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Sharing Economy Risks: Opportunities or Threats for Insurance Companies? A Case Study on the Iranian Insurance Industry

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Abstract

Sharing economy (SE) has brought new challenges for the insurance industry, worldwide. Such challenges may turn into opportunities or threats for the insurance industry, depending on how they are managed. No matter what it is the “shared” sector, or the country, SE requires a legal and operational shift from the past. For instance, recent activities of some SE companies in Iran are creating challenges for the Iranian insurance industry. Therefore, a case study is developed based on the activities of these companies and their impact on the insurance market. The study adopts the PESTLE analysis for the insurance industry and applies causal-loop diagrams to address the effects of SE activities. Finally, suggestions for more effective strategic management in the insurance industry are provided.

Keyword: Risk; Sharing Economy; Transportation industry; Iranian Insurance Companies; PESTLE Analysis; Causal-loop Diagram.

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