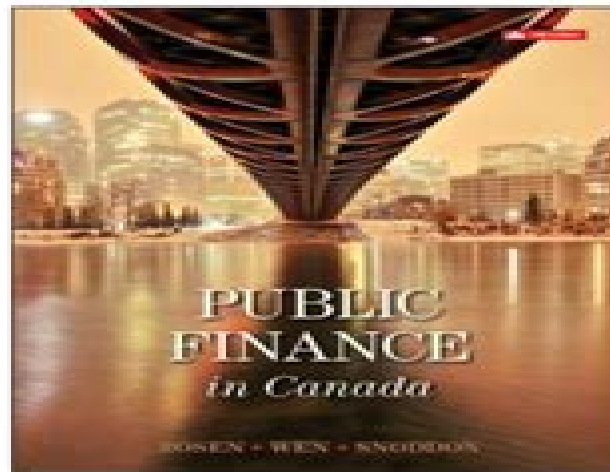


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Chapter 2

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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Handbook of Public Finance Fred Thompson, Mark T. Green, 1998-02-04 Presenting emphases on and approaches to issues such as government spending reporting pricing and fiscal federalism the Handbook of Public Finance demonstrates the utility of integrating public finance theory with actual public policy practices It discusses applications in major subfields of public finance including public education environmental regulation energy policy social welfare programs and local and state politics Other topics of discussion include the theory and practice of tax incidence analysis the marginal costs of taxation and regulation the economics of expenditure incidence discounting and the social discount rate passive use benefits and public sector pricing

Compendium of Research Reports, 1979 Government Finance Statistics Manual 2001 International Monetary Fund, 2001-12-19 This Manual which updates the first edition published in 1986 is a major advance in the standards for compilation and presentation of fiscal statistics It is intended as a reference volume for compilers of government finance statistics fiscal analysts and other users of fiscal data The Manual introduces accrual accounting balance sheets and complete coverage of government economic and financial activities It covers concepts definitions classifications and accounting rules and provides a comprehensive framework for analysis planning and policy determination To the extent possible the Manual has been harmonized with the System of National Accounts 1993

Government Reports Annual Index, 1975 **Compendium of Research Contracts and Reports** United States. Dept. of Housing and Urban Development. Office of Policy Development and Research, 1979

Standard Industrial Classification Manual United States. Office of Management and Budget. Statistical Policy Division, 1972 USA Standard index for the classification of establishments by an industry code assigned on the basis of the primary activity

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