



## "Gaps in Old-Age Provision and Other Protection Gaps" 13 December 2024

## Conference at Goethe University Frankfurt

08:15 – 08:45	Arrival and Coffee
08:45 - 09:00	Welcome
Session 1: Optimal Retirement Investment	
09:00 – 09:40	Thomas Post (Maastricht University)  "Trust Me, it Matters: Uncovering the Double Jeopardy of Low Saving and Early Withdrawal of Retirement Funds"
09:40 – 10:20	Jun-Hee An (Tilburg University)  "Welfare Effects on Uniform Variable Annuities for Individuals with Different Educational Levels"
10:20 – 10:40	Break
Session2: Old Age Provision	
10:40 – 11:20	Karolos Arapakis (Boston College)  "Medical Spending Risk among Older Households by Race"
11:20 – 12:00	Minamo Mikoshiba (Nagoya University, Japan)  "Universal Insurance with In-Kind Transfers: The Welfare Effects of Long-Term Care Insurance in Japan"
12:00 – 12:40	Lunch
Session 3: Climate Change	
12:40 – 13:20	Natalia Kovrijnykh (Arizona State University)  "Designing ESG Benchmarks"
13:20 – 14:00	Sujit Kapadia (European Central Bank)  "Climate Change, Catastrophes, Uninsurability and the Macroeconomy"
14:00 – 14:20	Coffee Break
Session 4: Insurance Design	
14:20 – 15:00	Sara Landini (University of Florence)  "Automated Vehicles, Liability, and Insurance"
15:00 – 15:40	Fabian Kindermann (Universität Regensburg)  "Unequal Lifespans and Redistribution"
15:40 – 16:00	Break
Keynote	
16:00 – 17:00	Alan Auerbach (UC Berkeley)  "Inflation's Fiscal Impact on American Households"