Sherzod Yarmukhamedov was born in Tashkent, Uzbekistan. He studied Business Administration and Master of Business Administration at Tashkent Automobile and Roads Institute, and then proceeded with Master of Science in Economics at Dalarna University, Sweden. Since 2008 he has been employed as a research assistant at the Department of Transport Economics at the Swedish National Road and Transport Research Institute (VTI), as well as been enrolled as a PhD student in Economics at Örebro University.

This dissertation deals with the problems of asymmetric information and the purpose is to empirically analyze the incentive effects of insurance provision in vehicle insurance. The problem of uninsured drivers are also analyzed.