51st Annual EGRIE Seminar
September 15–18, 2024
Hamburg, Germany

Scientific Program

Program Committee:
Christophe Courbage (Chair), Geneva School of Business Administration (HES-SO)
Tim J. Boonen, The University of Hong Kong
Benjamin Collier, Temple University
Sunday, September 15

18:00-21:00  WELCOME RECEPTION @ CAFÉ DELL ARTE

Monday, September 16

8:15-9:00  REGISTRATION

9:00-9:15  WELCOME SPEECHES

9:15-10:30  GENEVA RISK ECONOMICS LECTURE
Chair: Petra Steinorth

“Measuring uncertainty preferences: What we know and what we need.”
Martin G. Kocher
Discussant: Justin Sydnor

10:30-11:00  COFFEE BREAK

11:00-13:00  Session A1: Information and insurance
Kar Man Tan and Volker Benndorf
“How does information on individual risk affect the demand for insurance”

Christian Biener, Thomas F. Epper and Felix M. Walthes
“Insurance as Anxiety Antidote? Preference for Uncertainty Resolution and Insurance Demand”

Julia Holzapfel and Richard Peter
“Who benefits from lifestyle-based life insurance contracts?”

13:00-14:00  LUNCH

13:00-14:00  Session A2: Disaster risk
Amogh Prakash Kumar, Laura Meriluoto and Richard Watt
“Too cold for comfort: A theoretical analysis of index-based insurance for frost damage to crops”

Alexander Mürmann, Tim Philippi and Jörg Schiller
“Should premium subsidies replace disaster relief payments?”

Selim Mankaï
“Is the lack of deterrence undermining mandatory investment in flood risk mitigation?”
14:00-16:00  **Session B1: Insurance supervision and empirical methods**

**Eric Vansteenberghe**  
“Insurance supervision under climate change: A pioneers detection method”

**Moritz Hanika**  
“Market discipline in life insurance: Does public risk disclosure encourage less risky management actions?”

**Cameron M. Ellis and Johannes G. Jaspersen**  
“Fixed Effects and the “Leave-Out” Instrument”

16:00-16:30  **Coffee Break**

19:00-22:30  **Gala Dinner incl. Award Ceremony @ Ruder-Club Favorite Hammomia**
Tuesday, September 17

8:30-10:30  Session C1: Welfare issues  Session C2: Bias in decision making under risk

Glenn W. Harrison, Don Ross and J. Todd Swarthout  Lisa L. Posey, Charles F. Geier and Anthony M. Kwasnica
“Gender, confidence, and the mismeasure of intelligence, literacy and competitiveness” “The coexistence of loss aversion and regret avoidance in decision making under risk”

Jun-Hee An  Jiakun Zheng and Ling Zhou
“The economic value of variable annuities for individuals with different educational attainments” “Too risky to hedge: An experiment on narrow bracketing”

Anastasios Dosis and Casey Rothschild  James Hilliard, Annette Hofmann and David Weber
“Screening and the welfare trade-offs of privacy” “Reference-dependent risk preferences: Evidence from simulated auto racing”

10:30-11:00  COFFEE BREAK

11:00-13:00  Session D1: Distortions in health insurance markets  Session D2: Risk microstructure and stochastic dominance

Yaming Cao  Ruo Jia and Jieyu Lin
“Earnings dynamics and selection in health insurance markets” “Risk microstructure, risk-prediction technology, and insurance”

Martin B. Hackmann, Juan S. Roja and Nicolas R. Ziebarth  Lin Zhou
“Creative financing and public moral hazard: Evidence from Medicaid and the nursing home industry” “What we know about the magnitude of relative risk aversion through stochastic dominance”

Cameron M. Ellis and Meghan I. Esson  Tzu-Ying Chen, Rachel J. Huang, Yo-Lan Lin and Larry Y. Tzeng
“Private equity in public-provider markets: Cost efficiency vs. cream-skimming” “Option-implied preference parameter in almost stochastic dominance”

13:00-14:00  LUNCH
14:00-16:00 Session E1: Insurance activities

Mark J. Browne, Kerry McCabe and David M. Pooser
“Claims adjudication, insurance distribution channel, and customer satisfaction”

Chia-Ling Ho and Gene C. Lai
“Unveiling the black box: Determinants of claims investigation in private health insurance”

M. Martin Boyer, Franca Glenzer and Simon van Norden
“Underwriter behavior and profitability cycles in insurance”

16:00-17:00 General Assembly

18:00-19:00 Alster Boat Trip

19:30-22:00 Conference Dinner @ Gröninger Privatbrauerei

14:00-16:00 Session E2: Optimal insurance and prevention decisions

Niklas Häusle and Casey Rothschild
“Information design in insurance markets”

Arthur Snow
“Optimal insurance indemnification for Dr. Jekyll and Mr. Hyde”

Jingyuan Li, Richard Peter and Lin Zhou
“Cross-prudence and optimal prevention”
Wednesday, September 18

8:30-10:30  Session F: Lifecycle risks

Meitong Ai and Petra Steinorth
“Revisiting selection in life insurance”

Felix Feig and Hato Schmeiser
“The right to be forgotten in insurance: Consumer perceptions, perceived price fairness and willingness-to-pay”

Julia Braun
“Longevity shocks and household portfolios”

10:30-11:00  COFFEE BREAK

11:00-13:00  Session G: Experimental studies in insurance

Koen van Boxel, Abigail Hurwitz, Sven Nolte and Judith C. Schneider
“Anticipated and experienced regret in annuity choices: An experimental study”

Timo Greve and Petra Steinorth
“Experimental evidence on the willingness to pay for insurance with sustainability components”

Laurenz Hommel and Hato Schmeiser
“Do customers choose insurance products with a simplified loss settlement logic?”

13:00  LUNCH
Conference Venue

Universität Hamburg, Edmund-Siemers-Allee (ESA) 1, 20246 Hamburg

Other Venues

Welcome Reception on Sunday, September 15
Café dell Arte, UHH, ESA 1, 20246 Hamburg

Gala Dinner on Monday, September 16
Ruder-Club Favorite Hammonia, Alsterufer 9, 20354 Hamburg

Alster Boat Trip and Conference Dinner on Tuesday, September 17
Alster Boat Trip at 6:00 pm:
Barkassenbetrieb Bülow, Pontonanlage im Binnenhafen, Hohe Brücke 2, 20459 Hamburg

Conference Dinner at 7:30 pm:
Gröninger Privatbrauerei, Willy-Brandt-Straße 47, 20457 Hamburg
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