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# The Economics of Property-Casualty Insurance

Edited by  
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# Economics Of Property Casualty Insurance

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## **Economics Of Property Casualty Insurance:**

The Economics of Property-Casualty Insurance David F. Bradford, 1998-04-28 The Economics of Property Casualty Insurance presents new research and findings on key aspects of the economics of the property casualty insurance industry. The volume explores the industrial organization, regulation, financing, and taxation of this business. The first paper on external financing and insurance cycles contains a wealth of information on trends and patterns in the industry's financial structure. The last essay, which compares performance of stock and mutual insurance companies, takes a fresh look at the way a company's organizational structure affects its responses to different economic situations. Two papers focus on rate regulation in the auto insurance industry and provide broad overviews of the structure and economics of the insurance industry as a whole. Also addressed are the system of regulating insurance companies in the United States, who insures the insurers, and the effects of tax law changes in the 1980s on the prices of insurance policies. ESSAYS IN THE ECONOMICS OF U.S. PROPERTY-CASUALTY INSURANCE INDUSTRY Shuang Yang, 2017 This dissertation consists of two topics. Chapter 1 explores the relationship between U.S. Property Casualty P/C insurers' underwriting risk, investment risk, and leverage risk using data from 1998 to 2013. I test the trade-off hypothesis using a simultaneous equation model framework with partial adjustment effects. The three equations model intends to examine the interrelations between insurers' leverage and two measures of firm risks: underwriting risk and investment risk. The empirical evidence, various to different sample periods and model specifications, suggests there is no significant relationship existing between insurers' underwriting risk and investment risk. But these two types of risks are both significantly and negatively related to the leverage ratio. The overall results imply that insurers tend to trade off leverage risk and underwriting risk, investment risk, but it appears that they have not taken an integrated approach between the total level of underwriting risk and investment risk yet. The second part of this dissertation empirically investigates the impact of credit risk on insurers' reinsurance demand using data on the U.S. P/C insurance industry from 2000 to 2014. I mainly explore how insurers' credit rating status and downgrade risk affects their reinsurance demand. Using a two-stage least square (2SLS) regression model, I find that low-rated insurers are associated with a higher utilization of reinsurance. In addition, insurers that are downgraded in the previous year tend to have a higher reinsurance demand than the others. Results also show that downgraded group-affiliated insurers tend to significantly increase their internal reinsurance demand from the group-affiliated members while decreasing the purchase of external reinsurance significantly. In general, I find that insurers' reinsurance demand is affected by their credit rating and downgrade risk.

**H.R. 4731 and the Economic Impact of Insurance Company Insolvencies** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Policy Research and Insurance, 1992. *Research Handbook on the Economics of Insurance Law* Daniel Schwarcz, Peter Siegelman, 2015-08-28 The fields of insurance law and insurance economics have long and distinguished scholarly histories, but participants in the two disciplines have not always

communicated well across academic silos This Handbook encourages more policy relevant insurance e *Handbook on the Economics of Disasters* Skidmore, Mark,2022-10-13 Evaluating the myriad dimensions of how disasters can affect economic activity and decision making this cutting edge Handbook presents a timely analysis of the conditions that reduce or exacerbate disaster impacts Addressing developments in research on disaster economics internationally recognized scholars combine theoretical considerations with empirical methods to expand and improve the field of disaster mitigation **The Economics of Risk and Insurance** S. Hun Seog,2010-03-15 Written for advanced undergraduate and master s level courses this book builds from a base of asymmetric information issues to discuss a wide array of topics and is illustrated with some timely examples Covers diverse issues such as risk aversion expected utility and moral hazard within the pure theory of insurance Provides a clear exposition of the necessary mathematics a feature which cannot be found in readers on the topic Utilizes an undergraduate economics major level of math Uses the simplest economic models possible to keep the text intuitive Introduces more mathematically complex techniques such as basic optimization for students wishing to go further in their analysis *Contributions to Insurance Economics* Georges Dionne,2013-04-17 For a number of years I have been teaching and doing research in the economics of uncertainty information and insurance Although it is now possible to find textbooks and books of essays on uncertainty and in formation in economics and finance for graduate students and researchers there is no equivalent material that covers advanced research in insurance The purpose of this book is to fill this gap in literature It provides original surveys and essays in the field of insurance economics The contributions offer basic reference new material and teaching supple ments to graduate students and researchers in economics finance and insurance It represents a complement to the book of readings entitled Foundations of Insurance Economics Readings in Economics and Finance recently published by the S S Huebner Foundation of Insurance Education In that book the editors G Dionne and S Harrington disseminate key papers in the literature and publish an original survey of major contributions in the field An Economic Analysis of the Property/casualty Insurance Market ,1998 **Handbook of the Economics of Risk and Uncertainty** Mark Machina,W. Kip Viscusi,2013-11-14 The need to understand the theories and applications of economic and finance risk has been clear to everyone since the financial crisis and this collection of original essays proffers broad high level explanations of risk and uncertainty The economics of risk and uncertainty is unlike most branches of economics in spanning from the individual decision maker to the market and indeed social decisions and ranging from purely theoretical analysis through individual experimentation empirical analysis and applied and policy decisions It also has close and sometimes conflicting relationships with theoretical and applied statistics and psychology The aim of this volume is to provide an overview of diverse aspects of this field ranging from classical and foundational work through current developments Presents coherent summaries of risk and uncertainty that inform major areas in economics and finance Divides coverage between theoretical empirical and experimental findings Makes the economics of risk and uncertainty accessible to

scholars in fields outside economics

**Foundations of Insurance Economics** Georges Dionne, Scott E.

Harrington, 2013-11-11 Economic and financial research on insurance markets has undergone dramatic growth since its infancy in the early 1960s. Our main objective in compiling this volume was to achieve a wider dissemination of key papers in this literature. Their significance is highlighted in the introduction which surveys major areas in insurance economics. While it was not possible to provide comprehensive coverage of insurance economics in this book, these readings provide an essential foundation to those who desire to conduct research and teach in the field. In particular, we hope that this compilation and our introduction will be useful to graduate students and to researchers in economics, finance, and insurance. Our criteria for selecting articles included significance, representativeness, pedagogical value, and our desire to include theoretical and empirical work. While the focus of the applied papers is on property liability insurance, they illustrate issues, concepts, and methods that are applicable in many areas of insurance. The S. S. Huebner Foundation for Insurance Education at the University of Pennsylvania's Wharton School made this book possible by financing publication costs. We are grateful for this assistance and to J. David Cummins, Executive Director of the Foundation, for his efforts and helpful advice on the contents. We also wish to thank all of the authors and editors who provided permission to reprint articles and our respective institutions for technical and financial support.

**Impact of Tax Simplification on the U.S. Economy** United States. Congress.

House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Economic Stabilization, 1985

**Handbook of Insurance** Georges Dionne, 2012-12-06 In the 1970s, the research agenda in insurance was dominated by optimal insurance, coverage, security design, and equilibrium under conditions of imperfect information. The 1980s saw a growth of theoretical developments including non-expected utility, price volatility, retention capacity, the pricing and design of insurance contracts in the presence of multiple risks, and the liability insurance crisis. The empirical study of information problems, financial derivatives, and large losses due to catastrophic events dominated the research agenda in the 1990s. The Handbook of Insurance provides a single reference source on insurance for professors, researchers, graduate students, regulators, consultants, and practitioners that reviews the research developments in insurance and its related fields that have occurred over the last thirty years. The book starts with the history and foundations of insurance theory and moves on to review asymmetric information, risk management, and insurance pricing, and the industrial organization of insurance markets. The book ends with life insurance, pensions, and economic security. Each chapter has been written by a leading authority in insurance; all contributions have been peer-reviewed, and each chapter can be read independently of the others.

**Economic Impact of a Solvency Crisis in the Insurance Industry** Kim J. Kowalewski, Angelo Mascaro, 1994-05 Examines what would happen to the economy in a general collapse of markets for assets held by the insurance industry, etc. effects of a solvency crisis on the economy, options for reducing the risks of a solvency crisis. 9 tables, figures.

*Insurance Economics* Peter Zweifel, Roland Eisen, David L. Eckles, 2021-10-05 Insurance Economics brings together the economic

analysis of decision making under risk risk management and demand for insurance among individuals and corporations objectives pursued and management tools used by insurance companies the regulation of insurance and the division of labor between private and social insurance Appropriate both for advanced undergraduate and graduate students of economics management and finance this text provides the background required to understand current research Predictions derived from theoretical arguments are not merely stated but also related to empirical evidence Throughout the book conclusions summarize key results helping readers to check their knowledge and comprehension Issues discussed include paradoxes in decision making under risk and attempts at their resolution moral hazard and adverse selection including the possibility of a death spiral and future challenges to both private and social insurance such as globalization and the availability of genetic information This second edition has been extensively revised Most importantly substantial content has been added to represent the evolution of risk related research A new chapter Insurance Demand II Nontraditional Approaches provides a timely addition in view of recent developments in risk theory and insurance Previous discussions of Enterprise Risk Management long term care insurance adverse selection and moral hazard have all been updated In an effort to expand the global reach of the text evidence and research from the U S and China have also been added

*The Economic Impact of a Solvency Crisis in the Insurance Industry*, 1994

*The Economics and Politics of Choice No-Fault Insurance* Edward L. Jr. Lascher, Michael R. Powers, 2012-12-06 In recent years choice no fault has emerged as a popular but controversial proposal for addressing the problem of high automobile insurance rates Choice plans offer consumers the option of a lower cost insurance policy with restrictions on filing lawsuits or a higher cost policy with full tort rights Some American states have implemented choice programs and major federal choice legislation is now pending in the United States Congress Choice no fault has caught the attention of policy makers the insurance industry and academics Until now however no single book has pulled together the available research on the topic *The Economics and Politics of Choice No Fault Insurance* fills that gap Edited by scholars from different disciplines each of whom has written extensively on automobile insurance issues the book includes some of the best work in the area Former Massachusetts Governor and presidential candidate Michael S Dukakis wrote the foreword Contributors include University of Virginia Law Professor Jeffrey O Connell widely considered the father of no fault as well as authors of the influential RAND study of the potential effects of choice no fault on insurance rates The book chapters most of which were written especially for this volume cover topics ranging from the impact of choice no fault on accidents and driving behavior to the effects of choice on medical care usage to alternative approaches for resolving accidents involving both no fault and tort electors to the political feasibility of choice legislative proposals Emphasis on the potential advantages of choice no fault is balanced by consideration of possible ill effects

**Economic Effects of Fundamental Tax Reform** Henry Aaron, William G. Gale, 2010-12-01 The tax system profoundly affects countless aspects of private behavior It is a powerful policy influence on the distribution of income and it is the one aspect of government that

almost every citizen cannot avoid With tax reform high on the political agenda this book brings together studies of leading tax economists and lawyers to assess the various reform proposals and examine the effects of tax reform in several distinct areas Together these studies and comments on them present a balanced evaluation of professional opinion on the issues that will be critical in the tax reform debate The book addresses annual and lifetime distributional effects saving investment transitional problems simplification home ownership and housing prices charitable groups international taxation financial intermediaries and insurance labor supply and health insurance In addition to Henry Aaron and William Gale the contributors include Alan Auerbach University of California Berkeley David Bradford Princeton University Charles Clotfelter Duke University Eric Engen Federal Reserve Don Fullerton University of Texas Jon Gruber Massachusetts Institute of Technology Patric Hendershott Ohio State David Ling University of Florida Ronald Perlman Covington Diane Lim Rogers Congressional Budget Office John Karl Scholz University of Wisconsin Joel Slemrod University of Michigan and Robert Triest University of California Davis

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