

## **Factors associated with crashes involving taxi owners and non-owners: a case of moral hazard and adverse selection?**

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Accident analysis and prevention

2015; 87:78-82

### **ARTICLE IDENTIFIERS**

DOI: 10.1016/j.aap.2015.11.028

PMID: 26655521

PMCID: not available

### **JOURNAL IDENTIFIERS**

LCCN: 79009842

pISSN: 0001-4575

eISSN: 1879-2057

OCLC ID: 01460775

CONS ID: not available

US National Library of Medicine ID: 1254476

This article was identified from a query of the SafetyLit database.