

# **Proceedings of the 1992 Risk Theory Seminar**

April 24-26, 1992

University of Florida, Gainesville, Florida

## **1. The Tort System and Insurance “Lotteries”: Theory and Evidence from Automobile Insurance**

David Cummins, University of Pennsylvania

Sharon Tennyson, University of Pennsylvania

## **2. External Impacts on the Property-Liability Insurance Cycle**

Martin Grace, Georgia State University

Julie Hotchkiss, Georgia State University

## **3. Adverse Selection, Commitment and Renegotiation: Extension to and Evidence from Insurance Markets**

Georges Dionne, University of Montréal

Neil Doherty, University of Pennsylvania

## **4. Information Asymmetries and Medical Expense Insurance Consumption in the Non-Group Market**

Mark Browne, University of Georgia

Helen Doeringhaus, University of South Carolina

## **5. The Comparative Statics of Changes in Risk Revisited**

Christian Gollier, HEC Paris and CORE (University of Louvain)

## **6. Bank Capitalization, Deposit Insurance and Risk Categorization**

Eric Bond, Pennsylvania State University

Keith Crocker, Pennsylvania State University

## **7. On The Choice of Insurance Distribution Systems**

Won-Joon Kim, Sung-Kyun-Kwan University

David Mayers, Ohio State University

Clifford Smith Jr., University of Rochester

## **8. Reinsurance and Taxes: A Contingent Claims Approach**

James Garven, University of Texas

Henri Loubergé, University of Geneva

## **9. Loading Premiums Using Risk Measure Functions**

Colin Ramsey, University of Nebraska