

Qinyu Wu declares that he has no relevant or material financial interests that relate to the research described in the paper "Risk Aversion and Insurance Propensity."

Waterloo, 11 February, 2025.

A handwritten signature in black ink, reading "Qinyu Wu". The script is cursive and fluid, with the first name "Qinyu" and the last name "Wu" clearly distinguishable.

(Qinyu Wu)