

Proceedings of the 1997 Risk Theory Seminar

April 25-27, 1997

University of Alabama, Tuscaloosa, Alabama

1. Changes in Background Risk and the Demand for Insurance

Donald Meyer, Western Michigan University

Jack Meyer, Michigan State University

2. Comparative Statics Under Uncertainty

Jorge Ibarra-Salazar, Instituto Tecnológico y de Estudios Superiores de Monterrey

Laura Razzolini, University of Mississippi

3. Regulation, Political Influence and the Price of Automobile Insurance

David Cummins, University of Pennsylvania

Richard Phillips, Georgia State University

Sharon Tennyson, University of Pennsylvania

4. The Role of Memory and Saving in Long-Term Contracting with Moral Hazard: En Empirical Evidence in Automobile Insurance

Georges Dionne, HEC Montréal

Charles Vanasse, Université de Montréal

5. Implicit Client Sorting and Bonus Malus Contracts

Francisco Vasquez, Universidad Autonoma de Madrid

Richard Watt, Universidad Autonoma de Madrid

6. Commitment and the Design of Optimal Agreements: Evidence from Employment-Based Health Insurance Contracts

Keith Crocker, University of Michigan

John Moran, Pennsylvania State University

7. Exclusive vs. Independent Agents: A Separating Equilibrium Approach

Itzhak Venezia, Hebrew University of Jerusalem

Dan Galai, Hebrew University of Jerusalem

Zur Shapira, New York University

8. On Liability Insurance Crises

Gene Lai, University of Rhode Island

Robert Witt, University of Texas

Hung-Gay Fung, University of Texas

Richard MacMinn, University of Texas

9. The Capital Structure of Insurers: Theory and Evidence

Dajian Guo, Centre Reinsurance Companies

Ralph Winter, University of Toronto