

# FOUNDATIONS OF UTILITY AND RISK THEORY WITH APPLICATIONS

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# Foundations Of Utility And Risk Theory With Applications

**John Quiggin**



## **Foundations Of Utility And Risk Theory With Applications:**

Foundations of Utility and Risk Theory with Applications Bernt P. Stigum, Fred Wenstøp, 2013-03-09 In this volume we present some of the papers that were delivered at FUR 82 the First International Conference on Foundations of Utility and Risk Theory in Oslo June 1982 The purpose of the conference was to provide a forum within which scientists could report on interesting applications of modern decision theory and exchange ideas about controversial issues in the foundations of the theory of choice under uncertainty With that purpose in mind we have selected a mixture of applied and theoretical papers that we hope will appeal to a wide spectrum of readers from graduate students in social science departments and business schools to people involved in making hardheaded decisions in business and government In an introductory article Ole Hagen gives an overview of various paradoxes in utility and risk theory and discusses these in the light of scientific methodology He concludes the article by calling for joint efforts to provide decision makers with workable theories Kenneth Arrow takes up the same issue on a broad basis in his paper where he discusses the implications of behavior under uncertainty for policy In the theoretical papers the reader will find attempts at definitive Statements of the meaning of old concepts and suggestions for the adoption of new concepts For instance Maurice Allais discusses four different interpretations of the axioms of probability and explains the need for an empirical characterization of the concept of chance

Progress in Utility and Risk Theory G.M. Hagen, Fred Wenstøp, 2012-12-06 1 PROGRESS IN UTILITY AND RISK THEORY At the First International Congress of Utility and Risk Theory in Oslo 1982 FUR 82 it appeared to be a widespread feeling among the participants that the conference signalled something like a paradigm shift in the field This does not necessarily mean that old truths were discarded and replaced by new ones but rather that new theories and new empirical evidence were brought forth compelling old theories to be critically analyzed from new angles Some of the papers presented at FUR 82 have been published by Reidel in 1983 in a volume edited by Stigum and Wenstøp The present volume contains commentaries on a number of the papers presented at the conference together with broader outlines of current views on the theory The observation that utility and risk theory now appears to be in a state of rapid change has prompted us to choose the title PROGRESS IN UTILITY AND RISK THEORY for the book in the belief that science always moves from poorer to more advanced paradigms or from weaker to more forceful theories In other words change is usually progress even though intermediate stages in a paradigm shift may be bewildering to say the least

**Philosophy of Probability** Jacques Dubucs, 1993-09-30 Philosophy of Probability provides a comprehensive introduction to theoretical issues that occupy a central position in disciplines ranging from philosophy of mind and epistemology to cognitive science decision theory and artificial intelligence Some contributions shed new light on the standard conceptions of probability Bayesianism logical and computational theories others offer detailed analyses of two important topics in the field of cognitive science the meaning and the representation of partial belief and the management of uncertainty The authors of this well balanced account are philosophers as well as computer scientists among them L J Cohen

D Miller P G rdenfors J Vickers D Dubois and H Prade This multidisciplinary approach to probability is designed to illuminate the intricacies of the problems in the domain of cognitive inquiry No one interested in epistemology or artificial intelligence will want to miss it *Progress In Decision, Utility And Risk Theory* Attila Chikán,József Kindler,István Kiss,Doris Ostruska,2012-12-06 In this volume we present some of the papers delivered at FUR IV the Fourth International Conference on Foundations and Applications of Utility Risk and Decision Theory in Budapest June 1988 The FUR Conferences have provided an appreciated forum every two years since 1982 within which scientists can report recent issues and prospective applications of decision theory and exchange ideas about controversial questions of this field Focal points of the presented papers are expected utility versus alternative utility models concepts of risk and uncertainty developments of game theory and investigations of real decision making behaviour under uncertainty and or in risky situations We hope that this sample of papers will appeal to a wide spectrum of readers who are interested in and familiar with this interesting and exciting issues of decision theory A wide range of theoretical and practical questions is considered in papers included in this volume and many of them closely related to economics In fact there were two Nobel Laureates in economics among the participants I Herbert A Simon 1978 and Maurice Allais 1988 who won the prize just after the conference His paper deals with problems of cardinal utility After a concise overview of the history and theory of cardinal utility he gives an estimate of the invariant cardinal utility function for its whole domain of variation i e

**Progress in Utility and Risk Theory Foundations of Utility and Risk Theory with Applications** Ole Hagen,1984 *Handbook of Risk Theory* Sabine Roeser,2012 Risk has become one of the main topics in fields as diverse as engineering medicine and economics and it is also studied by social scientists psychologists and legal scholars But the topic of risk also leads to more fundamental questions such as What is risk What can decision theory contribute to the analysis of risk What does the human perception of risk mean for society How should we judge whether a risk is morally acceptable or not Over the last couple of decades questions like these have attracted interest from philosophers and other scholars into risk theory This handbook provides for an overview into key topics in a major new field of research It addresses a wide range of topics ranging from decision theory risk perception to ethics and social implications of risk and it also addresses specific case studies It aims to promote communication and information among all those who are interested in theoretical issues concerning risk and uncertainty This handbook brings together internationally leading philosophers and scholars from other disciplines who work on risk theory The contributions are accessibly written and highly relevant to issues that are studied by risk scholars We hope that the Handbook of Risk Theory will be a helpful starting point for all risk scholars who are interested in broadening and deepening their current perspectives *Advances in Public Economics: Utility, Choice and Welfare* Ulrich U. Schmidt,Stefan Traub,2006-06-28 This Festschrift in honor of Christian Seidl combines a group of prominent authors who are experts in areas like public economics welfare economic decision theory and experimental economics in a unique volume Christian Seidl who has edited together

with Salvador Barbera and Peter Hammond the Handbook of Utility Theory appearing at Kluwer Academic Publishers Springer Economics has dedicated most of his research to utility and decision theory social choice theory welfare economics and public economics During the last decade he has turned part of his attention to a research tool that is increasingly gaining in importance in economics the laboratory experiment This volume is an attempt to illuminate all facets of Christian Seidl's ambitious research agenda by presenting a collection of both theoretical and experimental papers on Utility Choice and Welfare written by his closest friends former students and much valued colleagues Christian Seidl was born on August 5 1940 in Vienna Austria Beginning Winter term 1962/63 he studied Economics and Business Administration at the Vienna School of Economics then Hochschule für Welthandel 1966 he was awarded an MBA by the Vienna School of Economics and 1969 a doctoral degree in Economics In October 1968 Christian became a research assistant at the Institute of Economics at the University of Vienna 1973 he acquired his habilitation right to teach in Economics supervised by Wilhelm Weber from the Department of Law and Economics of the University of Vienna He was awarded the Dr.

**Theory and Decision** G. Eberlein, H.A. Berghel, 2012-12-06 This collection of articles contains contributions from a few of Werner Leinfellner's many friends and colleagues Some of them are former students of Werner's Others were colleagues of his at various American and European universities Further some have come to know Werner through his research his long standing editorship of Theory and Decision and his extensive participation in international conferences and congresses The following articles are new to this volume The areas covered are those in which Werner continues to play an active professional role We offer them as a tribute to the many and multi faceted contributions to the scientific enterprise for which Werner Leinfellner is so widely known We believe such a festschrift to be fitting and long overdue Because of the breadth of Werner's professional associations it was difficult to select representatives from among his many spheres of influence We apologize to the many scholars who could not be included because of time and space considerations Finally we wish to express appreciation to Dean John Guilds of the University of Arkansas for providing financial support early on in the evolution of this project to Jennifer Bauman for her bravura performance in copy editing the manuscripts and to our publisher at Reidel for bringing this volume to press

**Recent Developments in the Foundations of Utility and Risk Theory** L. Daboni, Aldo M. Montesano, M. Lines, 2012-12-06 The Second International Conference on Foundations of Utility and Risk Theory was held in Venice June 1984 This volume presents some of the papers delivered at FUR 84 The First International Conference FUR 82 was held in Oslo and some of the papers presented on that occasion were published by Reidel in the volume Foundations of Utility and Risk Theory with Applications edited by Bernt P Stigum and Fred Wenst p The theory of choice under uncertainty involves a vast range of controversial issues in many fields like economics philosophy psychology mathematics and statistics The idea of discussing these problems in international conferences has been successful two conferences have been held and others will follow The climate of the debate has changed in the meantime partly as a result of these conferences It is no more

only a question of attacking or defending the neo Bernoullian assumptions but also of proposing wider generalizations and including new elements in the analysis of the decision process For instance Amartya Sen comparing the two current notions of rationality internal consistency and self interest pursuit introduces the concept of reasoning and considers the irrationality which may result from the failure of a positive correspondence between reasoning and choice or from a limited capacity of reasoning Rationality is also considered with respect to the controversial axiom of strong independence John C Harsanyi introduces the concept of practical certainty i e Decision Making Under Risk and Uncertainty J. Geweke, 2012-12-06 As desired the information demand correspondence is single valued at equilibrium prices Hence no planner is needed to assign information allocations to individuals Proposition 4 For any given information price system  $p \in P$  almost every  $a \in A$  demands a unique combined information structure although traders may be indifferent among partial information sales from different information allocations etc In particular the aggregate excess demand correspondence for net combined information trades is a continuous function Proof Uniqueness fails only if an agent can obtain the same expected utility from two or more net combined information allocations If this happens appropriate slight perturbations of personal probability vectors destroy the equality unless the utility functions and wealth allocations were independent across states Yet when utilities and wealths don't depend on states in  $S$  no information to distinguish the states is desired so that the demand for such information structures must equal zero To show the second claim recall that if the correspondence is single valued for almost every agent then its integral is also single valued Finally note that an upper hemicontinuous by Proposition 2 correspondence which is single valued everywhere is in fact a continuous function REFERENCES Allen Beth 1986a The Demand for Differentiated Information Review of Economic Studies 53 311 323 Allen Beth 1986b General Equilibrium with Information Sales Theory and Decision 21 1 33 Allen Beth 1990 Information as an Economic Commodity American Economic Review 80 268 273

**Handbook of Insurance** Georges Dionne, 2012-12-06 In the 1970 s the research agenda in insurance was dominated by optimal insurance coverage security design and equilibrium under conditions of imperfect information The 1980 s saw a growth of theoretical developments including non expected utility price volatility retention capacity the pricing and design of insurance contracts in the presence of multiple risks and the liability insurance crisis The empirical study of information problems financial derivatives and large losses due to catastrophic events dominated the research agenda in the 1990 s The Handbook of Insurance provides a single reference source on insurance for professors researchers graduate students regulators consultants and practitioners that reviews the research developments in insurance and its related fields that have occurred over the last thirty years The book starts with the history and foundations of insurance theory and moves on to review asymmetric information risk management and insurance pricing and the industrial organization of insurance markets The book ends with life insurance pensions and economic security Each chapter has been written by a leading authority in insurance all contributions have been peer reviewed and each chapter can be read independently of the others **Toward**

## **Interactive and Intelligent Decision Support Systems** Yoshikazu Sawaragi, Koichi Inoue, Hirotaka Nakayama, 2012-12-06

In the past technological as well as economic forces dominated the evolution of industrial structures these factors have been treated extensively in numerous studies However another major factor which has begun to have a decisive influence on the performance of the chemical industry is technological risk and public and environmental health considerations in particular those related to toxic and hazardous substances used in industrial production processes The issues of controlling process risk waste streams and potential environmental consequences of accidental or routine release of hazardous chemicals are rapidly gaining importance vis CI vis narrow economic considerations and are increasingly reflected in national and international legislation In the context of several ongoing R D projects aiming at the development of a new generation of tools for intelligent decision support two related problem areas that have been identified are i Structuring the industry or plant for the minimum cost of production as well as least risk e g toxicity of chemicals involved In this multi criteria framework we seek to resolve the conflict between industrial structure or plant design established by economic considerations and the one shaped by environmental concerns This can be formulated as a design problem for normal production conditions In section 3 1 and 3 2 an approach on how to deal with this problem at the industry and plant level is discussed

Generalized Expected Utility Theory John Quiggin, 2012-12-06 Economic analysis of choice under uncertainty has been dominated by the expected utility EU model yet the EU model has never been without critics Psychologists accumulated evidence that individual choices under uncertainty were inconsistent with the predictions of the EU model Applied work in areas such as finance was dominated by the simpler mean variance analysis In the 1980s this skepticism was dispelled as a number of generalizations of EU were proposed most of which were capable of explaining evidence inconsistent with EU while preserving transitivity and dominance Generalized expected utility is now a flourishing subfield of economics with dozens of competing models and considerable literature exploring their theoretical properties and comparing their empirical performance But the EU model remains the principal tool for the analysis of choice under uncertainty There is a view that generalized models are too difficult to handle or incapable of generating sharp results This creates a need to show that the new models can be used in the kinds of economic analysis for which EU has been used and that they can yield new and interesting results This book meets this need by describing one of the most popular generalized models the rank dependent expected utility model RDEU also known as anticipated utility EU with rank dependent preferences the dual theory of choice under uncertainty and simply as rank dependent utility As the many names indicate the model has been approached in many ways by many scientists and for this reason consideration of a single model sheds light on many of the concerns that have motivated the development of generalized utility models The popularity of the RDEU model rests on its simplicity and tractability The standard tools of analysis developed for EU theory may be applied to the RDEU model but since RDEU admits behavior inconsistent with EU the field of potential applications is widened As such the RDEU model is

not as much a competitor to EU as an extension based on less restrictive assumptions

**Theory and Experiment** Diderik Batens, Jean-Paul van Bendegem, 2012-12-06 This is not another collection of contributions on a traditional subject Even more than we dared to expect during the preparatory stages the papers in this volume prove that our thinking about science has taken a new turn and has reached a new stage The progressive destruction of the received view has been a fascinating and healthy experience At present the period of destruction is over A richer and more equilibrated analysis of a number of problems is possible and is being cru ried out In this sense this book comes right on time We owe a lot to the scholars of the Kuhnian period They not only did away with obstacles but in several respects instigated a shift in attention that changed history and philosophy of science in a irreversible way A clearcut example we borrow it from the paper by Risto Hilpinen concerns the study of science as a process Rnd not only as a result Moreover they apparently reached several lasting results e g concerning the tremendous impact of theoretical conceptions on empirical data Apart from baffling people for several decades this insight rules out an other return to simple minded empiricism in the future

*Risk, Decision and Rationality* Bertrand Munier, 2012-12-06 Decision Theory has considerably developed in the late 1970 s and the 1980 s The evolution has been so fast and far r2aching that it has become increasingly difficult to keep track of the new state of the art After a decade of new contributions there was a need for an overview of the field This book is intended to fill the gap The reader will find here thirty nine selected papers which were given at FUR III the third international confe rence on the Foundations and applications of Utility Risk and decision theories held in Aix en Provence in June 1986 An introductory chapter will provide an overview of the main questions raised on the subject since the 17th Century and more particularly so in the last thirty years as well as some elementary information on the experimental and theoretical results obtained It is thus hoped that any reader with some basic background in either Economics Management or Operations Research will be able to read profitably the thirty nine other chapters Psychologists Sociologists Social Philosophers and other specialists of the social sciences will also read this book with interest as will high level practitioners of decision making and advanced students in one of the abovementioned fields An expository survey of this volume will be found at the end of the introductory chapter so that any of the seven parts of the book can be put by the reader in due perspective

*Risk Analysis* Constantine Zervos, Kathleen Knox, Lee Abramson, Rob Coppock, 2013-11-11 This volume of the series Advances in Risk Analysis consists of papers presented at the 1988 Annual Meeting of the Society for Risk Analysis which was held October 30 through November 2 at the Mayflower Hotel in Washington DC The papers span the gamut of the increasing number of risk assessment topics addressed by the Society since it held its flrst annual meeting in June 1981 also in Washington DC Organized to promote interdisciplinary analyses the Society approaches risks from three broad perspectives 1 the impact of various risks on the health of the world s populations and on the environment 2 the social and political implications of speciflc risks and 3 the management and reduction of risks through the development of a risk analysis methodology and corresponding data bases

The papers included in this volume typify these three approaches and illustrate their interdependence. For example, both cancer and noncancer health risks are examined for a variety of situations that exist within society. The public's perception of risks and the correlation between that perception and the acceptance or nonacceptance of certain risks is also addressed. In addition, the progress to date on predicting and quantifying specific risks, including the risks associated with the construction and use of large engineered systems, is reported. Included among the papers are several dealing with recent current issues such as the impact of California's Proposition 65, hazardous waste disposal, and chemical accidents. **Cardinalism** M.

Allais, O. Hagen, 2012-12-06 **THE CONCEPTION OF THIS VOLUME** This volume, *Cardinalism*, has been initiated by Ole Hagen and is now published due to his perseverance and to Kluwer Academic Publishers. Because of various activities and duties, my contribution to the general conception of this volume has only been formal, and all the credit for it is due to Ole Hagen. I should also emphasize that the year's delay in the publishing of this volume is entirely mine for two reasons. First of all, I have been involved in many works in very different fields. Second, the English translation of my 1943 contribution to the concept of cardinal utility took some time. The points of view the reader will find in this volume are often different and sometimes contradictory, but this can only increase the interest of its reading. In any case, this is not the editors' part to side with or against. Thus, contributions to this volume are presented as they have been submitted to the editors. Of course, this does not mean that they entirely agree with the analyses presented. **MAURICE ALLAIS** M. Allais and O. Hagen, eds. *Cardinalism*. vii. **INTRODUCTION** Everyone's conscious choices are assumed to reflect their preferences in different situations. For some purposes, it serves the theorist's preference for simplicity to assume that a person's life style can be described by the values of some concrete variables, such as quantities of goods available. **The New Palgrave Dictionary of Economics**, 2016-05-18

The award-winning *The New Palgrave Dictionary of Economics*, 2nd edition, is now available as a dynamic online resource. Consisting of over 1,900 articles written by leading figures in the field, including Nobel prize winners, this is the definitive scholarly reference work for a new generation of economists. Regularly updated, this product is a subscription-based product. *Essays on Philosophy, Politics & Economics* Gerald Gaus, Christi Favor, Julian

Lamont, 2010-05-17 This volume brings together distinguished philosophers with interdisciplinary expertise to show how the resources of philosophy can be employed in the tasks of evaluating economics and fostering policy debates. Contributors offer analyses of basic ideas in economics, such as the notion of efficiency, economic man, incentives, self-interest, and utility maximization. They discuss key concepts in political theory, such as desert, compensation, autonomy, equality, consent, or fairness. The book then offers examples of how philosophical resources can be applied to specific, timely debates, such as discrimination, affirmative action, and ethical considerations in Social Security. These applications demonstrate how philosophy, politics, and economics can be fruitfully combined, while the more theoretical chapters clarify fundamental relationships across these related disciplines. Ultimately, the text guides students and scholars in expanding their perspectives.

as they approach the necessarily complex research questions of today and tomorrow      **Revolutionary Changes in Understanding Man and Society** Johann Götschl, 2012-12-06 JOHANN GOTSCHL Over the last decades social philosophers economists sociologists utility and game theorists biologists mathematicians moral philosophers and philosophers have created totally new concepts and methods of understanding the function and role of humans in their modern societies The years between 1953 and 1990 brought drastic changes in the scientific foundations and dynamic of today's society A burst of entirely new revolutionary ideas similar to those which heralded the beginning of the twentieth century in physics dominates the picture This book also discusses the ongoing refutation of old concepts in the social sciences Some of them are the traditional concepts of rationality for example based on maximization of interests the linearity of axiomatic methods methodological individualism and the concept of a static society Today the revolutionary change from a static view of our society to an evolutionary one reverberates through all social sciences and will dominate the twenty first century In an uncertain and risky world where cooperation and teamwork is getting more and more important one cannot any longer call the maximization of one's own expectations of utility or interests rational

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