World Risk and Insurance Economics Congress 2020

Program Summary

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Session 1
Accounting

1 - **Analyst Coverage and Corporate Risk Taking**

Pingyi Lou, Fudan University
Tao Chen, Nanyang Technological University
Shinichi Kamiya, Nanyang Technological University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Puneet Prakash, Missouri State University

5 Minute Video

2 - **Auditor Endogeneity and Earnings Quality: An Empirical Study of Reserve Management among US Property-Liability Insurers**

Carol Troy, Tunghai University
Hua Chen, University of Hawaii
Wenyan Hsu, Feng-Chia University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: James Carson, University of Georgia

5 Minute Video

3 - **Earnings Management and Solvency Risk Prediction: An Analysis of Life Insurance Companies in Taiwan**

Tsai-Jyh Chen, National Chengchi University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Hua Chen, University of Hawaii

5 Minute Video

Session 1
Accounting

4 - Eh-ccruals: Regulatory Impacts on the Reporting of Loss Reserves

Mary Kelly, Wilfrid Laurier University
Evan Eastman, Florida State University
David Eckles, University of Georgia
Anne Kleffner, University of Calgary

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Juan Zhang, Temple University

5 Minute Video

5 - Insurance operations and bank valuation: Evidence from M&As

Puneet Prakash, Missouri State University
Manu Gupta, Virginia Commonwealth University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Shinichi Kamiya, Nanyang Technological University

5 Minute Video

7 - Multimarket Contact and Earnings Quality: Evidence from the Insurance Industry

Yijia Lin, University of Nebraska - Lincoln
Wenyi Cai, Independent
Biyu Wu, University of Nebraska - Lincoln

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: David Eckles, University of Georgia

5 Minute Video

Session 1
Accounting

8 - Personal Characteristics and Accounting Estimates: Evidence from CEOs, Actuaries and Reported Loss Reserve
Olga Kanj, Wilfrid Laurier University
Evan Eastman, Florida State University
Mary Kelly, Wilfrid Laurier University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Carol Troy, Tunghai University

5 Minute Video

9 - Regulatory Capital Planning and Deferred Tax Assets in a Post-Financial Crisis Environment
Evan Eastman, Florida State University
Anne Ehinger, Florida State University
Cathryn Meegan, Florida State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Pingyi Lou, Fudan University

5 Minute Video

10 - Structured Entities and Stock Price Crash Risk: Evidence from China
Xiaofeng Quan, Soochow University
Tang Xiaojian, Nanjing Agriculture University
Zeng Yamin, Jinan University
Zhang Junsheng, Sun Yat-sen University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Dan Yang, University of Georgia

5 Minute Video

Session 1
Accounting

11 - The Impact of Discretionary Accounting Standards and Informational Asymmetry on Financial Valuation

Alejandro Drexler, Federal Reserve Bank of Chicago
Andrew Granato, Federal Reserve Bank of Chicago

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Andreas Milidonis, University of Cyprus

5 Minute Video

12 - The Impact of Earnings Reclassification on the Informativeness of Earnings: Evidence from Public Insurers and Banks

Dan Yang, University of Georgia
James Carson, University of Georgia
Evan Eastman, Florida State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Alejandro Drexler, Federal Reserve Bank of Chicago

5 Minute Video

13 - Tort Reform and Physician Moral Hazard

Juan Zhang, Temple University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Evan Eastman, Florida State University

5 Minute Video

Session 2

Actuarial Science - Life,Retirement, Longevity

1 - 80 Will be the New 70: Old-Age Mortality Postponement in the US and Its Likely Effect of the Finances of the OASI Program

David McCarthy, University of Georgia

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Eric Ulm, Victoria University of Wellington

5 Minute Video

2 - A mixed bond and equity fund model for the valuation of segregated fund policies

Maciej Augustyniak, University of Montreal
Frédéric Godin, Concordia University
Emmanuel Hamel, Université Laval

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Kwangmin Jung, Drake University

5 Minute Video

3 - Accommodation or Obfuscation? Financial Innovation in the Variable Annuities Market

Xiaochen Jing, University of Wisconsin - Madison
Dani Bauer, University of Wisconsin - Madison

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jin Gao, Lingnan University

5 Minute Video

Session 2
Actuarial Science - Life,Retirement, Longevity

4 - **An Equilibrium Model for Mortality Immunization**
Jin Gao, Lingnan University
Hua Chen, University of Hawaii at Manoa
Wei Zhu, University of International Business and Economics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Maciej Augustyniak, University of Montreal

5 Minute Video

5 - **Basis Risk in Variable Annuities**
Wenchu Li, Temple University
Thorsten Moenig, Temple University
Maciej Augustyniak, University of Montreal

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Daniel Bauer, University of Wisconsin - Madison

5 Minute Video

6 - **Bayesian hierarchical multi-population mortality modelling for China's provinces**
Katja Hanewald, UNSW Sydney
Qian Lu, Renmin University of China
Xiaojun Wang, Renmin University of China

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Po-Lin Wang, University of Georgia

5 Minute Video

Session 2

Actuarial Science - Life,Retirement, Longevity

7 - Cancer/Non-Cancer Mortality Modelling with Time-Varying Copulas

Karen, Taichung University of Science and Technology
Jack Yue, National Chengchi University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Bill Chang, APRIA

5 Minute Video

8 - Influences on Sponsor Contributions to Defined Benefit Pension Plans in the US

Tanjila Tabassum, Victoria University of Wellington
Eric Ulm, Victoria University of Wellington
Robert Kirkby, Victoria University of Wellington

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Xiaochen Jing, University of Wisconsin - Madison

5 Minute Video

9 - Life Insurance and Annuity Pricing During the Financial Crisis, Revisited

George Zanjani, University of Alabama
Daniel Bauer, University of Wisconsin - Madison
Lars Powell, University of Alabama
Boheng Su, University of Alabama

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: David McCarthy, University of Georgia

5 Minute Video

Session 2

Actuarial Science - Life,Retirement, Longevity

10 - Long term care financing using home equity release: Evidence from an experimental study

Tin Long Ho, UNSW Sydney
Katja Hanewald, UNSW Sydney
Hazel Bateman, UNSW Sydney
Hanming Fang, U Penn

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Christian Hilpert, Lingnan College

5 Minute Video

12 - Pooling mortality risk in Eurozone state pension liabilities: an application of a Bayesian coherent multi-population cohort-based mortality model

Po-Lin Wang, University of Georgia
David McCarthy, University of Georgia

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Thorsten Moenig, Temple University

5 Minute Video

15 - Variable Annuities: Market Incompleteness and Policyholder Behavior

Thorsten Moenig, Temple University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Tin Long Ho, UNSW Sydney

5 Minute Video

Session 2
Actuarial Science - Life,Retirement, Longevity

16- Yield-Hungry Life Insurers' Currency Hedging and Fair Premiums under the Impact of

Bill Chang, APRIA
Yen-Kuan Lee, National Chengchi University
Yu-Ying Tzeng, National Chengchi University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Frédéric Godin, Concordia University

5 Minute Video

Session 3
Agent Preferences

1 - **Belief Distributions, Overconfidence and Bayes Rule**
Glenn Harrison, CEAR, Georgia State University
J. Todd Swarthout, Georgia State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Zhe Yang, Wofford College

5 Minute Video

2 - **Bilateral Risk Sharing with No Aggregate Uncertainty under Rank-Dependent Utility**
Tim Boonen, University of Amsterdam
Mario Ghossoub, University of Waterloo

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Richard Peter, University of Iowa

5 Minute Video

3 - **Changes in One Risk in the Presence of Another: Characterization and Applications**
Kit Pong Wong, University of Hong Kong
Jianli Wang, Nanjing University of Aeronautics and Astronautics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Sophie Roth, MRIC, LMU Munich

5 Minute Video

Session 3
Agent Preferences

4 - **Decomposing the Disposition Effect**
Johannes Maier, University of Munich (LMU)
Dominik Fischer, CRA

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Sebastain Awondo, The University of Alabama

5 Minute Video

5 - **Deficit Scale, Stochastic Dominance, and Consistent Economic Decisions**
Olivier Le Courtois, emlyon business school
Xia Xu, ESSCA

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Tobias Huber, Munich Risk and Insurance Center

5 Minute Video

7 - **How Biased Focus Can Explain Demand for Low Deductibles**
Christian Biener, University of St. Gallen

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Dennis Strümpel, Munich Risk and Insurance Center

5 Minute Video

Session 3
Agent Preferences

8 - **How do Risk Attitudes and Homeowners Insurance Literacy Impact Default Behavior?**
Sebastain Awondo, The University of Alabama
Henry Downes, Notre Dame University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Kit Pong Wong, University of Hong Kong

5 Minute Video

9 - **Is hedging for believers? The role of expectations in optimal production and hedging decisions**
Richard Peter, University of Iowa
Martin Reinke, LMU Munich

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Johannes Maier, University of Munich (LMU)

5 Minute Video

10 - **On the change of risk aversion in wealth – Experimental evidence from a closed economic system**
Dennis Strümpel, Munich Risk and Insurance Center
Tobias Huber, Munich Risk and Insurance Center
Andreas Richter, Ludwig-Maximilians-Universitaet Munich

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Mario Ghossoub, University of Waterloo

5 Minute Video

Session 3
Agent Preferences

11 - **Optimality of Winner-Take-All Contests: The Role of Attitudes toward Risk**
Liqun Liu, Texas A&M University
Nicolas Treich, University Tolouse Capitole

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Andreas Richter, Ludwig-Maximilians-Universitaet Munich

5 Minute Video

12 - **Relative wealth placement and risk-taking behavior**
Marc-Andre Hillebrandt, Universität Hamburg
Petra Steinorth, Universität Hamburg

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Liqun Liu, Texas A&M University

5 Minute Video

14 - **Risk-taking and risk mitigation with uncertain costs or uncertain benefits - A question of the right order**
Richard Peter, University of Iowa
Mario Menegatti, Universita degli Studi di Parma

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Glenn Harrison, CEAR, Georgia State University

5 Minute Video

Session 3
Agent Preferences

15 - **Separating ambiguity and ambiguity attitude with mean-preserving capacities: Theory and applications**
Richard Peter, University of Iowa
Pascal Toquebeuf, University of Grenobles-Alpes

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Olivier Le Courtois, emlyon business school

5 Minute Video

16- **The Effects of Correlated Risks on Saving Decisions**
Zhe Yang, Wofford College

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Christian Biener, University of St. Gallen

5 Minute Video

17 - **The Impact of Different Non-Economic Shocks on Interpersonal Trust**
Sophie Roth, MRIC, LMU Munich

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Marc-Andre Hillebrandt, Universität Hamburg

5 Minute Video

Session 3
Agent Preferences

18 - **Who should exert more effort? Risk aversion, downside risk aversion and optimal prevention**
Richard Peter, University of Iowa

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Tim Boonen, University of Amsterdam

5 Minute Video

Session 4
Analytics, Cyber, InsurTech

1 - **A machine learning approach to predicting earnings management**
Sandra Zoller, Ludwig-Maximilians-Universitaet Munich
Andreas Richter, Ludwig-Maximilians-Universitaet Munich
Johannes Jaspersen, Leibniz University of Hannover

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Yayuan Ren, Illinois State University

5 Minute Video

2 - **An Empirical Study on Premium Growth Effect of InsurTech: Based on Counterfactual Analysis with Panel Data of P/C Insurers**
Xiangyou Wwu, NBS Business School Minjiang University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Madeline Schubert, Friedrich-Alexander University Erlangen-Nürnberg (FAU)

5 Minute Video

3 - **Assessment of Cyber Risk Exposures in India and Mitigation Strategies**
Steward Doss, National Insurance Academy
Raveendran Narasimhan, Xcentinal claim and advisory pvt ltd

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Yu-Luen Ma, University of North Texas

5 Minute Video

Session 4
Analytics, Cyber, InsurTech

5 - Cyber Risk Management in the US and European Banking and Insurance Industry: A Textual and Empirical Analysis of Determinants and Value
Madeline Schubert, Friedrich-Alexander University Erlangen-Nürnberg (FAU)
Nadine Gatzert, Friedrich-Alexander University Erlangen-Nürnberg

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Shinichi Yamamoto, Ritsumeikan University

5 Minute Video

6 - Does Cyber Risk Pose a Systemic Threat to the Insurance Industry?
Werner Schnell, University of St. Gallen

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jacek Lisowski, POZNAŃ UNIVERSITY OF ECONOMICS AND BUSINESS

5 Minute Video

7 - Extreme Cyber Risks and the Nondiversification Trap
Martin Eling, University of St. Gallen

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Faith Neale, University of North Carolina - Charlotte

5 Minute Video

Session 4
Analytics, Cyber, InsurTech

8 - **Financial service's innovations cycles - case of trade credit insurance market**
Jacek Lisowski, POZNAŃ UNIVERSITY OF ECONOMICS AND BUSINESS
Adam Sliwinski, APRIA

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Werner Schnell, University of St. Gallen

5 Minute Video

9 - **How Does InsurTech Benefit Insurers? Evidence from Usage-Based Insurance Programs**
Xin Che, California State University
Andre Liebenberg, University of Mississippi
Jianren Xu, University of North Texas

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Martin Eling, University of St. Gallen

5 Minute Video

10 - **How Words Rebuild Trust after Crises: Textual and Sentiment Analyses**
Krupa Viswanathan, ARIA
Tracey Tran, Pennsylvania State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Xin Che, California State University

5 Minute Video

Session 4
Analytics, Cyber, InsurTech

11 - InsurTech—Promise or Threat? Insights from Market Reactions to InsurTech Innovations
Yayuan Ren, Illinois State University
Yu-Luen Ma, University of North Texas

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Krupa Viswanathan, ARIA

5 Minute Video

12 - Negative Moral hazard' due to Login to an Application for Health Care on Smartphone
Shinichi Yamamoto, Ritsumeikan University
Katsuhiko Nagai, JMDC Inc.
Takashi Tanaka, JMDC Inc.
Yoshiyuki Kuno, JMDC Inc.
Takau Yoneyama, APRIA

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Steward Doss, National Insurance Academy

5 Minute Video

13 - Neural Network-based Design of Index Insurance
Wenjun Zhu, Nanyang Technological University
Zhanhui Chen, Hong Kong University of Science and Techonlogy
Yang Lu, University of Paris 13
Jinggong Zhang, Nanyang Technological University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Simone Krummaker, City

5 Minute Video

Session 4
Analytics, Cyber, InsurTech

14 - **Prediction of Claims in Export Credit Finance: A Comparison of Four Machine Learning**
Simone Krummaker, City
Bärtl Mathias, Offenburg University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jian Zhang, Temple University

5 Minute Video

15 - **Technological Innovation in Insurance**
Faith Neale, University of North Carolina - Charlotte
Pamela Drake, James Madison University
Licheng Jin, Southwestern University of Finance and Economics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Sandra Zoller, Ludwig-Maximilians-Universitaet Munich

5 Minute Video

16- **Textual Analysis on Insurers' NAIC Regulatory Filings**
Jian Zhang, Temple University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Wenjun Zhu, Nanyang Technological University

5 Minute Video

Session 5
Asymmetric Information

1 - **(Sch)Moral Hazard in Auto Insurance**
Marco Cosconati, Bank of Italy

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Lu Li, Ludwig-Maximilians-Universitaet Munich

5 Minute Video

2 - **Adverse selection, moral hazard and learning dynamics of micro health insurance in emerging markets: Evidence from Pakistan**
Yi Yao, Peking University
Xiaoqi Zhang, National School of Development, Southeast University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Esteban Mendez Chacon, Banco Central de Costa Rica

5 Minute Video

3 - **Asset Sensitivity and Risk Selection**
Kyungsun Kim, Seoul National University
S. Hun Seog, Seoul National University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Marco Cosconati, Bank of Italy

5 Minute Video

Session 5
Asymmetric Information

6 - **Public Knowledge, Private Information, and the Prevention of Interdependent Risks**
Lu Li, Ludwig-Maximilians-Universitaet Munich
Alexander Muermann,
Andreas Richter, Ludwig-Maximilians-Universitaet Munich

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jihong Ding, Nankai University

5 Minute Video

7 - **Reputation Effects in Repeated Audits, with Application to Insurance Fraud Deterrence**
Pierre Picard, Ecole Polytechnique
Reda Aboutajdine,

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Kyungsun Kim, Seoul National University

5 Minute Video

8 - **Supply, Demand and Selection in Insurance Markets: Theory and Application in Pictures**
Paul Thistle, UNLV
Casey Rothschild, Wellesley

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Pierre Picard, Ecole Polytechnique

5 Minute Video

Session 5
Asymmetric Information

9 - The Impact of Asymmetric Information on Medical Cost —separating the effects of adverse selection and moral hazard from health insurance

Jihong Ding, Nankai University
Minglai Zhu, Nankai University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Yi Yao, Peking University

5 Minute Video

Session 6
Behavioral Insurance

1 - **A risk-pooling arrangement involving individuals with regret and rejoicing**
Mahito Okura, Doshisha Women's College of Liberal Arts

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jacqueline Volkman-Wise, Temple University

5 Minute Video

2 - **Behavioral Bias in Ocean Marine Insurance - focusing on Status Quo Bias**
Hong Joo Jung, APRIA
Soyoung Lim, Skk University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Kwangmin Jung, Drake University

5 Minute Video

3 - **Consumer Passiveness and Retail Financial Advice**
Wei Zhu, University of International Business and Economics
Jing Ai, University of Hawai'i at Manoa

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Katja Hanewald, University of New South Wales

5 Minute Video

Session 6
Behavioral Insurance

4 - Cost-Sharing or Rebate: The Impact of Health Insurance Design on Reducing Inefficient Care
Markus Fels, University of Dortmund (TU)
Nadja Kairies-Schwarz, University of Duisburg-Essen & CINCH
Christian Waibel, ETH Zurich

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Dennis Strümpel, Munich Risk and Insurance Center, LMU Munich

5 Minute Video

5 - Counterfactual Thinking and Risk Management Decisions: Experimental Evidence from a Closed Economic System
Dennis Strümpel, Munich Risk and Insurance Center, LMU Munich

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Markus Fels, University of Dortmund (TU)

5 Minute Video

6 - Determinants of the Market Choice and the Consumers Behaviour on the Macedonian MTPL Insurance Market - Empirical Application of the Markov Chain Model
Angela Blazheska, Pivara Skopje
Igor Ivanovski, Ss. Cyril and Methodius University - Faculty of Economics - Skopje
Patricia Born, Florida State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Yusuke Osaki, Waseda University

5 Minute Video

Session 6
Behavioral Insurance

7 - **Do No Harm? The Welfare Consequences of Behavioral Interventions**
Glenn Harrison, CEAR, Georgia State University
Karlijn Morsink, Utrecht University
Mark Schneider, Georgia State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Martin Eling, St. Gallen University

5 Minute Video

8 - **Insurance demand in the presence of state dependent background uncertainty**
Yusuke Osaki, Waseda University
Fujii Yoichiro, Meiji University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Angela Blazheska, Pivara Skopje

5 Minute Video

9 - **Life insurance: decision states, financial literacy and the role of personal values**
Hazel Bateman, UNSW Sydney
Susan Thorp, University of Sydney
Paul Gerrans, University of Western Australia

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Omid Ghavibazoo, University of St. Gallen

5 Minute Video

Session 6
Behavioral Insurance

10 - **Loss aversion leads to fatalistic risk management in an interconnected world**
Kwangmin Jung, Drake University
Martin Eling, St. Gallen University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Hong Joo Jung, APRIA

5 Minute Video

11 - **Peer Effects and Envy: Measurement and Impact on Retirement Decisions**
Jacqueline Volkman-Wise, Temple University
Jeffrey Boles, Temple University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Wei Zhu, University of International Business and Economics

5 Minute Video

12 - **The Demand for Index Insurance under Regret Sensitivity**
Fujii Yoichiro, Meiji University
Mahito Okura, Doshisha Women's College of Liberal Arts
Yusuke Osaki, Waseda University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Hideki Iwaki, Kyoto Sangyo University

5 Minute Video

Session 6
Behavioral Insurance

13 - The Disposition Effect under the Reference Dependent Smooth Model of Ambiguity

Hideki Iwaki, Kyoto Sangyo University
Daisuke Yoshikawa, Hokkaigakuen University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Fujii Yoichiro, Meiji University

5 Minute Video

14 - The Impact of Risk Attitudes on Long-term Care Insurance Holdings: A European Survey

Omid Ghavibazoo, University of St. Gallen
Martin Eling, St. Gallen University
Katja Hanewald, UNSW Sydney

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Hazel Bateman, UNSW Sydney

5 Minute Video

Session 7
Catastrophe Risk

1 - **Bond Liquidity Premiums: Evidence from Catastrophe Bonds with Exogenous Default Risk**
Markus Herrmann, University of Duisburg-Essen
Hibbeln Martin, University of Duisburg-Essen

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: MIrko Kraft, Coburg University

5 Minute Video

3 - **How do households respond to public program reforms? Evidence from the U.S. National Flood Insurance Program**
Tobias Huber, Munich Risk and Insurance Center
Benjamin Collier, Temple University
Johannes Jaspersen, Leibniz University of Hannover
Andreas Richter, Munich Risk and Insurance Center

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Julia Braun, Institute of Insurance Economics at the University of St. Gallen

5 Minute Video

4 - **How do Improved Forecasts Affect Risk Mitigation? Evidence from Automobile Accidents in the United States**
Vaibhav Anand, University of Wisconsin-Madison

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Tobias Huber, Munich Risk and Insurance Center

5 Minute Video

Session 7
Catastrophe Risk

5 - **Is Catastrophe Risk Priced in the Stock Market?**
Julia Braun, Institute of Insurance Economics at the University of St. Gallen
Alexander Braun, University of St. Gallen
Florian Weigert, University of Neuchâtel

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Hibbeln Martin, University of Duisburg-Essen

5 Minute Video

6 - **Is the Market for Natural Catastrophe Risk Complete?**
Alexander Braun, University of St. Gallen
Simone Beer, University of St. Gallen

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Maria Budanova, Lomonosov Moscow State University

5 Minute Video

7 - **Lending as recovery policy: Evidence from household applications to the U.S. Federal Disaster Loan Program**
Cameron Ellis, Temple University
Benjamin Collier, Temple University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Sally Owen, Victoria University of Wellington

5 Minute Video

Session 7
Catastrophe Risk

8 - Measuring the impact of insurance on New Zealand landslip, storm and flood recovery using nightlights

Sally Owen, Victoria University of Wellington
Ilan Noy, Victoria University of Wellington
David Fleming, CSIRO Australia
Jacob Pastor-Paz, Victoria University of Wellington

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Cameron Ellis, Temple University

5 Minute Video

9 - On the trade-off between moral hazard and basis risk: Evidence from area contracts in the U.S. Federal Crop Insurance Program

Roxane Steinacker, MRIC LMU Munich
Mark Browne, St. John's University
Xiao Lin, ARIA
Andreas Richter, Ludwig-Maximilians-Universitaet Munich

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jacob Pastor, Victoria University of Wellington

5 Minute Video

10 - Potential for Yield Index Insurance For Russian Regions

Maria Budanova, Lomonosov Moscow State University
Igor Kotlobovskiy, Lomonosov Moscow State University
Tomoka Miyachi, Takushoku University
Miho Onzo, Takachiho University
Hwanseok Choi, Hachinohe Gakuin University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Benjamin Collier, Temple University

5 Minute Video

Session 7
Catastrophe Risk

12 - Projecting the effect of climate-change-induced increases in extreme rainfall on residential property damages

Jacob Pastor, Victoria University of Wellington
Ilan Noy, Victoria University of Wellington
Isabelle Sin, Motu Economic and Public Policy Research
Abha Sood, National Institute of Water and Atmospheric Research
David Fleming, CSIRO Australia

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Ran Tao, Central University of Finance and Economics

5 Minute Video

13 - Risk Management and Recovery of Small Businesses: Evidence from Hurricane Harvey

Xuesong You, Temple University
Benjamin Collier, Temple University
Marc Ragin, University of Georgia
Lars Powell, University of Alabama

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Vaibhav Anand, University of Wisconsin-Madison

5 Minute Video

15 - Seasonality in Catastrophe Bonds and Market-Implied Arrival Frequencies

Markus Herrmann, University of Duisburg-Essen
Hibbeln Martin, University of Duisburg-Essen

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Alexander Braun, University of St. Gallen

5 Minute Video

Session 7
Catastrophe Risk

16- **Securitization of Natural Disaster Risks: What is in it for Public Risk Pools?**
Alexander Braun, University of St. Gallen
Benjamin Collier, Temple University
Carolyn Kousky, Wharton Risk Center
Howard Kunreuther, Wharton Risk Center

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Markus Herrmann, University of Duisburg-Essen

5 Minute Video

17 - **Sustainability Risk in the Insurance Industry – Regulatory Developments, Scenario Approaches and Stress Testing**
MIrko Kraft, Coburg University
Laura Schillig, Coburg University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Xuesong You, Temple University

5 Minute Video

18 - **System of Setting up Earthquake Security Fund through Real Estate Tax: Developing Inclusive Earthquake Fund and Commercial Earthquake Insurance**
Ran Tao, Central University of Finance and Economics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Roxane Steinacker, MRIC LMU Munich

5 Minute Video

Session 8
Corporate Finance and ERM

1 - **An Empirical Analysis of the Delisting Risk Factors with the GEE Model**
YONG DUK KIM, Soongsil University
KUN CHUL LEE, Jason TG

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Yiling Deng, University of Central Arkansas

5 Minute Video

3 - **Captive Insurance, Income Stability, and Firm Performance: Evidence from S&P Europe 350 Companies**
Mu-Sheng "Shane" Chang, California State University, Northridge
Jiun-Lin Chen, Valparaiso University
Harold Weston, Georgia State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Sankarshan Basu, APRIA

5 Minute Video

4 - **Equilibrium Risk Pools in a Regulated Market With Costly Capital**
Stephen Mildenhall, St. John's University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Greg Niehaus, University of South Carolina

5 Minute Video

Session 8
Corporate Finance and ERM

5 - From the Mouths of Insiders: Insider Trading and Abnormal Returns
Jiyeon Yun, California State University
James Carson, University of Georgia
Pei-Han Chen, University of Georgia
David Eckles, University of Georgia
Rob Hoyt, University of Georgia

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Anne Kleffner, University of Calgary

5 Minute Video

6 - Market responses to increased transparency: An Indian narrative
Sankarshan Basu, APRIA
Kaveri Krishnan, Indian Institute of Management Vishakhapatnam

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Mu-Sheng "Shane" Chang, California State University, Northridge

5 Minute Video

7 - Measuring the Value Creation by Enterprise Risk Management for Insurance Companies: Does Non-Financial Performance Matter?
Madhu Acharyya, Glasgow Caledonian University
Oradee Akkarapattanakoon, University of Southampton

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Hao Lu, University of Calgary

5 Minute Video

Session 8
Corporate Finance and ERM

9 - **Ownership Structure and Dividend Policy: Evidence from Property-Liability Insurance Industry**
Yiling Deng, University of Central Arkansas
Michael Casey, University of Central Arkansas

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: YONG DUK KIM, Soongsil University

5 Minute Video

10 - **Personal Taxes, Cost of Insurer Equity Capital, and the Case of Offshore Hedge Fund Reinsurers**
Greg Niehaus, University of South Carolina

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Manu Gupta, Virginia Commonwealth University

5 Minute Video

11 - **Policyholder – Shareholder Agency Conflict: Evidence from Stock Life & Health Insurers**
Puneet Prakash, Missouri State University Finance and General Business Department
Manu Gupta, Virginia Commonwealth University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Danjela Guxha, University of St. Gallen - Institute of Insurance Economics

5 Minute Video

Session 8
Corporate Finance and ERM

12 - Risk literacy - an analysis of the differences in risk perception of graduate business students before and after taking an Enterprise Risk Management course
Madhu Acharyya, Glasgow Caledonian University
Khaled Sifullah, Glasgow Caledonian University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jiyeon Yun, California State University

5 Minute Video

13 - The Impact of Enterprise Risk Management on Systematic and Idiosyncratic Risk: A Cross-industry Investigation
Hao Lu, University of Calgary
Anne Kleffner, University of Calgary

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Madhu Acharyya, Glasgow Caledonian University

5 Minute Video

14 - What is the optimal degree of duration matching for life insurance companies?
Danjela Guxha, University of St. Gallen - Institute of Insurance Economics
Hato Schmeiser, University of St. Gallen

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Stephen Mildenhall, St. John's University

5 Minute Video

Session 9
Finance (Derivatives, Empirical Asset Pricing, Microstructure, and Systemic Risk)

1 - **An Optimal Collateral Agreements in OTC Derivatives Contract**
Kazuhiro Takino, NUCB Business School

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Standley Réginald Baron, Laval University

5 Minute Video

2 - **Catastrophe risk management and equilibrium asset prices**
Hisashi Nakamura, Hitotsubashi University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Emanuel Berge, University of St. Gallen

5 Minute Video

3 - **European Insurance Regulation and Emergence of a New Market for Perpetual Subordinated Debt**
Arina Brutyan, University of St. Gallen
Hato Schmeiser, University of St. Gallen

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Mohamed-Ali Akari, HEC Montreal

5 Minute Video

Session 9
Finance (Derivatives, Empirical Asset Pricing, Microstructure, and Systemic Risk)

4 - **Interaction of Insurance Markets and Credit Markets**
Chia-Chun Chiang, University of Texas at El Paso

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jie Ying, Southern Illinois University Edwardsville

5 Minute Video

5 - **Interconnectedness, Spillovers and Regulatory Improvements: An Empirical Analysis between Banks and Insurers in China**
Heng Zhu, Southwestern University of Finance and Economics
Menqi Liu, Southwestern University of Finance and Economics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Yifei Li, University of Nevada Reno

5 Minute Video

6 - **Investor Attention and Volatility Forecast**
Tianyang Wang, Colorado State University
Hui Qu, Nanjing University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Yayuan Ren, Illinois State University

5 Minute Video

Session 9
Finance (Derivatives, Empirical Asset Pricing, Microstructure, and Systemic Risk)

7 - **Measuring Carbon Risk in Asset Prices**
Emanuel Berge, University of St. Gallen
Alexander Braun, ARIA
Hato Schmeiser, ARIA
Sebastian Utz, University of St. Gallen

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Hisashi Nakamura, Hitotsubashi University

5 Minute Video

8 - **Should Corporate Pensions Invest in Risky Assets?**
Jie Ying, Southern Illinois University Edwardsville
Wei Li, University of Iowa
Tong Yao, University of Iowa

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Chia-Chun Chiang, University of Texas at El Paso

5 Minute Video

9 - **Term Structure of CDS Spreads & Risk-Based Capital of the Protection Seller: An Extension of the Dynamic Nelson-Siegel Model with The Business Cycle**
Standley Réginald Baron, Laval University
Soumaré Issouf, Laval University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Kazuhiro Takino, NUCB Business School

5 Minute Video

Session 9

Finance (Derivatives, Empirical Asset Pricing, Microstructure, and Systemic Risk)

10 - The impact of central clearing on the market for single-name credit default swaps

Mohamed-Ali Akari, HEC Montreal
Ramzi Ben-Abdalla, HEC Montreal
Michele Breto, HEC Montreal
Georges Dionne, HEC Montreal

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Nicolaus Grochola, Goethe University Frankfurt

5 Minute Video

11 - The Influence of Market Risks on the Stock Return of Life Insurance Companies

Nicolaus Grochola, Goethe University Frankfurt
Sebastian Schlütter, Hochschule Mainz
Helmut Gruendl, ARIA
Mark Browne, St. John's University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Arina Brutyan, University of St. Gallen

5 Minute Video

12 - The Information Content of The Implied Volatility Surface: Can Option Prices Predict Jumps?

YUFENG HAN, University of North Carolina at Charlotte
Fang Liu, Cornell University
Xiaoxiao Tang, University of Texas at Dallas

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Hui Guo, University of Cincinnati

5 Minute Video

Session 9

Finance (Derivatives, Empirical Asset Pricing, Microstructure, and Systemic Risk)

13 - Too-Big-to-Fail: The Value of Government Guarantee

Yifei Li, University of Nevada Reno
Natalia Beliaeva, Suffolk University
Georges Tsafack, University of Rhode Island

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Leon Chen, Minnesota State University Mankato

5 Minute Video

14 - What Drives Stock Returns of Insurance Companies?

Leon Chen, Minnesota State University Mankato

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Heng Zhu, Southwestern University of Finance and Economics

5 Minute Video

Session 10
Health

1 - An Examination of the Impact of Health Insurance Enrollment in Reducing Racial Health Disparities

In Song, Hankuk University of Foreign Studies
Inhyuck Ha, Western Carolina University
Won Lee, University of Minnesota
Minjung Choi, National Health Insurance Service

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Chia-Ling Ho, Tamkang University

5 Minute Video

2 - Analysis of the Effect of Tax Incentives for Commercial Health Insurance ——Based on the Measurement of Demand Price Elasticity

Minglai Zhu, School of Finance
Heyang Sun, School of Finance
Yang Tong, Financial Supervision and Administration Bureau

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Lan Zou, University of St. Gallen

5 Minute Video

4 - Fee-For-Service Health Insurance and Moral Hazard of Hospitals

Sojung Park, Seoul National University
Chanwook Chung, DB General Insurance

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: In Song, Hankuk University of Foreign Studies

5 Minute Video

Session 10
Health

5 - **Financial Incentives and Physician Treatment Decisions: Evidence from Lower Back Pain**
Chenyuan Liu, University of Wisconsin-Madison
Yu Ding, University of Wisconsin-Madison

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Nicolas Ziebarth, Cornell University

5 Minute Video

6 - **Fragmented Health Insurance, Migration and Rural-Urban Gap**
Cui Kun, Peking University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Daniel Kaliski, Birkbeck

5 Minute Video

7 - **Health Insurer Quality Expenses and the Minimum Medical Loss Ratio Requirement**
Patricia Born, Florida State University
E. Tice Sirmans, Illinois State University
Petra Steinorth, University of Hamburg

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Chenyuan Liu, University of Wisconsin-Madison

5 Minute Video

Session 10
Health

8 - Health Insurers' Underwriting Performance Under the ACA: An Analysis of Supplemental Health Care Exhibit
Yu Lei, University of Hartford
Mark Browne, St. John's University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Kyeonghee Kim, Florida State University

5 Minute Video

9 - How Do Couples Choose Individual Insurance Plans?
Tomas Sanguinetti, Arizona State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Nikolaos Prodromidis, University of Duisburg-Essen

5 Minute Video

10 - Imputed willingness to pay for long-term care insurance in China
Zining Liu, School of Economics
Wei Zheng, School of Economics
Yi Yao, APRIA
Youji Lv, Peking University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: HUA CHEN, University of Hawaii

5 Minute Video

Session 10
Health

11 - **Long-Term Health Insurance: Theory Meets Evidence**
Nicolas Ziebarth, Cornell University
Martin Karlsson, University of Duisburg-Essen
Juan Pablo Atal, U Penn
Hanming Fang,

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Justin Sydnor, University of Wisconsin-Madison

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12 - **Mandated Sick Pay: Coverage, Utilization, and Welfare Effects**
Nicolas Ziebarth, Cornell University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Patrick Brockett, University of Texas at Austin

5 Minute Video

13 - **Medical Loss Ratio Requirements and Health Insurance Prices**
Kyeonghee Kim, Florida State University
Evan Eastman, Florida State University
Patricia Born, Florida State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Tomas Sanguinetti, Arizona State University

5 Minute Video

Session 10
Health

14 - **Moral Hazard in a Social Health Insurance System: Demand and Supply Reactions to a Natural Experiment in Germany**

Roxane Steinacker, MRIC LMU Munich
Johannes Jaspersen, Leibniz University of Hannover
Andreas Richter, Ludwig-Maximilians-Universitaet Munich
Casey Rothschild, Wellesley

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Patricia Born, Florida State University

5 Minute Video

15 - **Risk Evaluation Factor of Health Promotion Medical Insurance: An Analysis of Japanese**

Yoshihiko Suzawa Suzawa, Kyoto Sangyo University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Sojung Park, Seoul National University

5 Minute Video

16- **The Crowd-out Effect of Public Health Insurance on Private Health Insurance: Evidence from China**

HUA CHEN, University of Hawaii
XIA DU, School of Economics
YU FANG, Fox School of Business

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Cui Kun, Peking University

5 Minute Video

Session 10
Health

17 - **The Effect of Medical Expenses Risk on Savings: A Nonparametric Bounds Analysis**
Daniel Kaliski, Birkbeck

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Zining Liu, School of Economics

5 Minute Video

18 - **The Impact of Cost-Related Factors on Medicare Advantage Health Outcomes**
Patrick Brockett, University of Texas at Austin
Linda Golden, University of Texas at Austin
Charles Yang, Florida Atlantic University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: E. Tice Sirmans, Illinois State University

5 Minute Video

19 - **The Long-Term Effects of Hospital Deliveries in Sweden.**
Nikolaos Prodromidis, University of Duisburg-Essen
Martin Karlsson, University of Duisburg-Essen
Fischer Martin, Karolinska Institute

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Roxane Steinacker, MRIC LMU Munich

5 Minute Video

Session 10
Health

20 - **The Role of Prevalent Decision Models in Explaining Deductible Choice Patterns**
Lan Zou, University of St. Gallen
Christian Biener, University of St. Gallen

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Yoshihiko Suzawa Suzawa, Kyoto Sangyo University

5 Minute Video

21 - **Underwriting, Investigating and Denied Claim in the Private Health Insurance**
Chia-Ling Ho, Tamkang University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Minglai Zhu, School of Finance

5 Minute Video

Session 11
Insurance Company Operations

1 - **Are CEOs Rewarded for Luck or Skill? Evidence from U.S. Property-Liability Insurance Firms**
Jeungbo Shim, University of Colorado Denver
Sangyong Han, Korea Insurance Research Institute
Gyu Dong Kim, Korea Insurance Research Institute

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Shuyan Liu, Peking University

5 Minute Video

2 - **Are Financially Constrained Firms More Sensitive to Shocks?**
Oliver Engist, Stockholm School of Economics
Bustos Emil, Stockholm School of Economics
Christian Thomann, Royal Institute of Technology
Gustav Martinsson, Royal Institute of Technology

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Thomas King, Federal Reserve Bank of Chicago

5 Minute Video

3 - **Capital Constraints and Risk Shifting: An Instrumental Approach**
Thomas King, Federal Reserve Bank of Chicago
Alejandro Drexler, Federal Reserve Bank of Chicago

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Oliver Engist, Stockholm School of Economics

5 Minute Video

Session 11
Insurance Company Operations

4 - **Capital Structure Deviations and Risk Management**
XIAOYI LI, National Chengchi University
Yung-Ming Shiu, National Chengchi University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jeungbo Shim, University of Colorado Denver

5 Minute Video

5 - **CEO Disaster Experience and Corporate Risk Hedging: Evidence from U.S. Property-Liability Insurance Industry**
Shuyan Liu, Peking University
Frank Feng, Shanghai University of Finance and Economics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Anastasia Ivantsova, University of Calgary

5 Minute Video

6 - **Do insurers use internal capital markets to manage regulatory scrutiny risk?**
Steven Fier, University of Mississippi
Andre Liebenberg, University of Mississippi

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Qianlong Liu, Georgia State University

5 Minute Video

Session 11
Insurance Company Operations

7 - How does Regulatory Pressure Shock Affect Firms' Risk-Taking Behavior? Theory and Evidence

Zenan Wu, Peking University
Ruo Jia, APRIA
Zhao Yulong, Department of Solvency Regulation

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Ching-Yuan Hsiao, Tamkang University

5 Minute Video

8 - Interest rate risk hedging: evidence from U.S. life insurance industry

Qianlong Liu, Georgia State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Zenan Wu, Peking University

5 Minute Video

9 - Internal Resources Allocations and External Financing Activities: Evidence from Intra-Group Reinsurance in the US Non-Life Insurance Industry

Ching-Yuan Hsiao, Tamkang University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Yung-Ming Shiu, National Chengchi University

5 Minute Video

Session 11
Insurance Company Operations

11 - Life Insurers and Affiliated Asset Managers
Kyeonghee Kim, Florida State University
Joan Schmit, University of Wisconsin-Madison
Tyler Leverty, University of Wisconsin - Madison

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Andre Liebenberg, University of Mississippi

5 Minute Video

12 - Market Discipline and Internal Capital Transfers: How Do Financial Groups Reallocate Capital When Their Financial Health Deteriorates?
Anastasia Ivantsova, University of Calgary
David Eckles, University of Georgia
Martin Halek, University of Calgary
Tyler Leverty, University of Wisconsin - Madison

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Steven Fier, University of Mississippi

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13 - Reinsurance Structure and Loss Ratio: Evidence from the Property-Liability Insurance Market in Taiwan
Juei-Hsiang Chen, Department of Risk Management and Insurance
Shih-Chieh Liao, Department of Risk Management and Insurance
Bill Chang, APRIA
Yung-Ming Shiu, National Chengchi University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Tianyi Gao, Central University of Finance and Economics

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Session 11
Insurance Company Operations

14 - Reinsurance, capital structure deviation, and macroeconomic conditions
XIAOYI LI, National Chengchi University
Yung-Ming Shiu, National Chengchi University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Kyeonghee Kim, Florida State University

5 Minute Video

15 - The Nonlinear Effect of Business and Geographic Concentration on the Demand for Reinsurance
Tianyi Gao, Central University of Finance and Economics
Yugang Ding, School of Economics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Joan Schmit, University of Wisconsin-Madison

5 Minute Video

17 - The study on Market Discipline and Guarantee Fund in Taiwan's Insurance Industry
Mei su Chen, Chaoyang University of Technology

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: XIAOYI LI, National Chengchi University

5 Minute Video

Session 12
Insurance Economics

1 - **A Generalization of Friedman's Permanent Income Hypothesis with a Large, Negative Income Shock**
Seyoung Park, University of Nottingham
Steven Kou, Boston University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Hato Schmeiser, St. Gallen University

5 Minute Video

2 - **Background Risk and Insurance Take Up under Limited Liability**
Gilad Sorek, Auburn University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Richard Peter, University of Iowa

5 Minute Video

3 - **Bilateral Risk Sharing with Heterogeneous Beliefs and Exposure Constraints**
Mario Ghossoub, University of Waterloo
Tim Boonen, University of Amsterdam

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Yusuke Osaki, Waseda University

5 Minute Video

Session 12
Insurance Economics

4 - **Catastrophic Risk Insurance and Solvency Regulation**
Arnaud Goussebaile, ETH Zurich
Alexis Louaas, Ecole Polytechnique

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Sebastian Hinck, University of Hamburg

5 Minute Video

5 - **Insurance and Moral Hazard when Income is Separated from Insurable Asset**
Kyungsun Kim, Seoul National University
S. Hun Seog, Seoul National University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Mahito Okura, Doshisha Women's College of Liberal Arts

5 Minute Video

6 - **Insurance Demand in the Presence of Loss-Dependent Background Risk**
Sebastian Hinck, University of Hamburg
Petra Steinorth, University of Hamburg

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Markus Huggenberger, University of Mannheim

5 Minute Video

Session 12
Insurance Economics

7 - **Insurance in the Age of Wisdom and Foolishness: A Tale of Healthy City**
Richard Peter, University of Iowa
Martin Boyer, HEC Montreal

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Seyoung Park, University of Nottingham

5 Minute Video

8 - **Is insurance market entry by platformers desirable?**
Mahito Okura, Doshisha Women's College of Liberal Arts
Takuya Yoshizawa, Kyoto Sangyo University
Motohiro Sakaki, Kobe University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Kyungsun Kim, Seoul National University

5 Minute Video

9 - **Is Risk Pooling Always Beneficial for Policyholders?**
Markus Huggenberger, University of Mannheim
Peter Albrecht, University of Mannheim

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Richard Watt, University of Canterbury

5 Minute Video

Session 12
Insurance Economics

10 - Lifetime Consumption and Investment with Housing, Deferred Annuities and Home Equity Release

Chul Jang, Cass Business School
Iqbal Owadally, Cass Business School
Andrew Clare, Cass Business School
Muhammad Kashif, University of Brescia

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Wei Zhu, University of International Business and Economics

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11 - Limited Information and its Impact on Policyholder's Optimal Choice on Deductibles

Jan-Christian Fey, Institute for Insurance Economics University of St. Gallen
Hato Schmeiser, St. Gallen University
Florian Schreiber, Lucerne University of Applied Sciences and Arts

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Chul Jang, Cass Business School

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12 - Mutual or stock insurance: Solidarity in the face of insolvency

Debora Zaparova, University of Strasbourg

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Sanou Adama, Laval University

5 Minute Video

Session 12
Insurance Economics

13 - New Results on Entrepreneurship and Risk
Richard Watt, University of Canterbury
Claudio Bonilla, Universidad de Chile
Marcos Vergara, Universidad del Desarollo

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Till Foerstemann, Deutsche Bundesbank

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14 - Non-Monotone Risk Preferences over Lottery Comparison
Wei Zhu, University of International Business and Economics
Hongwei Bi, University of International Business and Economics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jan-Christian Fey, Institute for Insurance Economics University of St. Gallen

5 Minute Video

15 - Optimal demand for index insurance under basis ambiguity
Yusuke Osaki, Waseda University
Fujii Yoichiro, Meiji University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Arnaud Goussebaile, ETH Zurich

5 Minute Video

Session 12
Insurance Economics

16- **Optimal insurance under risk and ambiguity reconsidered**
My Dam, University of Evry
Francois Pannequin, ENS Paris-Saclay
Yacine Chitour, Paris-XI University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Debora Zaparova, University of Strasbourg

5 Minute Video

17 - **Protection Schemes, Contagion and the Economy**
Till Foerstemann, Deutsche Bundesbank
Ferdinand Mager, ebs University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Tim Boonen, University of Amsterdam

5 Minute Video

18 - **Solvency Dynamics in Multi-line Insurance: Pricing, Capital Allocation, and Insurance Cycle**
Sanou Adama, Laval University
Soumaré Issouf, Laval University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: My Dam, University of Evry

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Session 12
Insurance Economics

19 - The merits of pooling claims: Mutual vs. stock insurers

Hato Schmeiser, St. Gallen University
Carolina Orozco-Garcia, Helvetia Insurance Company

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Gilad Sorek, Auburn University

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Session 13
Insurance Market Performance

1 - **Estimating Spillover Effects in Property Casualty Insurance Consumption**
Doug Bujakowski, Drake University
Shinichi Kamiya, ARIA

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Tao Sun, Lingnan University

5 Minute Video

2 - **Iranian Insurance market and Economic growth: A Theoretical and Empirical Analysis**
Sarvenaz Darvari, Baran Life Insurance Co.

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Nadezda Kirillova, Financial University under the Government of the Russian Federati

5 Minute Video

3 - **Market Access and Homeowners' Insurance Purchases**
Richard Butler, Brigham Young University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: YUAN DU, Temple University

5 Minute Video

Session 13
Insurance Market Performance

4 - **NatCats and Insurance in a Developing Economy- New Theoretical and Empirical Evidence**
Christian Hott, Helmut-Schmidt University Hamburg
Xuyen Tran, Helmut-Schmidt University Hamburg

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Martin Lehmann, Institute of Insurance Economics

5 Minute Video

5 - **Ownership Concentration and Underwriting Risk of Insurance Companies in Central and Eastern Europe**
Klime Poposki, APRIA
Marijana Ćurak, APRIA
Nikolina Smajla, Karlovac University of Applied Science
Sandra Pepur, University of Split

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Christian Hott, Helmut-Schmidt University Hamburg

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6 - **Product diversification as a performance boosting strategy? Drivers and impact of diversification strategies in the property-liability insurance industry**
Patty Duijm, De Nederlandsche Bank
Ilke Van Beveren, De Nederlandsche Bank

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Mark Browne, St. John's University

5 Minute Video

Session 13
Insurance Market Performance

7 - **Societal Trust, Risk Avoidance and Corporate Risk-Taking: Evidence from the Global Insurance Industry**
Tao Sun, Lingnan University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: David Pooser, St. John's University

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8 - **The Determinants of Customer Satisfaction in Automobile Insurance**
David Pooser, St. John's University
Mark Browne, St. John's University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Doug Bujakowski, Drake University

5 Minute Video

9 - **Transformation of the Russian Insurance Market**
Nadezda Kirillova, Financial University under the Government of the Russian Federation
Alexander Tsyganov, Financial University under the Government of the Russian Federation

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Sarvenaz Darvari, Baran Life Insurance Co.

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Session 13
Insurance Market Performance

10 - **Utilization of input factors in the German property and casualty insurance industry**
Martin Lehmann, Institute of Insurance Economics
Martin Eling, ARIA
Philipp Schaper, Swiss Re

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Patty Duijm, De Nederlandsche Bank

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11 - **Who Are the First-movers? Evidence from a Structural Model of Market Entry**
YUAN DU, Temple University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Richard Butler, Brigham Young University

5 Minute Video

Session 14
Longevity, Long-Term Care, Life, Annuities, and Retirement

1 - **A Dynamic Analysis of Life Insurance Holdings during the 2008 Financial Crisis: Evidence from the Panel Survey of Consumer Finances**
Ning Wang, University of North Georgia

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Steven Fier, University of Mississippi

5 Minute Video

2 - **An Examination of Life Insurance Policy Surrender and Loan Activity**
Steven Fier, University of Mississippi
Cassandra Cole, Florida State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Ning Wang, University of North Georgia

5 Minute Video

3 - **Can basic pension reduce poverty? Evidence from China**
Zining Liu, School of Economics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Inka Eberhardt, CEPAR/University of New South Wales

5 Minute Video

Session 14
Longevity, Long-Term Care, Life, Annuities, and Retirement

4 - **Determinants and optimality of pension claiming**
Franca Glenzer, HEC Montreal

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Katharina Stein, University of Duisburg-Essen

5 Minute Video

5 - **Do Corporates Set Pension Discount Rates Strategically?**
Tong Yu, University of Cincinnati
Liping Chu, Shanghai University of International Business and Economics
Michael Goldstein, Babson College
Xin Li, University of Cincinnati

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Po-Lin Wang, University of Georgia

5 Minute Video

6 - **Follow the Rating? How Disclosure Affects Retirement Income Product Choices in a Discrete Choice Experiment**
Inka Eberhardt, CEPAR/University of New South Wales
Hazel Bateman, UNSW Sydney

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Franca Glenzer, HEC Montreal

5 Minute Video

Session 14
Longevity, Long-Term Care, Life, Annuities, and Retirement

7 - **Generational Wealth Accounts: did public and private inter-generational transfers offset each other over the financial crisis?**
David McCarthy, University of Georgia
James Sefton, Imperial College
Ronald Lee, University of California
Joze Sambt, University of Ljubljana

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Raimond Maurer, Goethe University Frankfurt

5 Minute Video

8 - **How Health Risk Shapes Lifetime Portfolio Choice and Retirement Decisions**
Ralph Rogalla, St. John's University
Raimond Maurer, Goethe University Frankfurt
Tatjana Schimetschek, Goethe University Frankfurt

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Katja Hanewald, UNSW Sydney

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10 - **Life Insurance Demand and Borrowing Constraints**
Bojan Srbinoski, University Carlo Cattaneo - LIUC
Klime Poposki, APRIA
Patricia Born, Florida State University
Valter Lazzari, University Carlo Cattaneo - LIUC

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Michael Sherris, UNSW Sydney

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Session 14
Longevity, Long-Term Care, Life, Annuities, and Retirement

13 - On children' motives to influence parents' long-term care insurance purchase - Empirical evidence from Switzerland

Christophe Courbage, Geneva School of Business Administration (HES-SO)
Guillem Montoliu-Montes, Geneva School of Business Administration (HES-SO) / University of Lau
Joël Wagner, University of Lausanne (HEC)

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Hazel Bateman, UNSW Sydney

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14 - On the Potential Demand for Annuities and Long Term Care Insurance in China

Michael Sherris, UNSW Sydney
Fan Chen, School of Economics and Management
Mengyi Xu, CEPAR

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Cheng Wan, CEPAR

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15 - Optimal Default Retirement Saving Policies: Theory and Evidence from OregonSaves

Mingli Zhong, Wharton School

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Brent Davis, TIAA Institute

5 Minute Video

Session 14
Longevity, Long-Term Care, Life, Annuities, and Retirement

16- Optimal portfolio choice with longevity and health insurance products in a developing country context

Cheng Wan, CEPAR
Hazel Bateman, UNSW Sydney
Katja Hanewald, UNSW Sydney
Hanming Fang, U Penn

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Tong Yu, University of Cincinnati

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17 - Participating Life Insurance Contracts with Periodic Premium Payments under Regime Switching

Sascha Offermann, University of Duisburg-Essen
Katharina Stein, University of Duisburg-Essen
Antje Mahayni, University Duisburg-Essen

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Bojan Srbinoski, University Carlo Cattaneo - LIUC

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18 - Selection Behaviour in the Market for Private Complementary Long-term Care Insurance in

Joerg Schiller, University of Honenheim
Christopher Schreckenberger, University of Hohenheim
Jan Bauer, Copenhagen Business School
Max Trautinger, University of Hohenheim

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Philippe d'Astous, HEC Montréal

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Session 14
Longevity, Long-Term Care, Life, Annuities, and Retirement

19 - Tax diversification and inertia in contribution location decisions between Roth and traditional retirement plans
Brent Davis, TIAA Institute
David Richardson, TIAA Institute

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Sascha Offermann, University of Duisburg-Essen

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20 - Tax-Preferred Savings Vehicles: Can Financial Education Improve Asset Location Decisions?
Martin Boyer, HEC Montreal
Philippe d'Astous, HEC Montréal
Pierre-Carl Michaud, HEC Montréal

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Joerg Schiller, University of Honenheim

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21 - The Duration Puzzle in Life-Cycle Investment
Servaas van Bilsen, University of Amsterdam

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Ralph Rogalla, St. John's University

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Session 14
Longevity, Long-Term Care, Life, Annuities, and Retirement

22 - The Impact of Public Pension on Household Consumption in China: Quantitative Analysis
Jiaxuan Zhou, Central University of Finance and Economics

Keywords :

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Discussant: Zining Liu, School of Economics

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23 - The value of long-term care insurance: A sufficient-statistic approach
Hansel Teo, Toulouse School of Economics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: David McCarthy, University of Georgia

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24 - Wait your turn: pension incentives, workplace rules and strategic labor supply among employees of the City of Philadelphia
Po-Lin Wang, University of Georgia
David McCarthy, University of Georgia

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jan Bauer, Copenhagen Business School

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Session 15
Regulation, Solvency, Public Policy

1 - Campaign Contributions and Regulatory Capture in Insurance Markets
Patricia Born, Florida State University
James Karl, East Carolina University
Lars Powell, University of Alabama

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Marc Ragin, University of Georgia

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2 - Elections and Price Regulation
Junhao Liu, University of Sydney
Tyler Leverty, University of Wisconsin - Madison

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Ana Maria Tenekedjieva, University of Chicago Booth School of Business

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3 - Licensing the Undocumented: Traffic Safety and Auto Insurance Analysis
Charles Nyce, Florida State University
James Karl, East Carolina University
Ricardo Zamarripa Chavez, Florida State University

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Lars Powell, University of Alabama

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Session 15
Regulation, Solvency, Public Policy

4 - Option-Implied Solvency Capital Requirements
Jan Bauer, University of Mannheim
Markus Huggenberger, University of Mannheim

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Renaud Bourlès, Aix-Marseille School of Economics

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5 - Prudential Regulation in Financial Networks
Renaud Bourlès, Aix-Marseille School of Economics
Mohamed Belhaj, IMF
Frédéric Deroïan, Aix-Marseille School of Economics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jan Bauer, University of Mannheim

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6 - Regulatory Arbitrage or Spillover Effects? The Impact of Solvency II on the U.S. Insurance
Jianren Xu, University of North Texas
Ruo Jia, APRIA
Shuyan Liu, Peking University
Jinjing Wang, University of Akron

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Bo Wang, Central Unversity of Finance and Economics

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Session 15
Regulation, Solvency, Public Policy

7 - Research on the Market Risk Minimum Capital Requirements and Asset Allocation under C-ROSS: Based on a Listed Property Insurance Company in China
Bo Wang, Central Unversity of Finance and Economics
Sujin Zheng, Central Unversity of Finance and Economics

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Jianren Xu, University of North Texas

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8 - The Effectiveness of Programs Designed to Reduce Distracted Driving
Charles Nyce, Florida State University
James Karl, East Carolina University
Lars Powell, University of Alabama

Keywords :

3 Minute Video 20 Minute Video Slides Paper

Discussant: Junhao Liu, University of Sydney

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9 - The Revolving Door and Insurance Solvency Regulation
Ana Maria Tenekedjieva, University of Chicago Booth School of Business

Keywords :

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Discussant: Martin Grace, Temple University

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