

PROPOSITIONS

to the thesis

Consumer decisions in insurance markets

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1. The uptake of long-term care insurance and life annuities on voluntary insurance markets is limited by a combination of displacement, dislike and misunderstanding of these products. (this thesis)
2. Subjective probabilities of people aged 50 to 65 on the risk of ever moving to a nursing home are informative of their relative risk of ever moving to a nursing home. (this thesis)
3. The dislike of unknown nonperformance risks is greater than the dislike of known nonperformance risks. (this thesis)
4. Subjective probabilities on the risk of moving to a nursing home are better reflected in the long-term care insurance holding of higher educated and more numerate individuals than in that of lower educated and less numerate individuals. (this thesis)
5. The introduction of a new copayment scheme has substantially reduced the utilization of secondary mental health care in the Netherlands in 2012. (this thesis)
6. Negative externalities seriously harm welfare and should be priced whenever feasible.
7. The freedom to provide and choose education creates systematic inequalities in educational outcomes.
8. In absence of fully informed voters, democratic governments have no immediate incentive to draft fully informed policies.
9. Any scientific result is the sum of countless seemingly insignificant details.
10. The study and knowledge of the universe would somehow be lame and defective were no practical results to follow. (Marcus Tullius Cicero)
11. If you don't like the road you're walking, start paving another one. (Dolly Parton)