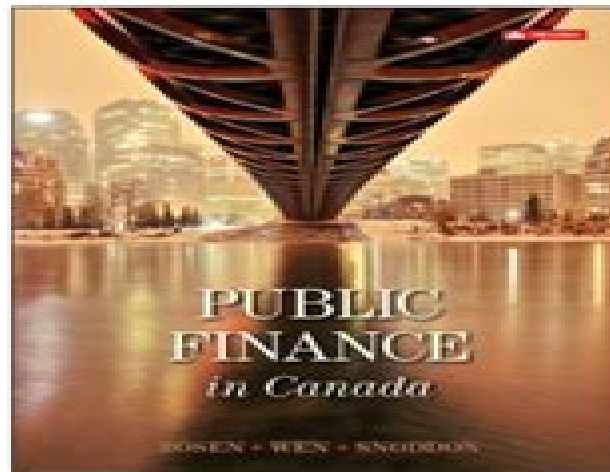


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Harvey S. Rosen



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Chapter 2

1.

- a. In this particular insurance market, one would not expect asymmetric information to be much of a problem – the probability of a hurricane is common knowledge. Moral hazard could be an issue – people are more likely to build near a beach if they have hurricane insurance. Still, one would expect the market for hurricane insurance to operate fairly efficiently.
- b. There is substantial asymmetric information in the markets for medical insurance for consumers and also malpractice insurance for physicians. For efficient consumption, the price must be equal to the marginal cost, and the effect of insurance may be to reduce the perceived price of medical care consumption. That would lead to consumption above the efficient level. Because of the roles of regulation, insurance, taxes, and the shifting of costs from the uninsured to the insured, there is little reason to expect the market to be efficient.

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