

Insurance economics

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Abstrak

Insurance economics brings together the economic analysis of decision making under risk, risk management and demand for insurance by 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. Predictions derived from theoretical argument are not only stated but confronted with empirical evidence. Throughout the book, conclusions summarize results, helping readers to check their knowledge and understanding. Issues discussed include paradoxa in decision making under risk, selection of favorable risks by insurers, the possibility of a "death spiral" in insurance markets, and future challenges such as re-regulation in the wake of the 2007-09 financial crisis and the increasing availability of genetic information.