

# **Proceedings of the 2019 Risk Theory Seminar**

April 5-7, 2019

Embassy Suites, Tuscaloosa, Alabama

## **1. Insurance in the Age of Wisdom and Foolishness: A Tale of Healthy City**

Martin Boyer, HEC Montréal

Richard Peter, University of Iowa

## **2. Financial Literacy and Precautionary Insurance**

Annette Hofmann, St. John's University

Christian Kubitz, University of Bonn

Petra Steinorth, University of Hamburg

## **3. Competition, Asymmetric Information, and the Annuity Puzzle: Evidence from a Government-run Exchange in Chile**

Gastón Illanes, Northwestern University

Manisha Padi, University of Chicago

## **4. Optimal Endowment Investing**

Alexander Mürmann, Vienna University of Economics and Business and VGSG

Kent Smetters, Wharton and NBER

## **5. Time Lotteries and Stochastic Impatience**

Patrick DeJarnette, National Taiwan University

David Dillenberger, University of Pennsylvania

Daniel Gottlieb, Washington University in St. Louis

Pietro Ortoleva, Princeton University

## **6. Systematic Risk between Insurers and Banks: A Generalized Event Study (GES) Approach**

Richard Butler, Brigham Young University

Craig Merrill, Brigham Young University

Gene Lai, University of North Carolina, Charlotte

## **7. Should we do more when we know less? Optimal Risk Reduction under Technological Uncertainty**

Lu Li, LMU Munich

Richard Peter, University of Iowa

**8. Marijuana De-regulation and Automobile Accidents: Evidence from Auto Insurance**

Cameron Ellis, Temple University

Martin Grace, Temple University

Rhet Smith, University of Arkansas at Little Rock

Juan Zhang, Temple University

**9. An Integrated Approach to Measuring Assets and Liability Risks in Financial Institutions**

Daniel Bauer, University of Wisconsin-Madison

George Zanjani, University of Alabama

**10. Medicaid Expansion, Crowd-Out, and Emergency Department Utilization: Evidence from California's Bridge to Reform Medicaid**

Cameron Ellis, Temple University

Meghan Esson, University of Georgia