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Dynamic Econometric Analysis of Insurance Markets with Imperfect Information

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In verzekeringsmarkten kan asymmetrische informatie tot twee problemen leiden: moreel gevaar en negatieve selectie. Dit proefschrift past zowel statische als dynamische econometrische methoden toe op unieke longitudinale gegevens. Informatie over de claimsgeschiedenis van elke verzekerde stelt ons in staat om de empirische relevantie van moreel gevaar en negatieve selectie in de Nederlandse motorrijtuigverzekering te analyseren. Het ontwikkelen van nieuwe micro-econometrische methoden voor de analyse van longitudinale verzekeringsgegevens is een integraal onderdeel van dit project. Deze methoden zijn gebaseerd op duuranalyse en dynamische contracttheorie.