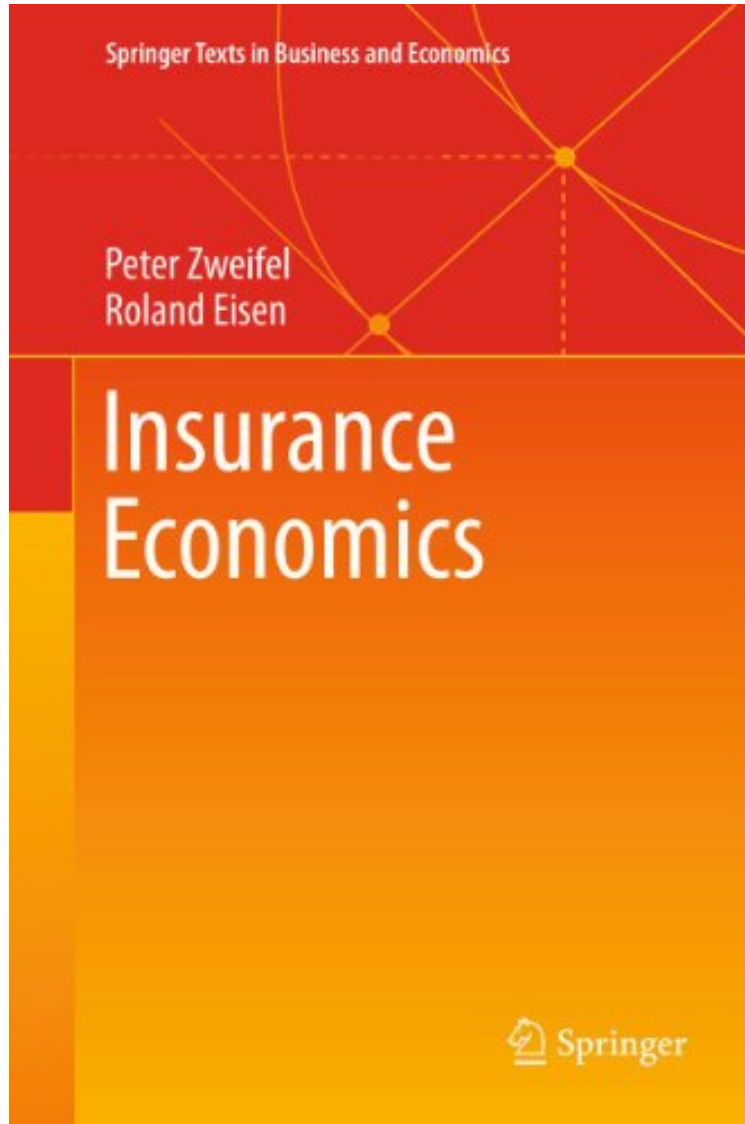


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## Insurance Economics (Springer Texts in Business and Economics)

*Peter Zweifel, Roland Eisen*

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"Winner of the 2014 Kulp-Wright Book Award Presented by the American Risk and Insurance Association".

From the Back Cover 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. Appropriate both for advanced undergraduate and graduate students of economics, management, and finance, this text provides the background required to understand current research. 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 paradoxes 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.

About the Author A Swiss native born in 1946, Peter Zweifel is a Professor of Economics at the University of Zurich at the Socioeconomic Institute. Together with Friedrich Breyer and Matthias Kifmann, he is the author of "Health Economics" (2nd. ed., Springer, 2009); other texts ("An Economic Model of Physician Behavior", "Insurance Economics", "International Economics", "Energy Economics") are available in German only. His work has been published by the Am. Ec. Rev., Antitrust Bull., Eur. Econ. Rev., Health Econ., J. Health Ec., J. Risk Ins., J. Risk Unc., Public Choice, among others. Together with Mark Pauly of the University of Pennsylvania, he is the founding editor of the International Journal of Health Finance and Economics (Kluwer). From 1996 to 2005, he has also served as a member of the Competition Commission, the Swiss antitrust authority.

Roland Eisenborn born 1941 in Stuttgart (Germany), studied Economics in particular at the LMU in Munich, got his Dr. degree there in 1971 with a thesis about "Economic Growth and Technical Progress", wrote his second thesis about "Insurance Equilibrium" in 1977 (published 1979). He served for 13 years as a research assistant at the Institut of Insurance Economics at Munich's LMU. After appointments at the University of Bamberg and at the Technical University Munich-Weihenstephan he was appointed as full professor at the Goethe University Frankfurt am Main. His research fields are insurance economics, labour economics, economics of social policy, health economics (in particular long term care), as well as macroeconomics.