



Centro Interuniversitario Netspar Italy

## The project

CINTIA is a center producing research on pension, saving and insurance. Demographic and societal changes, taking place in Italy and in Europe, have relevant economic implications for current and future generations of citizens. Welfare systems and markets have to be redesigned to provide a new architecture of the insurance and protection schemes ranging from pension provisions, to health care and to household finance.

## Objectives

CINTIA aims at bridging the gap between scientific research and policy-making in the area of welfare, public pensions, private insurance provisions, household finance and population ageing.

## Benefits

CINTIA will develop an independent scientific research program grounded on rigorous principles and state-of-the-art methodologies. It will create a solid network of academics, scientists and professionals in economics, finance and actuarial sciences, but also sociology, demography and epidemiology, fostering the debate on welfare and insurance themes. It will encourage research fellows and young researchers to contribute to this area of study.

CINTIA will provide answers and independent opinions on the most debated issues in the area of pensions and insurance. It will represent a platform for scientists, markets-makers, policy-makers and stakeholders to gain insight on the economic implications of ageing and to carry out an informed debate.

## The Research Agenda of CINTIA

1. Demographic trends: predictions and epidemiological implications of ageing
2. Long Term Care
3. Risk management during retirement years
4. Financial (and pension) literacy
5. The art of choosing in financial markets (annuities, pensions, saving, housing)
6. Supervision of funded pensions: solvency and transparency
7. Risk sharing and distribution among generations: full funding, pay-as-you-go, taxation
8. The labor market for the elderly (employability)
9. Formal and informal (family) insurance
10. Risk management during working life (earnings profiles and earnings risks)
11. Health risks and insurance events over the life cycle
12. Index numbers
13. Mortgages and Reverse Mortgages
14. Managing exceptional risks

## Founding Partners



Ca' Foscari  
University of  
Venice



Bocconi  
University



University  
of Bologna



University  
of Padua



University  
of Turin



Assicurazioni  
Generali S.p.A

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