



Financial Models of Insurance Solvency (Huebner International Series on Risk, Insurance and Economic Security)

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The First International Conference on Insurance Solvency was held at the Wharton School, University of Pennsylvania from June 18th through June 20th, 1986. The conference was the inaugural event for Wharton's Center for Research on Risk and Insurance. In attendance were thirty-nine representatives from Australia, Canada, France, Germany, Israel, the United Kingdom, and the United States. The papers presented at the Conference are published in two volumes, this book and a companion volume, Classical Insurance Solvency Theory, J. D. Cummins and R. A. Derrig, eds. (Norwell, MA: Kluwer Academic Publishers, 1988). The first volume presented two papers reflecting important advances in actuarial solvency theory. The current volume goes beyond the actuarial approach to encompass papers applying the insights and techniques of financial economics. The papers fall into two groups. The first group consists of papers that adopt an essentially actuarial or statistical approach to solvency modelling. These papers represent methodology advances over prior efforts at operational modelling of insurance companies. The emphasis is on cash flow analysis and many of the models incorporate investment income, inflation, taxation, and other economic variables. The papers in second group bring financial economics to bear on various aspects of solvency analysis. These papers discuss insurance applications of asset pricing models, capital structure theory, and the economic theory of agency.

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