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The Geneva Association and Risk Economics The Geneva Association The Geneva Association (International Association for the Study of Insurance Economics) commenced its activities in June 1973, on the initiative of twenty-two members in eight European countries. It now has fifty-four members in sixteen countries in Europe and in the United States. The members of the association are insurance companies which provide financial support for its activities. The aims and strategy of the Geneva Association were clearly defined in 1971 by the founding committee. They were set forth in the first report to the Assembly of Members in 1974: "To make an original contribution to the progress of insurance by objective studies on the interdependence between economics and insurance." In pursuit of this objective, the Association strives to place insurance problems in the context of the modern economy and to overcome the antagonism between different groups and institutions by showing that they all have a common interest in tackling the problem of risk in a changing world. In consequence, the studies made by the Association had to move away from the subjects familiar to insurance professionals and explore related fields, dealing with opinions and behavior falling outside the profession's vii FOREWORD viii traditional framework of analysis. It is in this direction that the Association's preoccupations have been directed from the beginning, towards areas in which insurance activities come into contact with those of other economic sectors such as government, banking, manufacturing, and households.

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