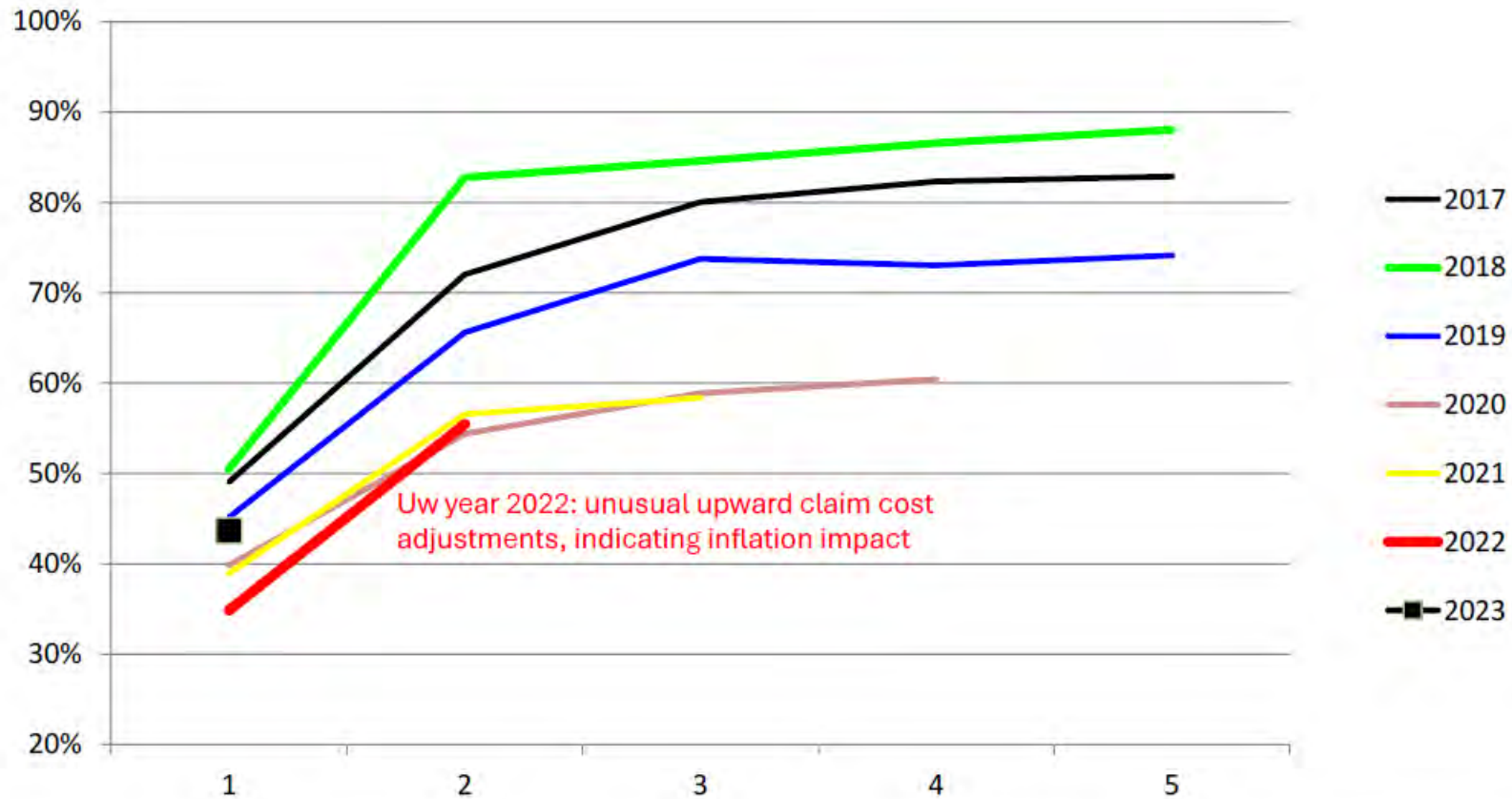
Total estimate: USD 9.2 billion  
Change 2022 to 2023: 7.6%



# Corpi – per area geografica



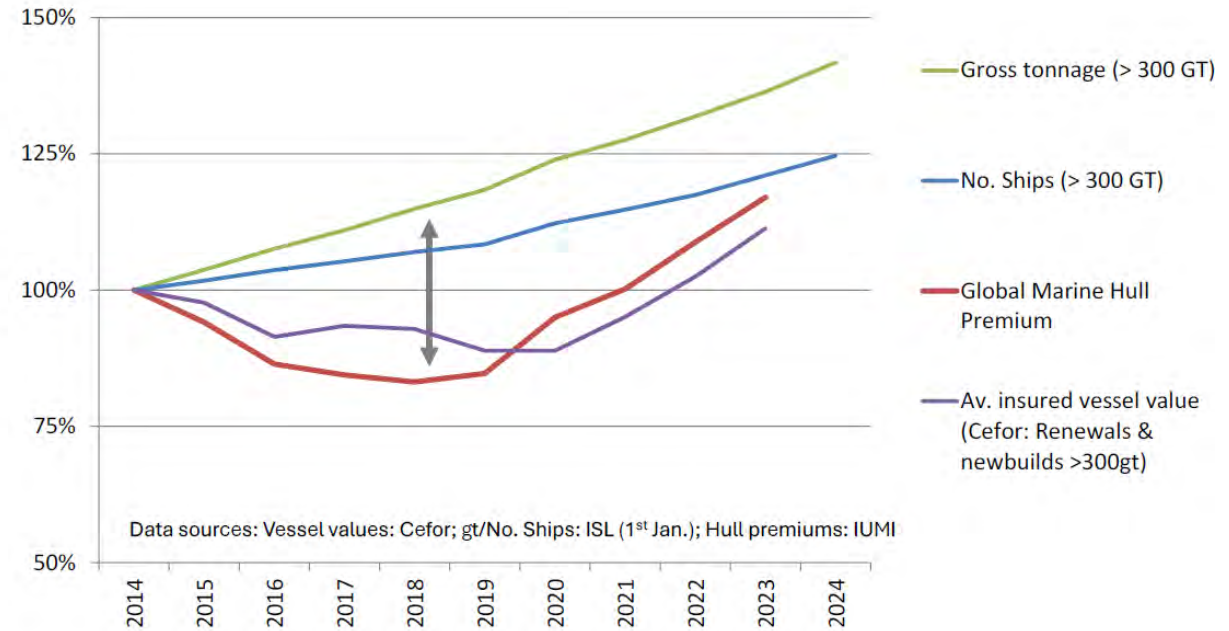
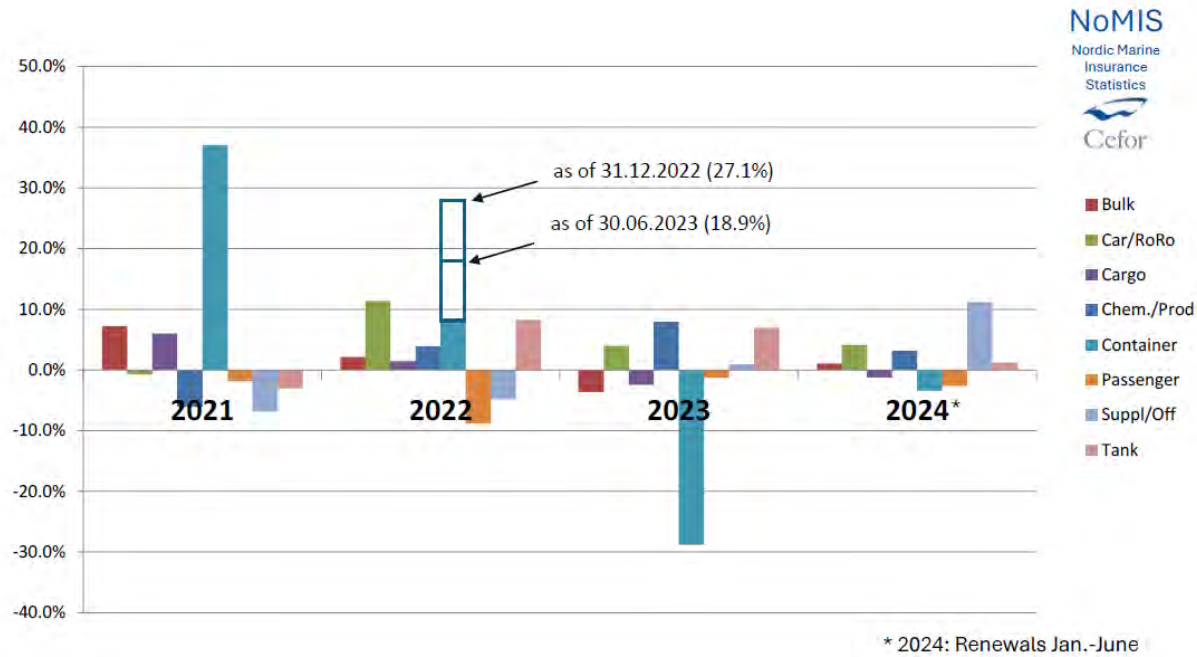
# Corpi – Loss ratio Europe



\* Technical break even: gross loss ratio does not exceed 100% minus the expense ratio (acquisition cost, capital cost, management expenses)

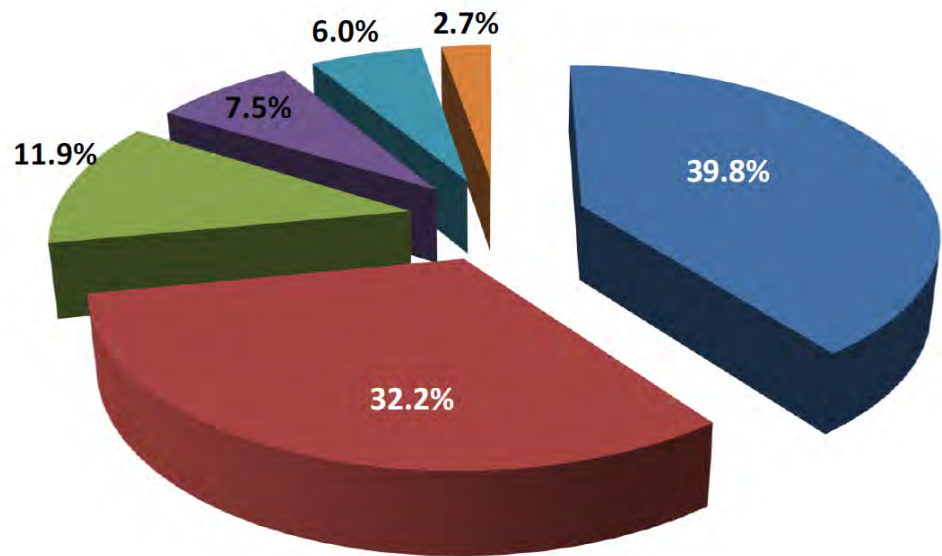
\*\* Data included from: Belgium, France, Germany, Italy, Netherlands, Nordic (Cefor), UK

# Corpi – tipologia e stazza delle navi



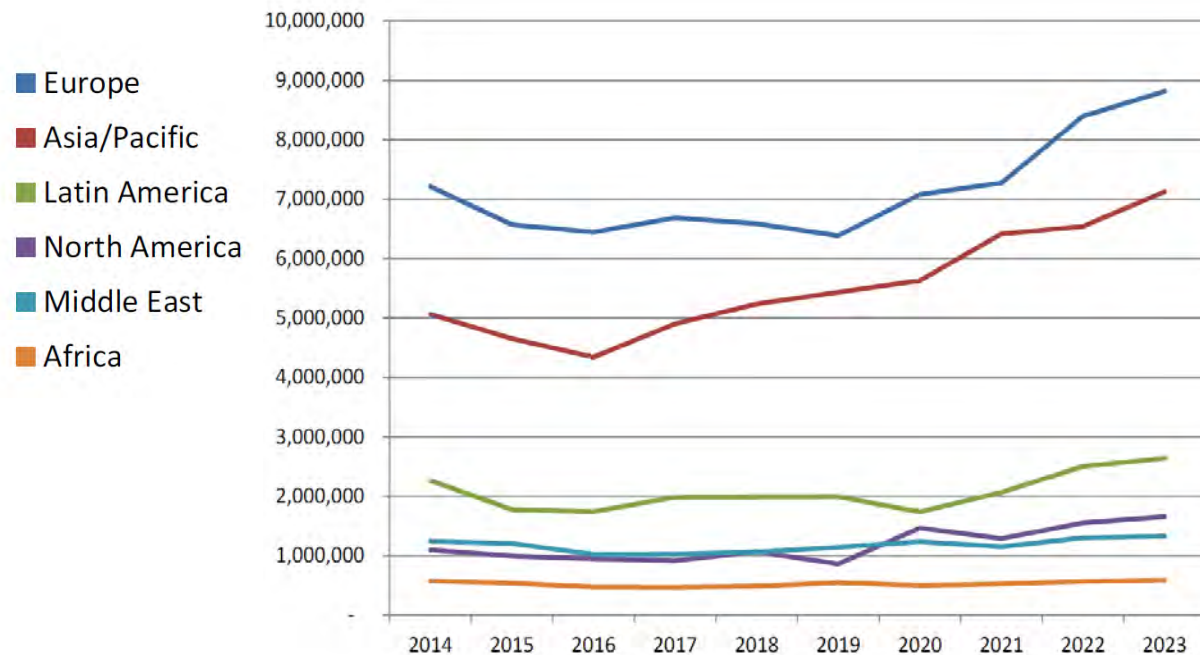
**Merci**

# Merci



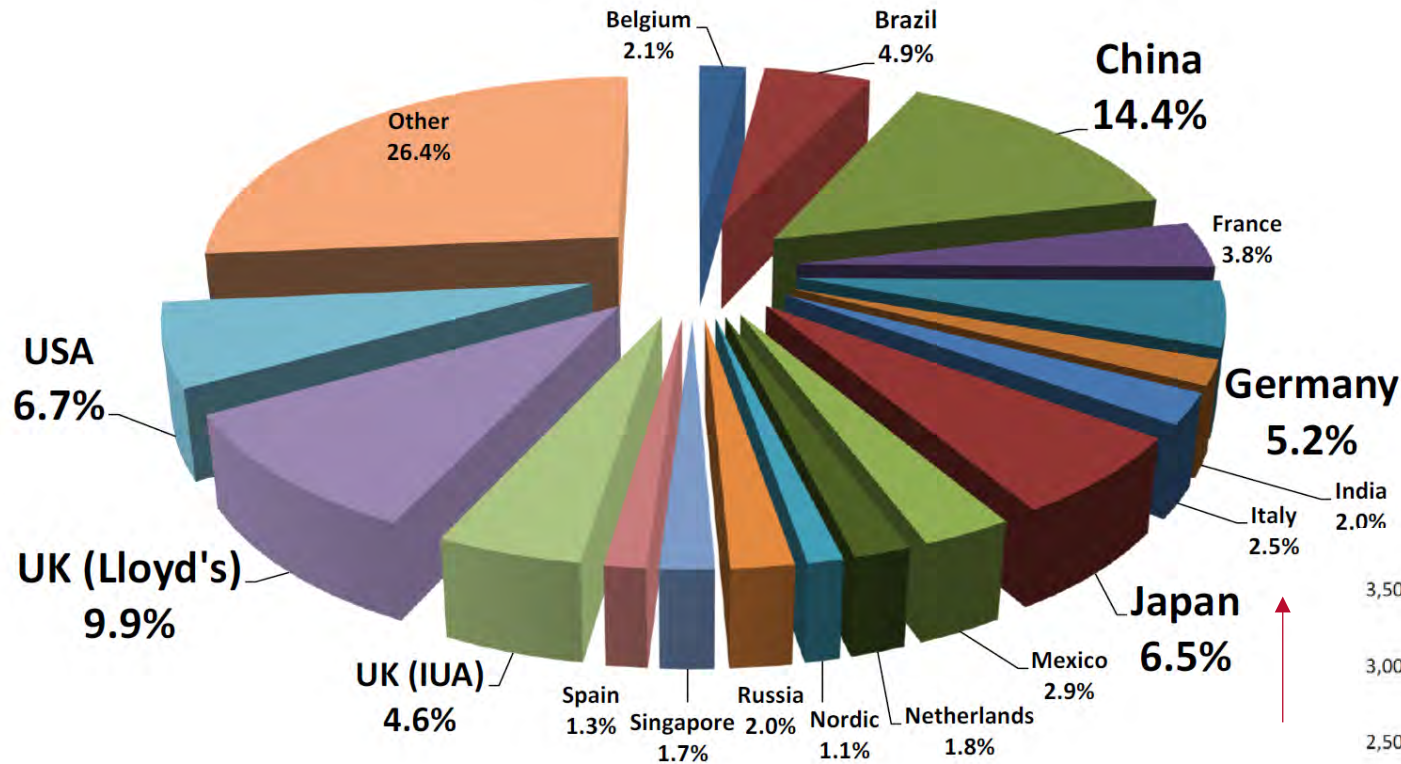
Total estimate: USD 22.1 billion  
Change 2022 -> 2023: 6.2%

Exchange rate effects strongest on cargo premium.

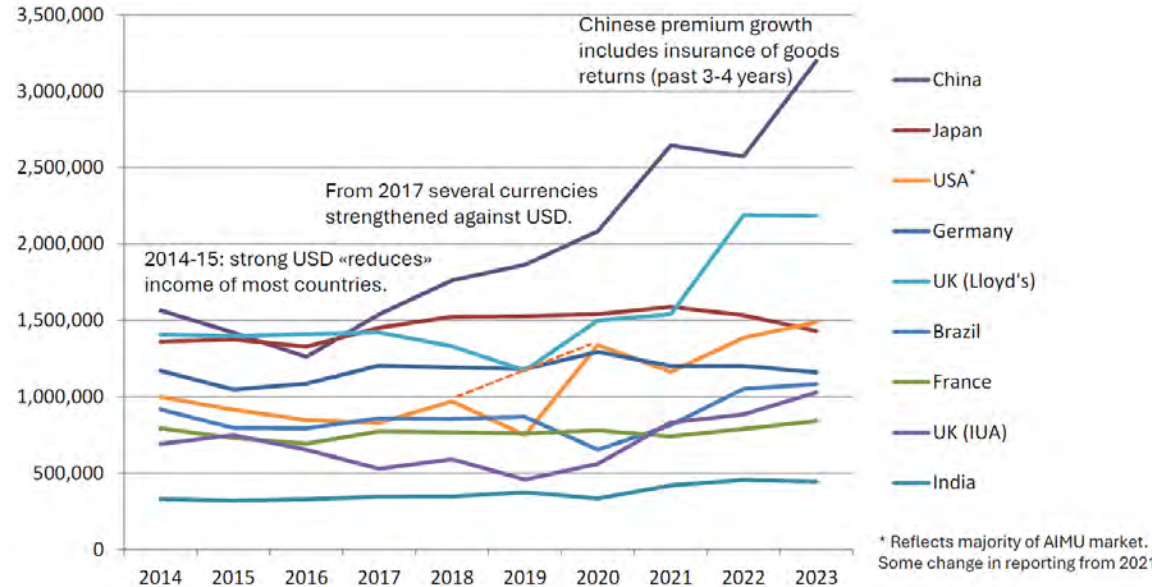


Source: IUMI Global Marine Report

# Merci – per area geografica



Total estimate: USD 22.1 billion



# Merci – Loss ratios - Europe

## Underwriting years 2014-23, gross premiums, paid+outstanding claims

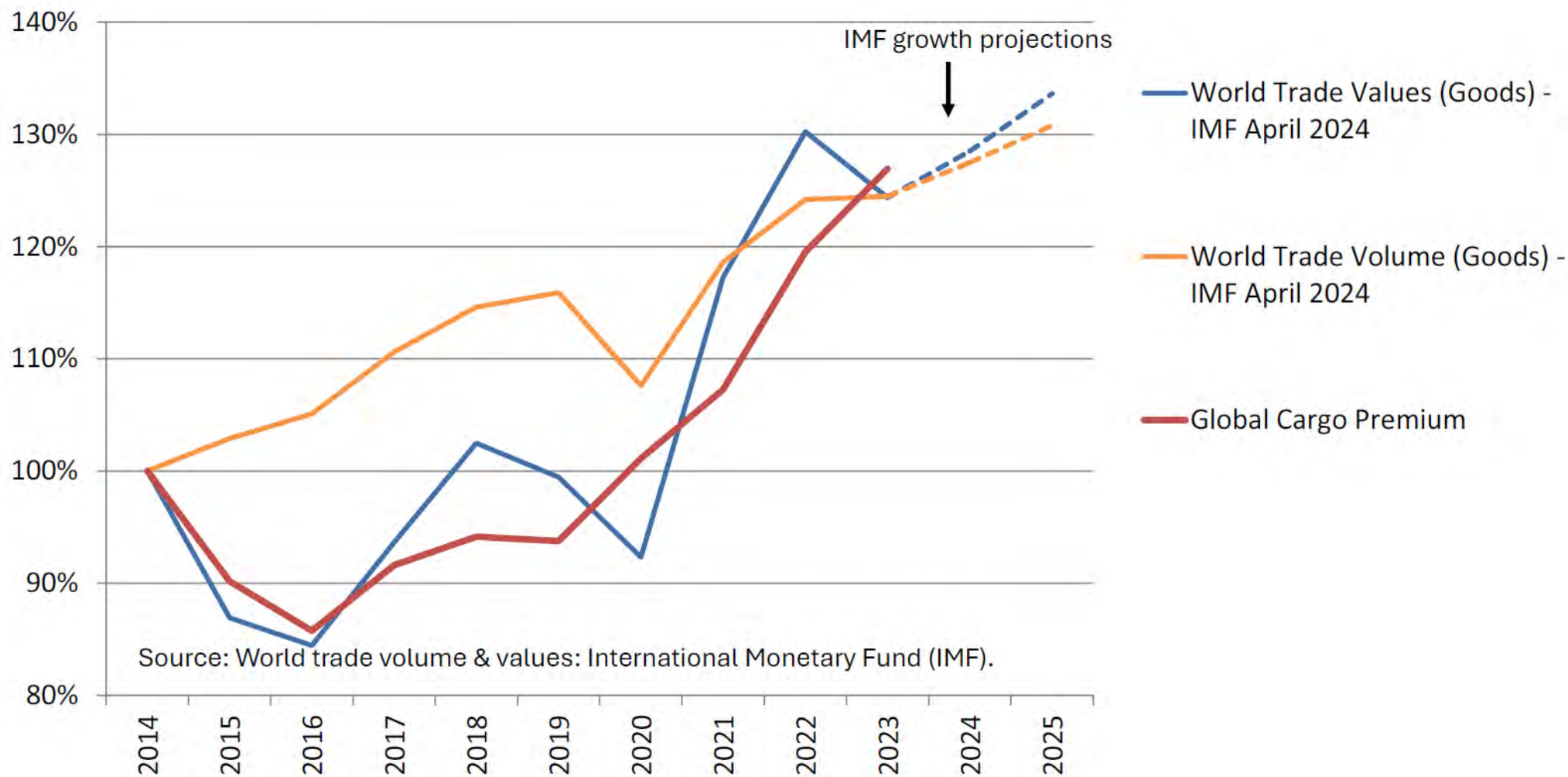


\* Technical break-even: gross loss ratio does not exceed 100% minus the expense ratio (acquisition cost, capital cost, management expenses)

\*\*Data included from: Belgium, France, Germany, Netherlands, Italy, UK

# Merci – commercio globale

Index 2014=100%



Source: World trade volume & values: International Monetary Fund (IMF).

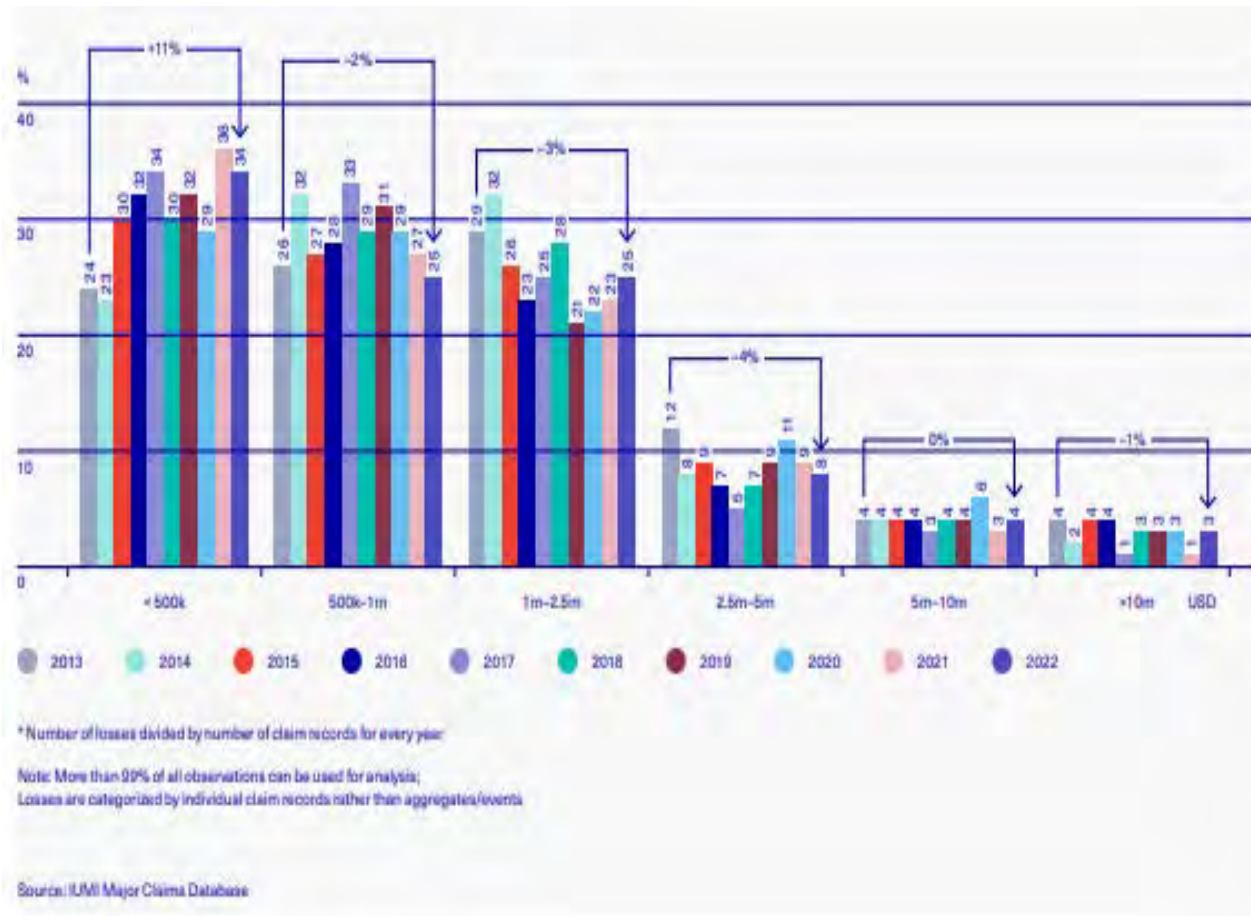


**Merci**  
***Focus Sinistri - Global***

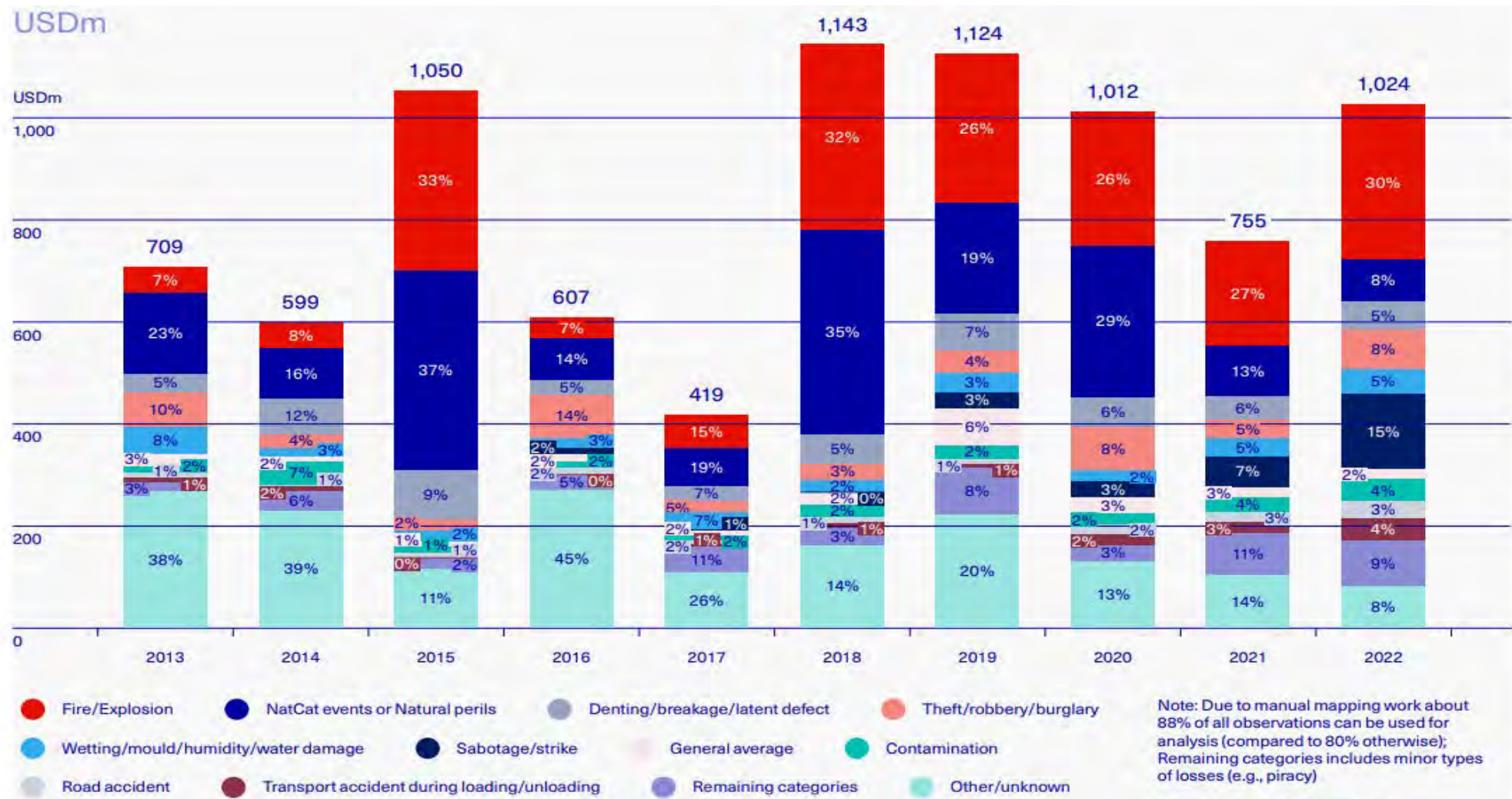
# Merci – Incurred losses and average losses in the period 2013–2022



Normalized\* number of losses across different loss size buckets in the period 2013–2022



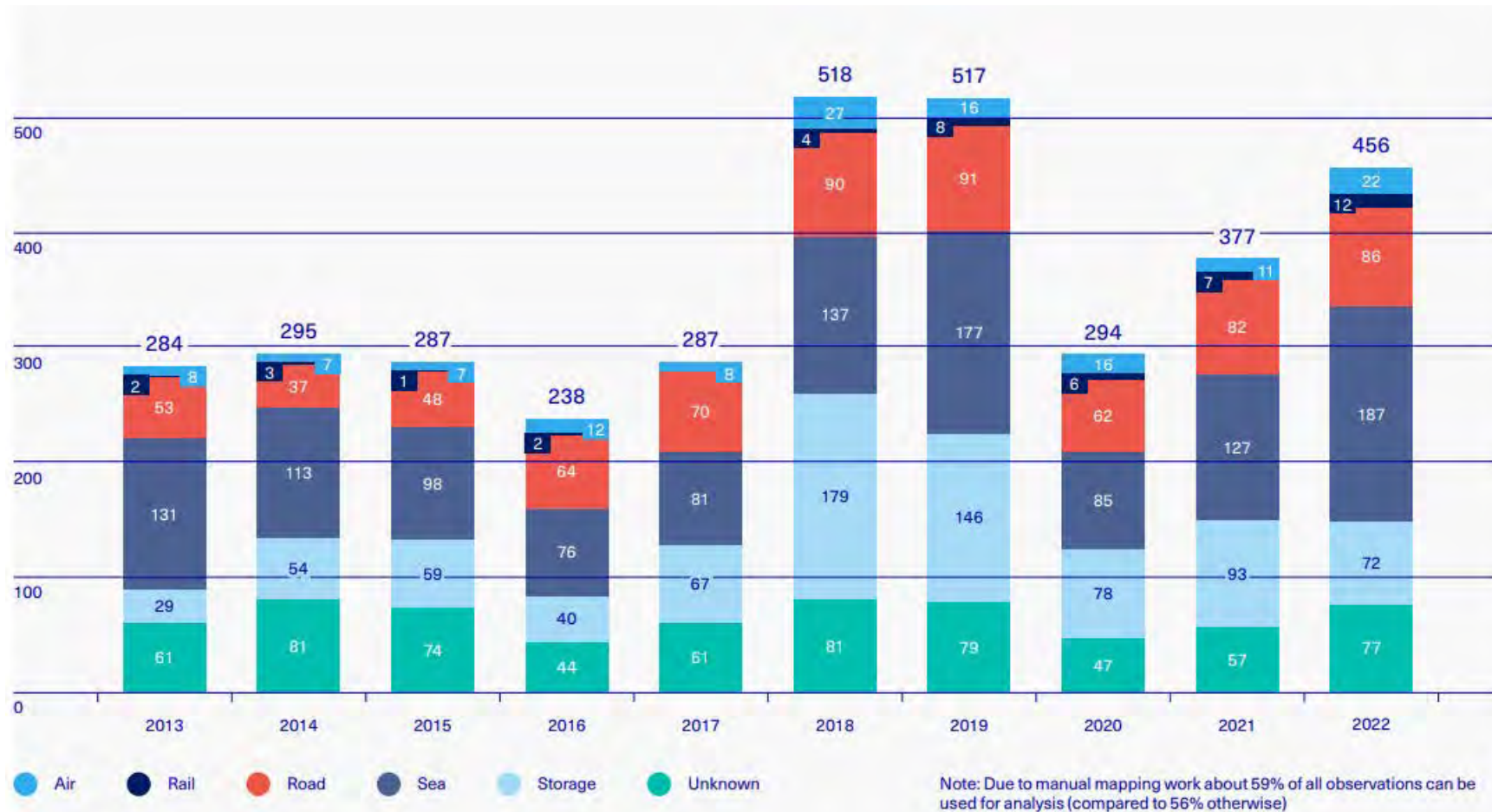
# Merci – Top major cargo losses by type of loss 2013–2022



Note: Due to manual mapping work about 88% of all observations can be used for analysis (compared to 80% otherwise); Remaining categories includes minor types of losses (e.g., piracy)

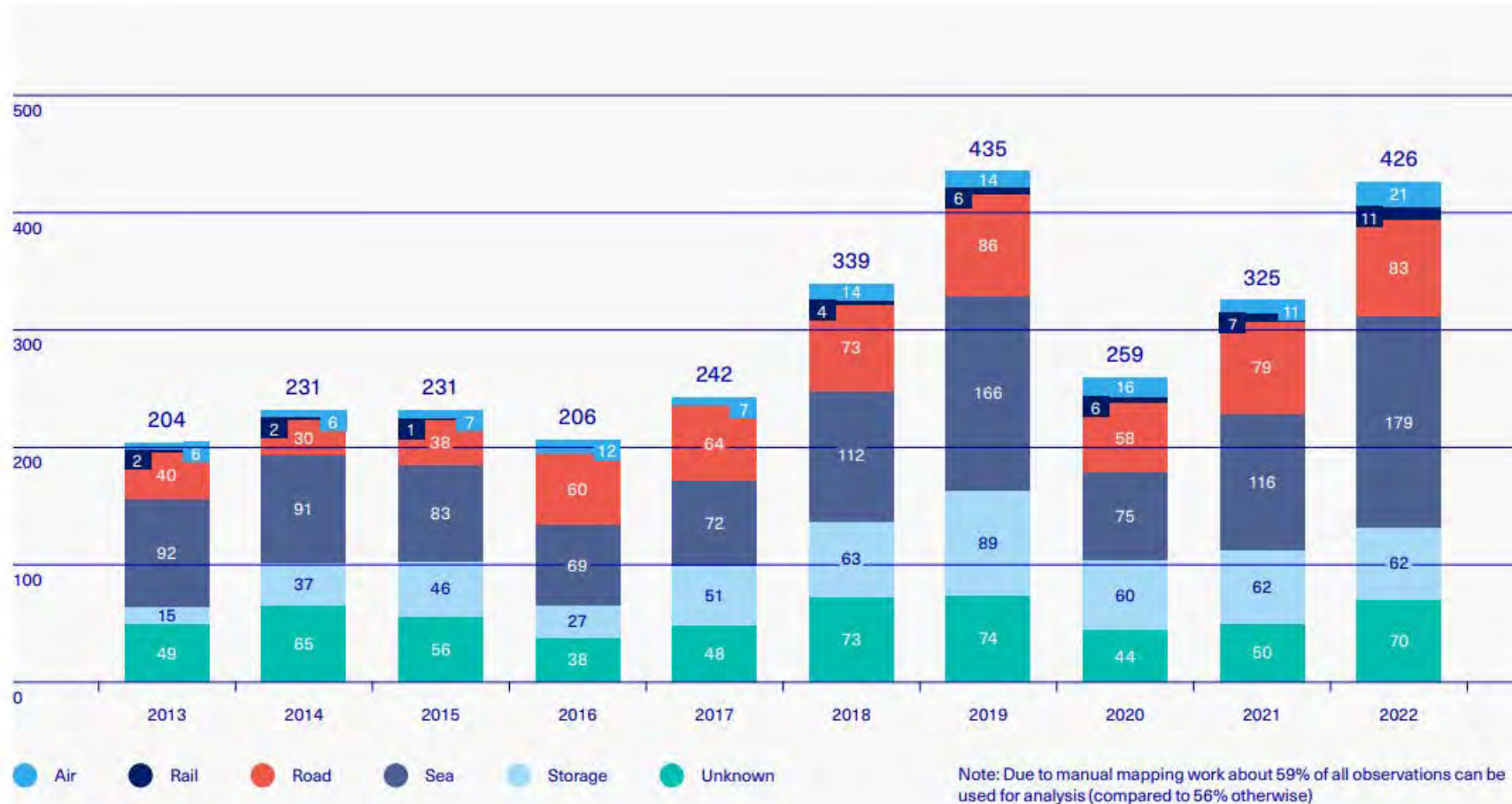
Please note there may be minor discrepancies due to data sets being rounded up or rounded down.

# Merci – Number of cargo losses by mode of transport 2013–2022



Source: IUMI Major Claims Database

# Merci – Number of cargo losses by mode of transport excluding nat-cat events/natural perils 2013–2022



Source: IUMI Major Claims Database

# Le frodi - ITA

Le percentuali di frodi nel ramo **corpi** hanno toccato il picco del 10% nel 2021 e nel ramo **R.C. veicoli marittimi** nel 2022 del 23,7%. In quest'ultimo ramo si registra un importante aumento nel 2023.

# L'uso dell'intelligenza artificiale nel settore assicurativo

Impatto delle nuove tecnologie sulla attività assicurativa e quindi sull'assicuratore quale utilizzatore professionale delle nuove tecnologie

→ **DORA, NIS2, Cybersecurity Act**

Impatto delle nuove tecnologie sul contratto di assicurazione

→ **predizione e funzione indennitaria**

Impatto delle nuove tecnologie sulla funzione assicurativa

→ **AI Act, Solvency, IDD, POG**

Impatto delle nuove tecnologie sui prodotti assicurativi

→ **PLD, AI Liability Act, estensioni cyber**



*Grazie per l'attenzione*