

2013年5月10日

JARIP 会員各位

日本保険・年金リスク学会  
研究会担当理事  
伊藤・河野・原田

### JARIP 2013 年度第 1 回研究会のご案内

拝啓 時下益々ご清栄のこととお慶び申し上げます。

さて、日本保険・年金リスク学会（JARIP）では会員の研鑽のため、重要なテーマについてより深く研究討議を行う研究会を実施しております。2013 年度第 1 回研究会を下記のとおり開催いたしますので、ご案内申し上げます。

今回は、ジャン・ルメール教授（ペンシルバニア大学ウォートン・スクール）より、「損害保険需要への文化の影響」のテーマでご講演をいただきます。この講演内容は、国際アクチュアリー会のジャーナル ASTIN bulletin に 2012 年に発表された論文に基づくものです。国際的に活動する損害保険会社の国際展開戦略に関連した興味深い内容となっております。

ご講演の後の質疑応答や意見交換を通じてさらに理解を深めていきたいと考えております。会員各位の積極的なご参加をお願い申し上げます。

なお、今回の講演会および質疑応答は英語で行われ、日本語への通訳はありません。

また、今回の講演会は 6 月 7 日に予定されている日本アクチュアリー会主催の講演会とは、別の内容ですので、申し添えます。

敬具

記

#### 1. 第 1 回研究会

日時：2013 年 6 月 6 日（木曜日） 15 時から 17 時

場所：東京大学 駒場キャンパス 数理科学研究科棟 1 階 123 号教室

〔住所〕東京都目黒区駒場 3-8-1

**講師：ジャン・ルメール（Jean Lemaire）教授**

ペンシルバニア大学ウォートン・スクール

（講師略歴をご参照ください）

**講演題目：「損害保険需要への文化の影響」**

**講演概要：**

The Impact of Culture on the Demand for Non-Life Insurance, Sojung Carol Park and Jean

## Abstract

Regression techniques are applied to an unbalanced panel data that includes 68 countries observed over a ten-year period, to explore the factors that affect non-life insurance demand across nations. While previous literature has discovered several significant economic, demographic, and institutional variables, little attention has been devoted to cultural dimensions. We find that non-life insurance consumption is adversely impacted in countries where a large fraction of the population has Islamic beliefs. Also highly significant are three of the cultural scores developed by Hofstede in a celebrated study: Power Distance, Individualism, and Uncertainty Avoidance. An important finding is that culture impacts non-life insurance more in affluent countries, with an adjusted R-square coefficient increasing by 11.7%, than in developing countries where the R-square coefficient increase due to cultural impacts is only 1.2%. These results have implications for multinational insurers seeking to enter a new market. *Ceteris Paribus*, these insurers should target countries, and population segments within these countries, that exhibit low Power Distance, and high Individualism and Uncertainty Avoidance scores.

## 2. 参加申し込み

期日:6月3日(月)

学会サイトの【専用申込フォーム】よりお願い申し上げます。

<http://www.jarip.org/>

## 3. 参加費

今回の研究会の参加費は無料です。

以 上

講師略歴：

## **Jean Lemaire**

Harry J. Loman Professor of Business Economics and Public Policy  
Professor of Statistics  
Professor of Insurance and Actuarial Science  
Wharton School, University of Pennsylvania

**Research Interests:** evaluation of adverse selection in insurance markets due to genetic testing, merit-rating systems in automobile insurance, the impact of firearm deaths on life expectancies in the United States

## **Education**

BS, Applied Mathematics, 1969, Summa Cum Laude, Université Libre de Bruxelles (U.L.B.)  
Teaching Certificate, 1969, Summa Cum Laude, U.L.B.  
MS, Actuarial Science, 1972, Summa Cum Laude, U.L.B.  
Operations Research Certificate, 1972, U.L.B.  
Ph.D., Mathematics, 1973, Summa Cum Laude, U.L.B.  
Associate, Society of Actuaries, 1997

Jean Lemaire is the Harry J. Loman Professor of Insurance and Actuarial Science at the Wharton School. He holds a BS in mathematics, a MS in actuarial science, and a Ph.D. in applied mathematics, all obtained at the Free University of Brussels. He joined the Wharton School in 1987 as Director of the Actuarial Science Program.

Jean Lemaire has published over 100 research papers and books in game theory and actuarial science. He has lectured on insurance regulation and actuarial science in over 60 countries. His 1985 book "Automobile Insurance: Actuarial Models" was the insurance book-of-the-year both in Europe and in the US. His books have been translated in French, Spanish, Mandarin, Russian, Japanese, and Korean.

Jean Lemaire is a winner of the 1988 International Prize of the Italian Academy of Science, the most important prize awarded to insurance researchers in terms of amount and prestige. In 2008 he was elected Honorary Chairman of ASTIN, the non-life section of the International Actuarial Association, and received the Wharton School's Hauck Award for excellence in teaching. His current research

interests include the study of merit-rating systems in automobile insurance, the impact of genetic testing on insurance, and the consequences of gun violence.

### **Books**

Automobile Insurance: Actuarial Models

English: Kluwer, 1985, xvii+251 pages. Second printing: 1996

Bonus-Malus Systems in Automobile Insurance

English: Kluwer, 1995, xxvi+285 pages.

Insurance Regulation in Europe and the United States (with K. Subramanian)

English: Huebner Foundation Monograph, 1997, 152 pages

Encyclopedia of Actuarial Science (as one of 12 editors)

John Wiley and Sons, Chichester, UK, 2004, 1,842 pages

(出典 ; ペンシルバニア大学ウォートン・スクールHP より)

以上