Workshop: Policyholder Behavior in Insurance Decision Making

September 28 - 29 2015 | ETH Zurich | Main Campus

Organized by:
Wanda Mimra, Chair of Insurance Economics, ETH Zurich
Antoine Bommier, Chair of Integrative Risk Management, ETH Zurich
Benjamin Huber, AXA Research Fund Switzerland
Programme
Monday, September 28, 2015, HG F 33.1

13.30  Registration

14.00  Wanda Mimra - Welcome Address

14.10  Opening Industry Talk
Stéphane Moine, Chief Actuary Life, AXA Winterthur
«How Policyholder Risks Impact the Solvency Ratio»

14.30  Hanming Fang, University of Pennsylvania
«Life Settlement Market and Primary Life Insurance Market»

15.15  Céline Grislain-Letrémy, CREST
«Natural Disasters: Exposure and Underinsurance»

16.00  Coffee Break

16.30  Alexander Mürmann, WU Wien
«Asymmetric Information in Automobile Insurance: Evidence from Telematic Data»

17.15  Industry Talk
Anne-Gaëlle Moisy, Head of Telematics, AXA Global Direct France
«Pay as You Drive»

17.35  Panel Discussion I

18.15-19.00  Networking Aperitif, ETH Dozentenfoyer
<table>
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<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>8.30</td>
<td>Welcome Coffee</td>
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<tr>
<td>8.45</td>
<td><strong>Sebastian Ebert, Tilburg University</strong> «Prospect Theory and Behavioral Insurance Demand»</td>
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<td>9.30</td>
<td><strong>Glenn Harrison, Georgia State University</strong> «Evaluating the Expected Welfare Gain from Insurance»</td>
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<td>10.15</td>
<td>Coffee Break</td>
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<td>10.45</td>
<td><strong>Michael R. Powers, Tsinghua SEM</strong> «A Theory of Bounded Utility: Experimental Evidence and Implications for Insurance Contracting»</td>
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<td>11.30</td>
<td><strong>Joachim Winter, LMU Munich</strong> «Plan Switching and Inertia in Medicare Part D: Evidence from Administrative Data»</td>
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<td>12.15</td>
<td><strong>Panel Discussion II</strong> Behavioral Economics: Implications for Insurance Markets and Public Policy</td>
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<td>13.00</td>
<td><em>Lunch (optional), and End of the Workshop</em></td>
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Panel Discussion I:

Monday, September 28, 17.35

Title  New Technologies, More Data, New Products – Innovation in Insurance

Panel  Hanming Fang, University of Pennsylvania (Chair)  
       Thomas Gerber, Head of Life and AXA Winterthur Executive Board Member  
       Alexander Mürmann, WU Wien  
       Anne-Gaëlle Moisy, Head of Telematics, AXA Global Direct France

Panel Discussion II:

Tuesday, September 29, 12.15

Title  Behavioral Economics: Implications for Insurance Markets and Public Policy

Panel  Antoine Bommier, ETH Zurich (Chair)  
       Glenn Harrison, Georgia State University  
       Marina Oberholzer, Behavioral Research Analyst, Swiss Re
Travelling by public transport from Zurich Central Station
- From the “Bahnhofstrasse/HB”: Tram no. 6 (towards the Zoo) as far as the “ETH/Universitätsspital”.
- From the “Bahnhofplatz/HB”: Tram no. 10 (towards the Airport or Oerlikon station) as far as the “ETH/Universitätsspital”.
- Walk over to “Central” and take the Polybahn (departs every three minutes) to the Polyterrasse.

You will require a ticket for zone 110 (city of Zurich).

Map
ETH Zürich, Main Building, Rämistrasse 101, 8092 Zürich