

## GENEVA ASSOCIATION ERNST MEYER PRIZE RECOGNISES ACADEMIC STUDIES ADDRESSING KEY ISSUES IN INSURANCE ECONOMICS

**2021 prize jointly awarded for two doctoral theses: one on the economics of health insurance plans and one on behavioural factors in insurance purchasing**

**ZURICH, 7 June 2021** – The 2021 Geneva Association Ernst Meyer Prize has been granted to Chenyuan Liu of University of Wisconsin-Madison for her thesis, *Essays on Health Insurance Plan Design*, and to Tobias Huber of Ludwig Maximilian University of Munich for his thesis, *Essays on Household Behavior in Insurance Contexts – Theoretical Insights and Empirical Observations*. Since 1976 The Geneva Association Ernst Meyer Prize has recognised excellent doctoral theses that contribute to the study of risk and insurance economics.

**Jad Ariss**, Managing Director of The Geneva Association, said: “We are delighted to award this year’s Ernst Meyer Prize to two students for exceptional theses that further our understanding of the economics of health insurance plans and the role of behavioural factors in insurance take-up. Both works provide valuable insights for insurers and policymakers alike. I extend warm congratulations to this year’s winners.”

**Professor Christophe Courbage**, Editor-in-Chief of *The Geneva Papers on Risk and Insurance* and a member of the selection committee, said: “Chenyuan Liu’s dissertation, *Essays on Health Insurance Plan Design*, details how cost-sharing rules, asymmetric information problems, and capitation payment models affect the design of health insurance plans, with implications for the overall efficiency of healthcare markets. In his thesis, *Essays on Household Behavior in Insurance Contexts – Theoretical Insights and Empirical Observations*, Tobias Huber investigates the behavioural factors behind people’s decision-making in various insurance contexts, comparing against the predictions of neoclassical models. The findings shed light on how customers react to premium increases, how life insurers can better estimate mass lapse scenarios, and the relationship between levels of risk aversion and risk management decisions.”

In addition to Professor Courbage (Geneva School of Business Administration, University of Applied Sciences Western Switzerland), the judging committee is comprised of Professor Petra Steinorth (University of Hamburg) and Professor Richard Watt (University of Canterbury, Christchurch).

The submission deadline for the 2022 prize is 14 January 2022.

ENDS

Contact:

Pamela Corn  
Director of Communications  
+41 44 200 4996  
[pamela\\_corn@genevaassociation.org](mailto:pamela_corn@genevaassociation.org)