Dynamic Pricing Of General Insurance In A Competitive Market

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The Pricing Model Revolution
Essays on Economics and Marketing
Solutions Manual for Actuarial Mathematics for Life Contingent Risks
Non-Life Insurance Pricing with Generalized Linear Models
Health Care Ethics and the Law
The Healthcare Imperative

SANTOS FLORES

Mathematical Control Theory and Finance
Springer Nature
This dissertation consists of three chapters on topics in applied microeconomics. In the first chapter. I investigate whether voters are more likely to support additional spending on local public services when they perceive current service quality to be high. My empirical strategy exploits discontinuities in the Texas school ratings formula that create quasi-random variation in perceptions about school quality. I find that receiving an "exemplary" versus a "recognized" rating increases support for a school district's bond measures by about 10 percentage points. Voters respond to the level of a district's rating. not just to whether the district has improved or slipped. I develop and implement a test for whether these

patterns of voter behavior lead to efficient outcomes; however, the results are inconclusive. The second chapter. written jointly with Liran Einav, Amy Finkelstein, and Mark Cullen. investigates whether individuals exhibit forward looking behavior in their response to the nonlinear pricing common in health insurance contracts. Our empirical strategy exploits the fact that employees who join an employer-provided health insurance plan later in the calendar year face the same initial price of medical care but a higher expected end-of-year price than employees who join the same plan earlier in the year. Our results reject the null of completely myopic behavior; medical utilization appears to respond to the future price, with a statistically significant elasticity of medical utilization with respect to the future price of -0.4 to -0.6. To try to quantify the extent of forward looking behavior., we develop a stylized dynamic model of individual behavior and calibrate it using our estimated behavioral response and additional data from the RAND Health Insurance Experiment. Our calibration suggests that the elasticity estimate may be substantially smaller than the one implied by fully forward-looking behavior, yet it is sufficiently high to have an economically significant effect on the response of annual medical utilization to a non-linear health insurance contract. Overall. our results point

to the empirical importance of accounting for dynamic incentives in analyses of the impact of health insurance on medical utilization. In the third chapter. I exploit a discontinuity in federal financial aid rules at age 24 to estimate the effect of financial aid on college enrollment. school choice. and persistence and degree completion rates. Undergraduate students who are not married and do not have children are classified as "dependent" or "independent" for purposes of federal financial aid based on whether they have turned 24 as of January 1 of the "award year." Independent students qualify for additional grant aid and are eligible to take out much larger federal loans. Using data from the National Postsecondary Student Aid Study and the Beginning Postsecondary Students Longitudinal Study. I show that average grant aid per student increases by about $1.100. or 55%. at age 24. while 12% of students take advantage of the higher federal loan limits. Estimates of the effects of additional aid on enrollment, persistence. and degree completion are inconclusive; while not statistically significant. they do not allow me to rule out sizable effects. I do find evidence of an increase in enrollment at for-profit colleges. concentrated among students whose parents are not college graduates.

China's Healthcare System and Reform

Edward Elgar Publishing

A rational look at health care rationing, from

ethical, economic, psychological, and clinical perspectives. Although managed health care is a hot topic, too few discussions focus on health care rationing--who lives and who dies, death versus dollars. In this book physician and bioethicist Peter A. Ubel argues that physicians, health insurance companies, managed care organizations, and governments need to consider the cost-effectiveness of many new health care technologies. In particular, they need to think about how best to ration health care. Ubel believes that standard medical training should provide physicians with the expertise to decide when to withhold health care from patients. He discusses the moral questions raised by this position, and by health care rationing in general. He incorporates ethical arguments about the appropriate role of cost-effectiveness analysis in health care rationing, empirical research about how the general public wants to ration care, and clinical insights based on his practice of general internal medicine. Straddling the fields of ethics, economics, research psychology, and clinical medicine, he moves the debate forward from whether to ration to how to ration. The discussion is enlivened by actual case studies.

Economics today Jones & Bartlett Publishers

Chapter 1: Dynamic Pricing and Price Commitment of New Experience Goods An important problem for a

firm selling new experience goods is how to credibly signal its high quality. This chapter develops a dynamic model to examine how a firm with a non-durable experience good can signal its quality with dynamic spot-pricing or future-price commitment. I find that when consumers do not believe the firms price commitment to be credible, the high-quality firms most profitable equilibrium outcome is to pool in the first period and separate in the second period. In contrast, when price commitment is credible, the high-quality firm may signal its quality with either a lower-than-first-best first-period price or a higher-than-first-best second-period price. Credible price commitment will benefit the high-quality firm by lowering its signaling cost and hurt the low-quality firm, but can either increase or decrease consumer surplus and social welfare depending on the quality difference between the two types of firms. Chapter 2: Dynamic Pricing of Experience Goods in Markets with Demand Uncertainty This chapter studies a firms optimal dynamic pricing strategies for its experience goods in markets, where the distribution of consumers valuations is ex ante unknown. I find several interesting findings. First, a high-quality firm can signal its quality with either a skimming-pricing strategy or a penetration-pricing strategy in the early period. Second, though a firm with higher quality benefits more

from learning market demand, in equilibrium the low-quality firm not the high-quality firm will learn demand if consumers have very different willingness to pay. Third, although consumers have higher willingness to pay for the high-quality product, in the first period the high-quality firm may actually charge a lower price than the low-quality firm. Lastly, the firm may earn higher profits when its initial pricing decision is made under demand uncertainty than under no demand uncertainty. The underlying reason is that the presence of demand uncertainty can sufficiently lower the high-quality firms signaling cost, allowing it to make higher profits by setting future prices based on its high quality. Chapter 3: Who Benefits from Big Data Collected by In-Vehicle Data Recorders? The car insurance market is plagued with problems of adverse selection and moral hazard. In-vehicle data recorders can collect massive amount of information (or "big data") about the drivers risk factors and driving behaviors. This monitoring technology allows the firm to set its insurance premium based on better estimates of the drivers risk factors, alleviating the adverse selection problem. In addition, the firm can charge a premium based on the customers recorded driving behaviors; this helps to reduce the drivers moral hazard. I provide an analytical framework to examine the impact of such monitoring technology on the

insurance firms and the consumers. My analysis shows that in a duopoly one firms adoption of the monitoring technology may benefit both firms because of the less severe competition in the market. Finally, I show that if one firm has adopted the monitoring technology, its competitor may have no incentive to adopt that technology even if it is free.

Predictive Modeling Applications in Actuarial Science: Volume 2, Case Studies in Insurance American Enterprise Institute

Essentials of Health Care Marketing, Fourth Edition will provide your students with a foundational knowledge of the principles of marketing and their particular application in health care. Moreover, the text offers a perspective on how these principles must shift in response to the changing environmental forces that are unique to this market.

Price Setting and Price Regulation in Health Care Academic Press

We investigate whether individuals exhibit forward looking behavior in their response to the non-linear pricing common in health insurance contracts. Our empirical strategy exploits the fact that employees who join an employer-provided health insurance plan later in the calendar year face the same initial ("spot") price of medical care but a higher expected end-of-year ("future") price than employees who join the same plan earlier in the year. Our results reject the null of completely myopic behavior; medical

utilization appears to respond to the future price, with a statistically significant elasticity of medical utilization with respect to the future price of -0.4 to -0.6. To try to quantify the extent of forward looking behavior, we develop a stylized dynamic model of individual behavior and calibrate it using our estimated behavioral response and additional data from the RAND Health Insurance Experiment. Our calibration suggests that the elasticity estimate may be substantially smaller than the one implied by fully forward-looking behavior, yet it is sufficiently high to have an economically significant effect on the response of annual medical utilization to a non-linear health insurance contract. Overall, our results point to the empirical importance of accounting for dynamic incentives in analyses of the impact of health insurance on medical utilization.

Health Insurance as a Two-Part Pricing Contract John Wiley & Sons

This book constitutes the refereed proceedings of two workshops held at the 24th International Conference on Financial Cryptography and Data Security, FC 2020, in Kota Kinabalu, Malaysia, in February 2020. The 39 full papers and 3 short papers presented in this book were carefully reviewed and selected from 73 submissions. The papers feature four Workshops: The 1st Asian Workshop on Usable Security, AsiaUSEC 2020, the 1st

Workshop on Coordination of Decentralized Finance, CoDeFi 2020, the 5th Workshop on Advances in Secure Electronic Voting, VOTING 2020, and the 4th Workshop on Trusted Smart Contracts, WTSC 2020. The AsiaUSEC Workshop contributes an increase of the scientific quality of research in human factors in security and privacy. In terms of improving efficacy of secure systems, the research included an extension of graphical password authentication. Further a comparative study of SpotBugs, SonarQube, Cryptoguard and CogniCrypt identified strengths in each and refined the need for improvements in security testing tools. The CoDeFi Workshop discuss multi-disciplinary issues regarding technologies and operations of decentralized finance based on permissionless blockchain. The workshop consists of two parts; presentations by all stakeholders, and unconference style discussions. The VOTING Workshop cover topics like new methods for risk-limited audits, new ethods to increase the efficiency of mixnets, verification of security of voting schemes election auditing, voting system efficiency, voting system usability, and new technical designs for cryptographic protocols for voting systems, and new way of preventing voteselling by de-incentivising this via smart contracts. The WTSC Workshop focuses on smart contracts, i.e., self-enforcing agreements in the form of executable

programs, and other decentralized applications that are deployed to and run on top of specialized blockchains.

Pricing Life Columbia University Press
This text engages students with the ethical decisions faced by health care professionals every day. Based on principles and applications in health care ethics and the law, this text extends beyond areas that are often included in discussions of political philosophy and the principles of justice.

Value-Based Differential Pricing Pricing General Insurance Using Optimal Control TheoryInsurance premiums are calculated using optimal control theory by maximising the terminal wealth of an insurer under a demand law. If the insurer sets a low premium to generate exposure then profits are reduced, whereas a high premium leads to reduced demand. A continuous stochastic model is developed, which generalises the deterministic discrete model of Taylor (1986). An attractive simplification of this model is that existing policyholders should pay the premium rate currently set by the insurer. It is shown that this assumption leads to a bang-bang optimal premium strategy, which cannot be optimal for the insurer in realistic applications. The model is then modified by introducing an accrued premium rate representing the accumulated premium rates received from existing and new customers. Policyholders

pay the premium rate in force at the start of their contract and pay this rate for the duration of the policy. It is shown that, for two demand functions, an optimal premium strategy is well-defined and smooth for certain parameter choices. It is shown for a linear demand function that these strategies yield the optimal dynamic premium if the market average premium is lognormally distributed.Price Setting and Price Regulation in Health Care

Control theory provides a large set of theoretical and computational tools with applications in a wide range of ?elds, running from ”pure” branches of mathematics, like geometry, to more applied areas where the objective is to ?nd solutions to ”real life” problems, as is the case in robotics, control of industrial processes or ?nance. The ”high tech” character of modern business has increased the need for advanced methods. These rely heavily on mathematical techniques and seem indispensable for competitiveness of modern enterprises. It became essential for the ?nancial analyst to possess a high level of mathematical skills. C-versely, the complex challenges posed by the problems and models relevant to ?nance have, for a long time, been an important source of new research topics for mathematicians. The use of techniques from stochastic optimal control constitutes a well established and important branch of mathematical

?nance. Up to now, other branches of control theory have found comparatively less application in ?n- cial problems. To some extent, deterministic and stochastic control theories developed as di?erent branches of mathematics. However, there are many points of contact between them and in recent years the exchange of ideas between these ?elds has intensi?ed. Some concepts from stochastic calculus (e.g., rough paths) havedrawntheattentionoft hedeterministiccontrolthe orycommunity.Also, some ideas and tools usual in deterministic control (e.g., geometric, algebraic or functional-analytic methods) can be successfully applied to stochastic c- trol.

Health Insurance and the Demand for Medical Care

Springer Science & Business Media

This paper studies count processes in Insurance, in which we allow the underlying risk factor to be partially unobservable and potentially time-varying. We propose a Poisson model with a stochastic intensity, or dynamic frailty process. It is based on an autoregressive gamma process, which generalizes the standard Poisson model with static Gamma frailty. The resulting model allows for closed form expression for the posterior Bayes (linear or non-linear) premium, without using approximation methods. Moreover the estimation and forecasting can be conducted within the same framework in a rather efficient way. A numerical example for car

insurance illustrates the ability of the model to capture the duration-dependent, non-linear impact of past claims on future ones and the improvement of the Bayes pricing method compared to the linear credibility approach.

Dynamic Frailty Count Process in Insurance

Emerald Group Publishing

The United States has the highest per capita spending on health care of any industrialized nation but continually lags behind other nations in health care outcomes including life expectancy and infant mortality. National health expenditures are projected to exceed $2.5 trillion in 2009. Given healthcare's direct impact on the economy, there is a critical need to control health care spending. According to The Health Imperative: Lowering Costs and Improving Outcomes, the costs of health care have strained the federal budget, and negatively affected state governments, the private sector and individuals. Healthcare expenditures have restricted the ability of state and local governments to fund other priorities and have contributed to slowing growth in wages and jobs in the private sector. Moreover, the number of uninsured has risen from 45.7 million in 2007 to 46.3 million in 2008. The Health Imperative: Lowering Costs and Improving Outcomes identifies a number of factors driving expenditure growth including scientific uncertainty, perverse economic and practice

incentives, system fragmentation, lack of patient involvement, and under-investment in population health. Experts discussed key levers for catalyzing transformation of the delivery system. A few included streamlined health insurance regulation, administrative simplification and clarification and quality and consistency in treatment. The book is an excellent guide for policymakers at all levels of government, as well as private sector healthcare workers.

Generalized Linear Models for Insurance Data Cambridge University Press

Health Care Management and the Law-2nd Edition is a comprehensive practical health law text relevant to students seeking the basic management skills required to work in health care organizations, as well as students currently working in health care organizations. This text is also relevant to those general health care consumers who are simply attempting to navigate the complex American health care system. Every attempt is made within the text to support health law and management theory with practical applications to current issues.

Handbook of Research on Nonprofit Economics and Management OECD Publishing

A guide for mining the imagination to find powerful new ways to succeed. We need imagination now more than ever—to find new opportunities, rethink our businesses, and discover paths to growth. Yet too

many companies have lost their ability to imagine. What is this mysterious capacity? How does imagination work? And how can organizations keep it alive and harness it in a systematic way? The Imagination Machine answers these questions and more. Drawing on the experience and insights of CEOs across several industries, as well as lessons from neuroscience, computer science, psychology, and philosophy, Martin Reeves of Boston Consulting Group's Henderson Institute and Jack Fuller, an expert in neuroscience, provide a fascinating look into the mechanics of imagination and lay out a process for creating ideas and bringing them to life: The Seduction: How to open yourself up to surprises The Idea: How to generate new ideas The Collision: How to rethink your idea based on real-world feedback The Epidemic: How to spread an evolving idea to others The New Ordinary: How to turn your novel idea into an accepted reality The Encore: How to repeat the process—again and again. Imagination is one of the least understood but most crucial ingredients of success. It's what makes the difference between an incremental change and the kinds of pivots and paradigm shifts that are essential to transformation—especially during a crisis. The Imagination Machine is the guide you need to demystify and operationalize this powerful human capacity, to inject new life into your company, and to head

into unknown territory with the right tools at your disposal.

Essays in Applied Microeconomics Cambridge University Press

A comprehensive, self-contained survey of the theory and applications of differential games, one of the most commonly used tools for modelling and analysing economics and management problems which are characterised by both multiperiod and strategic decision making. Although no prior knowledge of game theory is required, a basic knowledge of linear algebra, ordinary differential equations, mathematical programming and probability theory is necessary. Part One presents the theory of differential games, starting with the basic concepts of game theory and going on to cover control theoretic models, Markovian equilibria with simultaneous play, differential games with hierarchical play, trigger strategy equilibria, differential games with special structures, and stochastic differential games. Part Two offers applications to capital accumulation games, industrial organization and oligopoly games, marketing, resources and environmental economics.

Cost Shifting in Health Care MIT Press

Public debate on the rising cost of new biotechnology drug treatments has intensified over the last few years as healthcare budget pressures have mounted under a strained economy. Meanwhile, the

demand for new, effective medical and drug treatments continues to rise as unhealthy lifestyles cause further increases in diabetes and cardiovascular disease. Global drug pricing is one of the most hotly debated yet least understood aspects of the pharmaceutical industry. How should drug prices be set and what does it mean for patients? Why do governments increasingly get involved, and what is its impact on the global competitive environment? How can a life-saving industry have a poorer image than gun and tobacco industries, whose products are associated with death? Ed Schoonveld explains how pharmaceutical prices are determined in a complex global payer environment and what factors influence the process. His insights will help a wide range of audiences, from healthcare industry professionals to policy makers and the broader public, to gain a better understanding of this highly complex and emotionally charged field. The Price of Global Health is recognized as a valued and unique reference book that covers a complete array of topics related to global pharmaceutical pricing. It contains an in-depth but straightforward exploration of the pharmaceutical pricing strategy process, its underlying market access, general business and ethical considerations, and its implications for payers, physicians and patients. It is a much-needed and invaluable resource for anybody

interested or involved in, or affected by, the development, funding and use of prescription drugs. In particular, it is of critical importance to pharmaceutical company executives and other leaders and professionals in commercialization and drug development, including marketing, business development, market access and pricing, clinical development, drug discovery, regulatory affairs, health outcomes, market research and public affairs. The second edition includes new chapters on payer value story development, oncology, orphan drugs and payer negotiations. Furthermore, many country chapters have been substantially updated to reflect changes in the healthcare systems, including the Affordable Care Act in the US, AMNOG in Germany, medico-economic requirements in France and many other country-specific changes. Lastly, almost every chapter has been updated with new examples and illustrations.

Health Care Management and the Law Cambridge University Press

Insurance premiums are calculated using optimal control theory by maximising the terminal wealth of an insurer under a demand law. If the insurer sets a low premium to generate exposure then profits are reduced, whereas a high premium leads to reduced demand. A continuous stochastic model is developed, which generalises the deterministic discrete

model of Taylor (1986). An attractive simplification of this model is that existing policyholders should pay the premium rate currently set by the insurer. It is shown that this assumption leads to a bang-bang optimal premium strategy, which cannot be optimal for the insurer in realistic applications. The model is then modified by introducing an accrued premium rate representing the accumulated premium rates received from existing and new customers. Policyholders pay the premium rate in force at the start of their contract and pay this rate for the duration of the policy. It is shown that, for two demand functions, an optimal premium strategy is well-defined and smooth for certain parameter choices. It is shown for a linear demand function that these strategies yield the optimal dynamic premium if the market average premium is lognormally distributed.

National Academies Press

The fields of pharmaceutical economics and health economics/policy are reaching a point of convergence. This is due to both the widespread availability of pharmaceutical treatments, accompanied by broader insurance coverage, and the regulation of prescription drugs in both private and government plans. This book bridges the gap.

Backward Stochastic Differential Equations with Jumps and Their Actuarial and Financial Applications

Taylor & Francis
Prices of contracts with risky aspects are typically linked to specific uncertainties and probabilities of adverse scenarios. Insurance companies carry the risk of losses in exchange for a premium, which depends on the loss distribution. Another example where risk is exchanged for a fixed price is swap contracts. Electricity futures can be seen as swaps where the floating component are spot prices and the fixed component is a constant price for delivering electricity over a longer period. The primary goal of this thesis is the incorporation of model ambiguity for pricing these contracts. Moreover, we contemplate the complex structure of energy markets. For this reason, we also explore pricing a real option under model ambiguity. First of all, we study the theoretical properties of the distortion principle for insurance pricing. We find closed-form solutions for the optimal distortion premium under model ambiguity using Wasserstein distances. In various cases, we also find the distributions that reach the optimal prices. For the distortion principle, we can conclude that the price to pay for ambiguity only depends on the ambiguity radius and the distortion function, but not on the initial distribution. Additionally, we characterize the unboundedness of the robust distortion premium. Besides, we investigate the

identification of distortion functions from observed prices. We propose a method to recover them from simulated prices in two cases: the average value-at-risk and power distortion principle. In the second part of this thesis, we bring together insurance pricing rules and electricity futures pricing rules. Due to the non-storability of electricity, many authors study different rules and empirical results to explain futures prices and the risk premia in this market. We extend the present literature and propose to explain the price formation of these contracts with three different quantities: the distortion premium, a correction factor and an ambiguity premium. [option]. The ambiguity premium is significant and increases with time-to-delivery for base futures. For these calculations, we specify a new regime-switching model for spot prices. [option1] These three factors capture a general mechanism of futures prices. We conclude the magnitude of futures increases with time-to-delivery. In addition, we recover a seasonal pattern of the risk premia and explain the changes in risk aversion depending on time-to-delivery. [option2] These three factors capture main characteristics of futures prices and the risk premia. Among them, we recover a seasonal pattern of the risk premia and explain the changes in risk aversion depending on time-to-delivery. The last part of this thesis studies an appropriate

evaluation of a thermal power plant by incorporating model ambiguity. The different uncertainties that affect the expected profits of this real option are electricity prices, fuel prices and CO2 allowances. The power plant takes weekly decisions fixing the production for an entire week, while the uncertainties may affect the profit within weeks. Firstly, we discretize and quantize the uncertainties in a lattice process. To simulate different prices within weeks, we introduce an interpolation process called bridge process. Secondly, we propose a distance between lattice processes, which is tractable for solving dynamic problems backwards in time. This distance is a Wasserstein distance type with an underlying metric dependent on the state of the power plant. Our empirical results show that the larger the ambiguity radius is, the more conservative the production, and the less the achieved profit is. Although we solve a specific problem, our results can be applied to different multistage decision problems.

Moral Hazard in Health Insurance Springer Science & Business Media "Supported by the U.S. Department of Health and Human Services."

Robust Pricing in Insurance and Energy Markets OECD Publishing An investment horizon is in practice not frequently known with certainty at the initial investment date. This paper

addresses the problem of pricing and hedging a random cash-flow received at a random date in a general stochastic environment. We first argue that specific timing risk is induced by the presence of an uncertain time-horizon if and only if the random time under consideration is not a stopping time of the filtration generated by prices of traded assets. In that context, we provide an explicit characterization of the set of equivalent martingale measures, as well as a necessary and sufficient condition for a convenient separation between adjustment for market risk and timing risk. These results allow us to clarify the definition of the market price for timing risk, and lead to general pricing formulae and explicit hedging strategies for random cash-flows in the presence of timing risk. Potential applications are the valuation of employee stock options, real options, catastrophe insurance contracts, credit derivatives, callable and convertible bonds, mortgage-backed securities, as well as any other asset featuring an embedded prepayment option.

The Imagination Machine Routledge Monopolies appear throughout health care markets, as a result of patents, limits to the extent of the market, or the presence of unique inputs and skills. In the health care industry, however, the deadweight costs of monopoly may be small or even absent. Health insurance, frequently implemented

as an ex ante premium coupled with an ex post co-payment per unit consumed, effectively operates as a two-part pricing contract. This allows monopolists to extract consumer surplus without inefficiently constraining quantity. This view of health insurance contracts has several implications: (1) Low ex post copayments to insured consumers substantially reduce deadweight losses from medical care monopolies -- we calculate, for instance, that the presence of health insurance lowers monopoly loss in the US pharmaceutical market by 82 percent; (2) Price regulation or break-up of health care monopolies may be inferior to laissez-faire or simple redistribution of monopoly profits; and (3) Promoting efficiency in the health insurance market can reduce static losses in the goods market while improving the dynamic efficiency of innovation.

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