Accepted Manuscript

Title: COMPETITION, EFFICIENCY AND SOUNDNESS IN EUROPEAN LIFE INSURANCE MARKETS

Author: J. David Cummins María Rubio-Misas Dev Vencappa

PII: S1572-3089(16)30176-0

DOI: http://dx.doi.org/doi:10.1016/j.jfs.2016.11.007

Reference: JFS 504

To appear in: Journal of Financial Stability

Received date: 10-3-2016 Revised date: 21-11-2016 Accepted date: 22-11-2016

Please cite this article Cummins, J.David, Rubio-Misas, María. as: Dev. COMPETITION, **SOUNDNESS** Vencappa, EFFICIENCY AND IN EUROPEAN LIFE INSURANCE MARKETS.Journal of Financial Stability http://dx.doi.org/10.1016/j.jfs.2016.11.007

This is a PDF file of an unedited manuscript that has been accepted for publication. As a service to our customers we are providing this early version of the manuscript. The manuscript will undergo copyediting, typesetting, and review of the resulting proof before it is published in its final form. Please note that during the production process errors may be discovered which could affect the content, and all legal disclaimers that apply to the journal pertain.



COMPETITION, EFFICIENCY AND SOUNDNESS IN EUROPEAN LIFE **INSURANCE MARKETS***

J David Cummins, María Rubio-Misas**, and Dev Vencappa

November 21, 2016

J. David Cummins RIHM Department Temple University 617 Alter Hall, 006-00 1801 Liacouras Walk Philadelphia PA 19122, USA

E-mail: cummins@temple.edu

Phone: 1-610-520-9792

María Rubio-Misas** Finance and Accounting Dept. Campus El Ejido Universidad de Málaga 29071 Malaga, Spain E-mail: mrubiom@uma.es Phone: +34 952 131236

Nottingham University Business School Jubilee Campus University of Nottingham Nottingham, NG8 1BB, UK E-mail: dev.vencappa@nottingham.ac.uk

Phone: +44 0 (115) 846 6675

Dev Vencappa

*We would like to thank Iftekhar Hasan, discussants and participants at the EFMA Conference in Rome (2014), the AEFIN Conference in Zaragoza (2014) and anonymous referees for valuable comments and suggestions. The authors gratefully acknowledge financial support from the Bocconi Centre for Applied Research in Finance, the Spanish Ministry of Economics and Competitiveness (Project ECO2014-52345-P) and Universidad de Málaga Campus de Excelencia Internacional Andalucía Tech.

**Corresponding author

Download English Version:

https://daneshyari.com/en/article/5106541

Download Persian Version:

https://daneshyari.com/article/5106541

<u>Daneshyari.com</u>