Lecture Notes in Economics and Mathematical Systems

461

Ulrich Schmidt

Axiomatic Utility Theory under Risk

Non-Archimedean Representations and Application to Insurance Economics



Axiomatic Utility Theory Under Risk

Donald J. Brown

Axiomatic Utility Theory Under Risk:

Axiomatic Utility Theory under Risk Ulrich Schmidt, 2012-12-06 The first attempts to develop a utility theory for choice situations under risk were undertaken by Cramer 1728 and Bernoulli 1738 Considering the famous St Petersburg Paradox a lottery with an infinite expected monetary value Bernoulli 1738 p 209 observed that most people would not spend a significant amount of money to engage in that gamble To account for this observation Bernoulli 1738 pp 199 201 proposed that the expected monetary value has to be replaced by the expected utility moral expectation as the relevant criterion for decision making under risk However Bernoulli s 2 argument and particularly his choice of a logarithmic utility function seem to be rather arbitrary since they are based entirely on intuitively 3 appealing examples Not until two centuries later did von Neumann and Morgenstern 1947 prove that if the preferences of the decision maker satisfy cer tain assumptions they can be represented by the expected value of a real valued utility function defined on the set of consequences Despite the identical mathematical form of expected utility the theory of von Neumann and Morgenstern and Bernoulli's approach have however IFor comprehensive discussions of this paradox of Menger 1934 Samuelson 1960 1977 Shapley 1977a Aumann 1977 Jorland 1987 and Zabell 1987 2Cramer 1728 p 212 on the other hand proposed that the utility of an amount of money is given by the Distorted Probabilities and Choice under Risk Clemens Puppe, 2012-12-06 During the square root of this amount development of modern probability theory in the 17th cen tury it was commonly held that the attractiveness of a gamble offering the payoffs 1 17 l with probabilities Pl Pn is given by its expected n value L l iPi Accordingly the decision problem of choosing among different such gambles which will be called prospects or lotteries in the seguel was thought to be solved by maximizing the corresponding expected values The famous St Petersburg paradox posed by Nicholas Bernoulli in 1728 however conclusively demonstrated the fact that individuals I consider more than just the expected value The resolution of the St Petersburg paradox was proposed independently by Gabriel Cramer and Nicholas s cousin Daniel Bernoulli BERNOULLI 1738 1954 Their argument was that in a gamble with payoffs li the decisive factors are not the payoffs themselves but their subjective values u l i According to this argument gambles are evaluated on the basis of the expression L U Xi pi This hypothesis with a somewhat different interpretation of the function u has been given a solid axiomatic foundation in 1944 by v Neumann and Morgenstern and is now known as the expected utility hypothesis The resulting model has served for a long time as the preeminent theory of choice under risk especially in its economic applications 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 theoetical 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 Handbook of Risk Theory Rafaela Hillerbrand, Per Sandin, Martin Peterson, 2012-01-12 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 theoetical 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 Experiments on Decisions under Risk: The Expected Utility Hypothesis P.J.H. Schoemaker, 2013-11-11 In this valuable book Paul Schoemaker summarizes recent experimental and field research that he and others have undertaken regarding the descrip tive validity of expected utility theory as a model of choice under uncer tainty His principal message is that this paradigm is too narrow in its con ception and misses some of the important elements of a descriptive model of individual choice In particular Schoemaker calls attention to the importance of individual differences task effects and context effects as they influence behavior The expected utility hypothesis has come under scrutiny in recent years from a number of different quarters This book brings together these many studies and relates them to the large body of literature on individual de cision making under risk Although this paradigm may be appropriate for describing behavior under many conditions of uncertainty Schoemaker presents convincing evidence that it does not do well with respect to protection against low probability events For example he shows that the insur ance purchase decision is influenced by the way information is presented to the client as well as by the statistical knowledge of the respondents Handbook of Utility Theory Salvador Barbera, Peter Hammond, Christian Seidl, 2004-03-31 The standard rationality

hypothesis is that behaviour can be represented as the maximization of a suitably restricted utility function This hypothesis lies at the heart of a large body of recent work in economics of course but also in political science ethics and other major branches of the social sciences Though this hypothesis of utility maximization deserves our continued respect finding further refinements and developing new critiques remain areas of active research In fact many fundamental conceptual problems remain unsettled Where others have been resolved their resolutions may be too recent to have achieved widespread understanding among social scientists Last but not least a growing number of papers attempt to challenge the rationality hypothesis head on at least in its more orthodox formulation. The main purpose of this Handbook is to make more widely available some recent developments in the area Yet we are well aware that the final chapter of a handbook like this can never be written as long as the area of research remains active as is certainly the case with utility theory. The editors originally selected a list of topics that seemed ripe enough at the time that the book was planned Then they invited contributions from researchers whose work had come to their attention So the list of topics and contributors is largely the editors responsibility although some potential con tributors did decline our invitation Each chapter has also been refereed and often significantly Behavioral Decision Theory Kazuhisa Takemura, 2021-09-29 This book is the revised in the light of the referees remarks second edition of Behavioral Decision Theory published in 2014 The main approach and structure of this book have been retained in the new edition However this second edition provides a fresh overview of the idea of behavioral decision theory and related research findings such as theoretical and empirical discoveries of preference formation time discounting social interaction and social decision making The book covers a wide range from classical to relatively recent major studies concerning behavioral decision theory which in brief is a general term for descriptive theories to explain the psychological knowledge related to people s decision making behavior It is called a theory but is actually a combination of various psychological theories for which no axiomatic systems such as those associated with the utility theory widely used in economics have been established The utility theory is often limited to qualitative knowledge however as the studies of Nobel laureates H A Simon D Kahneman and R Thaler have suggested the psychological methodology and knowledge of behavioral decision theory have been applied widely in such fields as economics business administration and engineering and are expected to become even more useful in the future Research into people s decision making represents an important part in those fields various aspects of which overlap with the scope of behavioral decision theory. This theory is closely related to behavioral economics and behavioral finance which have come into greater use in recent years This book will appeal especially to graduate students advanced undergraduate students and researchers who are interested in decision making phenomena Affective Decision Making Under Uncertainty Donald J. Brown, 2020-12-18 This book is an exploration of the ubiquity of ambiguity in decision making under uncertainty It presents various essays on behavioral economics and behavioral finance that draw on the theory of Black Swans Taleb 2010 which argues for a distinction between unprecedented

events in our past and unpredictable events in our future The defining property of Black Swan random events is that they are unpredictable i e highly unlikely random events In this text Mandelbrot s 1972 operational definition of risky random unpredictable events is extended to Black Swan assets assets for which the cumulative probability distribution or conditional probability distribution of random future asset returns is a power distribution Ambiguous assets are assets for which the uncertainties of future returns are not risks Consequently there are two disjoint classes of Black Swan assets Risky Black Swan assets and Ambiguous Black Swan assets a new class of ambiguous assets with unpredictable random future outcomes The text is divided into two parts the first of which focuses on affective moods introduces affective utility functions and discusses the ambiguity of Black Swans The second part which shifts the spotlight to affective equilibrium in asset markets features chapters on affective portfolio analysis and Walrasian and Gorman Polar Form Equilibrium Inequalities In order to gain the most from the book readers should have completed the standard introductory graduate courses on microeconomics behavioral finance and convex optimization The book is intended for advanced undergraduates graduate students and post docs specializing in economic theory experimental economics finance mathematics computer science or data analysis

Foundations of Economic Psychology Kazuhisa Takemura, 2019-07-26 This book provides an overview of the concept of economic psychology from behavioral and mathematical perspectives and related theoretical and empirical findings Economic psychology is defined briefly as a general term for descriptive theories to explain the psychological processes of microeconomic behaviors and macroeconomic phenomena However the psychological methodology and knowledge of economic psychology have also been applied widely in such fields as economics business administration and engineering and they are expected to become increasingly useful in the future a trend suggested in several eminent scholars studies The book explains the numerous behavioral and mathematical models of economic psychology related to micro and macroeconomic phenomena that have been proposed in the past and introduces new models that are useful to explain human economic behaviors It concludes with speculations about the future of modern economic psychology referring to its connection with fields related to neuroscience such as neuroeconomics which have been developed in recent years Readers require no advanced expertise nonetheless an introductory understanding of psychology business administration and economics and a high school graduate level of mathematics are useful To aid readers each chapter includes a bibliography which can be referred for more details related to economic psychology Handbook of the Economics of Risk and Uncertainty Mark Machina, W. Kip Viscusi, 2013-11-14 The need to understand the theories and applications of economic and finance risk has been clear to everyone since the financial crisis and this collection of original essays proffers broad high level explanations of risk and uncertainty The economics of risk and uncertainty is unlike most branches of economics in spanning from the individual decision maker to the market and indeed social decisions and ranging from purely theoretical analysis through individual experimentation empirical analysis and applied and policy decisions It also has close and sometimes conflicting

relationships with theoretical and applied statistics and psychology The aim of this volume is to provide an overview of diverse aspects of this field ranging from classical and foundational work through current developments Presents coherent summaries of risk and uncertainty that inform major areas in economics and finance Divides coverage between theoretical empirical and experimental findings Makes the economics of risk and uncertainty accessible to scholars in fields outside Handbook of Game Theory Petyon Young, Shmuel Zamir, 2014-10-01 The ability to understand and predict behavior in strategic situations in which an individual s success in making choices depends on the choices of others has been the domain of game theory since the 1950s Developing the theories at the heart of game theory has resulted in 8 Nobel Prizes and insights that researchers in many fields continue to develop In Volume 4 top scholars synthesize and analyze mainstream scholarship on games and economic behavior providing an updated account of developments in game theory since the 2002 publication of Volume 3 which only covers work through the mid 1990s Focuses on innovation in games and economic behavior Presents coherent summaries of subjects in game theory Makes details about game theory accessible to scholars in fields outside economics Non-Bayesian Decision Theory Martin Peterson, 2008-06-06 For quite some time philosophers economists and statisticians have endorsed a view on rational choice known as Bayesianism The work on this book has grown out of a feeling that the Bayesian view has come to dominate the academic com nitytosuchanextentthatalternative non Bayesianpositionsareseldomextensively researched Needless to say I think this is a pity Non Bayesian positions deserve to be examined with much greater care and the present work is an attempt to defend what I believe to be a coherent and reasonably detailed non Bayesian account of decision theory. The main thesis I defend can be summarised as follows Rational agents m imise subjective expected utility but contrary to what is claimed by Bayesians ut ity and subjective probability should not be de ned in terms of preferences over uncertain prospects On the contrary rational decision makers need only consider preferences over certain outcomes It will be shown that utility and probability fu tions derived in a non Bayesian manner can be used for generating preferences over uncertain prospects that support the principle of maximising subjective expected utility To some extent this non Bayesian view gives an account of what modern cision theory could have been like had decision theorists not entered the Bayesian path discovered by Ramsey de Finetti Savage and others I will not discuss all previous non Bayesian positions presented in the literature OPTIMIZATION AND OPERATIONS RESEARCH - Volume IV Ulrich Derigs ,2009-04-15 Optimization and Operations Research is a component of Encyclopedia of Mathematical Sciences in the global Encyclopedia of Life Support Systems EOLSS which is an integrated compendium of twenty one Encyclopedias The Theme on Optimization and Operations Research is organized into six different topics which represent the main scientific areas of the theme 1 Fundamentals of Operations Research 2 Advanced Deterministic Operations Research 3 Optimization in Infinite Dimensions 4 Game Theory 5 Stochastic Operations Research 6 Decision Analysis which are then expanded into multiple subtopics each as a chapter These four volumes are aimed at the

following five major target audiences University and College students Educators Professional Practitioners Research Personnel and Policy Analysts Managers and Decision Makers and NGOs The Analytics of Uncertainty and **Information** Sushil Bikhchandani, Jack Hirshleifer, John G. Riley, 2013-08-12 This second edition with a greater focus on game theory attempts to unify recent developments in economic theories of uncertainty and information for students **Handbook of Rationality** Markus Knauff, Wolfgang Spohn, 2021-12-14 The first reference on rationality that integrates accounts from psychology and philosophy covering descriptive and normative theories from both disciplines Both analytic philosophy and cognitive psychology have made dramatic advances in understanding rationality but there has been little interaction between the disciplines This volume offers the first integrated overview of the state of the art in the psychology and philosophy of rationality Written by leading experts from both disciplines The Handbook of Rationality covers the main normative and descriptive theories of rationality how people ought to think how they actually think and why we often deviate from what we can call rational It also offers insights from other fields such as artificial intelligence economics the social sciences and cognitive neuroscience The Handbook proposes a novel classification system for researchers in human rationality and it creates new connections between rationality research in philosophy psychology and other disciplines Following the basic distinction between theoretical and practical rationality the book first considers the theoretical side including normative and descriptive theories of logical probabilistic causal and defeasible reasoning It then turns to the practical side discussing topics such as decision making bounded rationality game theory deontic and legal reasoning and the relation between rationality and morality Finally it covers topics that arise in both theoretical and practical rationality including visual and spatial thinking scientific rationality how children learn to reason rationally and the connection between intelligence and rationality The Blackwell Dictionary of Modern Social Thought William Outhwaite, 2008-04-15 Modern social thought ranges widely from the social sciences to philosophy political theories and doctrines cultural ideas and movements and the influence of the natural sciences Provides an authoritative overview of the main themes of social thought Long essays and entries give full coverage to each topic Covers major currents of thought philosophical and cultural trends and the individual social sciences from anthropology to welfare economics New edition updates about 200 entries and includes new entries suggestions for further reading and a bibliography of all sources cited within the text Multiple Criteria Decision Analysis: State of the Art Surveys Salvatore Greco, 2006-01-20 Multiple Criteria Decision Analysis State of the Art Surveys provides survey articles and references of the seminal or state of the art research on MCDA The material covered ranges from the foundations of MCDA over various MCDA methodologies outranking methods multiattribute utility and value theories non classical approaches to multiobjective mathematical programming MCDA applications and software This vast amount of material is organized in 8 parts with a total of 25 chapters More than 2000 references are listed Advances in Behavioral Economics Colin F. Camerer, George Loewenstein, Matthew

Rabin, 2011-12-12 Twenty years ago behavioral economics did not exist as a field Most economists were deeply skeptical even antagonistic toward the idea of importing insights from psychology into their field Today behavioral economics has become virtually mainstream It is well represented in prominent journals and top economics departments and behavioral economists including several contributors to this volume have garnered some of the most prestigious awards in the profession This book assembles the most important papers on behavioral economics published since around 1990 Among the 25 articles are many that update and extend earlier foundational contributions as well as cutting edge papers that break new theoretical and empirical ground Advances in Behavioral Economics will serve as the definitive one volume resource for those who want to familiarize themselves with the new field or keep up to date with the latest developments It will not only be a core text for students but will be consulted widely by professional economists as well as psychologists and social scientists with an interest in how behavioral insights are being applied in economics The articles which follow Colin Camerer and George Loewenstein's introduction are by the editors George A Akerlof Linda Babcock Shlomo Benartzi Vincent P Crawford Peter Diamond Ernst Fehr Robert H Frank Shane Frederick Simon G chter David Genesove Itzhak Gilboa Uri Gneezy Robert M Hutchens Daniel Kahneman Jack L Knetsch David Laibson Christopher Mayer Terrance Odean Ted O Donoghue Aldo Rustichini David Schmeidler Klaus M Schmidt Eldar Shafir Hersh M Shefrin Chris Starmer Richard H Thaler Amos Tversky and Janet L Yellen Handbook of the Fundamentals of Financial Decision Making Leonard C. MacLean, William T. Ziemba, 2013 This handbook in two parts covers key topics of the theory of financial decision making Some of the papers discuss real applications or case studies as well There are a number of new papers that have never been published before especially in Part II Part I is concerned with Decision Making Under Uncertainty This includes subsections on Arbitrage Utility Theory Risk Aversion and Static Portfolio Theory and Stochastic Dominance Part II is concerned with Dynamic Modeling that is the transition for static decision making to multiperiod decision making The analysis starts with Risk Measures and then discusses Dynamic Portfolio Theory Tactical Asset Allocation and Asset Liability Management Using Utility and Goal Based Consumption Investment Decision Models A comprehensive set of problems both computational and review and mind expanding with many unsolved problems are in an accompanying problems book The handbook plus the book of problems form a very strong set of materials for PhD and Masters courses both as the main or as supplementary text in finance theory financial decision making and portfolio theory For researchers it is a valuable resource being an up to date treatment of topics in the classic books on these topics by Johnathan Ingersoll in 1988 and William Ziemba and Raymond Vickson in 1975 updated 2 nd edition published in 2006 Decision Making from a Cognitive Perspective ,1995-10-20 The Psychology of Learning and Motivation publishes empirical and theoretical contributions in cognitive and experimental psychology ranging from classical and instrumental conditioning to complex learning and problem solving This guest edited special issue is devoted to research and discussion on decision making from a cognitive perspective Topics include judgment

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