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Dynamic Econometric Analysis of Insurance Markets with Imperfect Information

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Asymmetric information may lead to two problems in providing insurance against income shocks, moral hazard and adverse selection. This Ph.D. project uses both static and dynamic econometric methods and unique agent-level longitudinal data to analyze the empirical relevance of moral hazard and adverse selection in Dutch car insurance. Integral part of the project is the further development of microeconomic methods for the analysis of longitudinal insurance data, based on event-history analysis and dynamic contract theory.