Heterogeneity of Hazard Rates in Insurance.
Spreeuw, J.

Citation for published version (APA):
Subject and Author Index

Aalen, O., 27
Adverse selection, 2, 4, 36, 37, 93, 95, 129, 160
Amount at risk, 3, 18, 20, 25, 30, 31, 35, 38, 39, 41, 54, 61, 62, 67, 68, 74, 76, 78–80, 82, 88, 159
Andersen, P.K., 27
Asymmetry of information, 93, 95, 97, 101, 114
Average premium, 2, 9, 12, 21
Bäuerle, N., 4, 73, 82, 84, 88, 160
Bühlmann, H., 143, 144
Bayesian posterior, 16, 17, 27, 28
Bayesian prior, 9, 12, 17, 35, 36
Bonus-malus systems, 2
Cox model, 5, 27, 141, 148, 149, 157, 161
Cox, D.R., 5, 27, 141, 148–150, 157, 161
Credibility models, 2
De Wit, G.W., 2, 3, 5, 8–10, 15, 35, 159
Dionne, G., 94
Doherty, N., 94
Eeckhoudt, L., 95, 113, 130
Endowment insurance, 29
Equivalence, 8–10, 12–15, 20, 21, 26, 35, 38, 40, 42, 44–48, 50, 55–57, 93, 113, 159
Experience rating, 1–3, 7, 8, 36, 37
Exponential utility function, 96, 98, 100, 107, 113, 117–119, 127, 130, 160, 161
Fluet, C., 95, 96, 104
Force of mortality, 24, 25, 28, 31
Gamma mixture model, 28, 31
Generalized linear model, 144
Goovaerts, M.J., 5
Groot, R., 2
Homogeneity, 1, 78, 80, 88
Hougaard, P., 27, 28
Jewell, W., 15–17, 35
Kaas, R., 97
Kalbfleisch, J.D., 148, 150–152
Keiding, N., 2, 141, 149
Kiefer, N.M., 148
Kling, B.M., 6
Lancaster, T., 27
Müller, A., 4, 73, 82, 84, 88, 160
Mack, T., 143
Marshall, A.W., 74, 85
Miyazaki, H., 4, 94, 124, 125, 130, 160, 161
Moorthy, S., 95
Nelder, J., 144
Norberg, R., 1, 3, 7, 8, 10, 16–18, 20, 22, 23, 27, 35, 83, 143, 144, 149, 159
Olkin, I., 74, 85
Ordering of risks
  Majorization, 4, 39, 73–75, 88
  Partial stochastic, 95–97, 102, 103, 127, 129, 130, 160
  Stochastic, 97
Parameter effect, 8, 13, 15, 19, 20, 23, 35, 159
Pooling contract, 93, 94, 109, 114, 121–123, 128, 130, 137–140
Posthuma, B.H., 9, 10, 48, 49
<table>
<thead>
<tr>
<th>Premium payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level, 14, 29, 31</td>
</tr>
<tr>
<td>Natural, 21, 29–31, 161</td>
</tr>
<tr>
<td>Single, 3, 13–15, 29–31, 35, 159</td>
</tr>
<tr>
<td>Prentice, R.L., 148, 150–152</td>
</tr>
<tr>
<td>Process effect, 8, 13, 15, 20, 23</td>
</tr>
</tbody>
</table>

| Reduced risk aggregate loss function, 23 |
| Reserve, 8, 15–18, 20, 21, 24, 30, 35 |
| Risk classification, 2, 9, 10, 37 |
| Rothschild, M., 4, 93–95, 114, 115, 117, 120, 122–125, 128, 137–140, 160 |

| Solidarity |
| Probabilistic, 7, 10, 15, 64, 66 |
| Subsidizing, 2, 3, 7, 9, 10, 13, 15, 19, 23, 24, 26, 29–31, 35, 37–39, 45, 50, 52, 54, 58, 60, 62, 63, 66–68, 159, 161 |
| Spence, M., 4, 94, 114, 124, 125, 130, 160, 161 |
| Srinivasan, K., 95 |

| State |
| Absorbing, 22, 24 |
| Strongly transient, 22, 24 |
| Transient, 22 |
| Tong, Y.L., 4, 73–76, 82, 88, 160 |

| Transfer |
| Ex ante, 9, 14, 45, 48–50, 57–59 |
| Ex post, 10, 45, 48, 49, 57, 64 |

| Urn-of-urns model, 2, 3, 7–10, 13, 35, 39, 68, 83 |
| Van Eeghen, J., 2, 3, 5, 8–10, 15, 35, 159 |
| Variance of loss, 3, 10, 14, 15, 35, 38, 42–44, 67, 160 |
| Vaupel, J.W., 27 |
| Venezia, I., 95 |
| Verbeek, H.G., 142–144, 149 |
| Wedderburn, R., 144 |
| Wilkie, A.D., 10 |

| Wilson, C., 4, 94, 114, 160 |
| Witting, T., 143, 144 |
| Wolthuis, H., 3, 13, 23, 159 |
The Tinbergen Institute is the Netherlands Research Institute and Graduate School of Economics, which was founded in 1987 by the Faculties of Economics and Econometrics of the Erasmus University in Rotterdam, the University of Amsterdam and the Free University in Amsterdam. The Institute is named after the late Professor Jan Tinbergen, Dutch Nobel Prize laureate in economics in 1969. The Tinbergen Institute is located in Amsterdam and Rotterdam. If available, trade editions of the books which are published in the Tinbergen Institute Research Series can be ordered through Thela Thesis, Prinseneiland 305, 1013 LP Amsterdam, the Netherlands, phone: +3120 6255429; fax: +3120 6203395. The following books recently appeared in this series:

160. P.A. GAUTIER, The flow approach to the labor market.
162. Y. GAO, Management support of information system project planning.
166. J.P.M. SJM, Food security and policy interventions in sub-Saharan Africa. Lessons from the past two decades.
167. W.A. LETTERIE, Partisan politics, persuasion and information.
168. R. VAN DIJK, Corporate finance policy and equity investment: panel data analyses.
169. M.A. CARREE, Market dynamics, evolution and smallness.
172. J.H. ABBRING, Essays in labour economics.
175. H.H.J. ZEBREGS, International capital movements and technology in economic development.
176. M.F. CORNET, Game-theoretic models of bargaining and externalities.
177. M.N. BOUMAN, Environmental costs and capital flight.
178. L. PENG, Second order condition and extreme value theory.
179. P.W.C. KONING, Structural empirical analysis of labor market frictions, job search and wage formation.
181. S.T.M. STRAETMANS, Extreme financial returns and their comovements.
182. J.P. KOOMAN, Topics in the Economics of Environmental Regulation.
184. N. VAN GIERSBERGEN, Bootstrapping dynamic econometric models.
188. F. POT, Continuity and change of human resource management: A comparative analysis of the impact of global change and cultural continuity on the management of labour between the Netherlands and the United States.
189. M.J. KLEIJN, Demand differentiation in inventory systems.
190. J.F.M. SWEEGERS, Coordination, cooperation and institutions.
193. K.P.B. OLDENKAMP, Derivatives in portfolio management.
194. C.M.M.P. WETZELS, Squeezing birth into working life. Household panel data analyses comparing Germany, Great Britain, Sweden and the Netherlands.
195. J.M. VAN LEEUWEN, Armoede en koopkrachtoorangelijkheid; theoretische beschouwingen over het effect van inkomensafhankelijke prijzen.
196. P. FRIJTERS, Explorations of welfare and well-being.
198. M.J. SMITS, Technology choice and the role of institutions. The case of wheat and the input market in Pakistan.
199. M.T. KÖGEL, Services and economic growth.
201. E. KAPER, Panel effects in consumer research - Statistical models for underreporting.
202. K. SADIRAJ, Albania: Transition to a market economy.
204. P.I. VAN DER SLUIS, Estimation and inference with the efficient method of moments: With applications to stochastic volatility models and option pricing.
206. P. VAN HASSELT, Dynamics of price formation in financial markets.
207. K. VERWEIRE, Performance consequences of financial conglomerations with an empirical analysis in Belgium and the Netherlands.
209. E. DRISSEN, Government decisions on income redistribution and public production. A political-economic general equilibrium approach.