

PRICING IN GENERAL INSURANCE

Pietro Parodi



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Pricing in General Insurance Pietro Parodi, 2023-05-02 Based on the syllabus of the actuarial profession courses on general insurance pricing with additional material inspired by the author's own experience as a practitioner and lecturer Pricing in General Insurance Second Edition presents pricing as a formalised process that starts with collecting information about a particular policyholder or risk and ends with a commercially informed rate The first edition of the book proved very popular among students and practitioners with its pragmatic approach informal style and wide ranging selection of topics including Background and context for pricing Process of experience rating ranging from traditional approaches burning cost analysis to more modern approaches stochastic modelling Exposure rating for both property and casualty products Specialised techniques for personal lines e.g GLMs reinsurance and specific products such as credit risk and weather derivatives General purpose techniques such as credibility multi line pricing and insurance optimisation The second edition is a substantial update on the first edition including New chapter on pricing models their structure development calibration and maintenance New chapter on rate change calculations and the pricing cycle Substantially enhanced treatment of exposure rating increased limit factors burning cost analysis Expanded treatment of triangle free techniques for claim count development Improved treatment of premium building and capital allocation Expanded treatment of machine learning Enriched treatment of rating factor selection and the inclusion of generalised additive models The book delivers a practical introduction to all aspects of general insurance pricing and is aimed at students of general insurance and actuarial science as well as practitioners in the field It is complemented by online material such as spreadsheets which implement the techniques described in the book solutions to problems a glossary and other appendices increasing the practical value of the book

Agricultural Risk Transfer Roman Marco Hohl, 2019-03-25 Gain a holistic view of agricultural re insurance and capital market risk transfer Increasing agricultural production and food security remain key challenges for mankind In order to meet global food demand the Food and Agriculture Organisation estimates that production has to increase by 50% by 2050 and requires large investments Agricultural insurance and financial instruments have been an integral part to advancing productivity and are becoming more important in increasingly globalized and specialized agricultural supply chains in the wake of potentially more frequent and severe natural disasters in today's key producing markets Underwriting pricing and transferring agricultural risks is complex and requires a solid understanding of the production system exposure perils and the most suitable products which vastly differ among developed and developing markets In the last decade new insurance schemes in emerging agricultural markets have greatly contributed to the large growth of the industry from a premium volume of US 10.1 billion 2006 to US 30.7 billion 2017 This growth is bound to continue as insurance penetration and exposure increase and new schemes are being developed Agricultural re insurance has become a cornerstone of sovereign disaster risk financing frameworks Agricultural Risk Transfer introduces the main concepts of agricultural re insurance and

capital market risk transfer that are discussed through industry case studies It also discusses best industry practices for all main insurance products for crop livestock aquaculture and forestry risks including risk assessment underwriting pricing modelling and loss adjustment Describes agricultural production risks and risk management approaches Covers risk transfer of production and financial risks through insurance and financial instruments Introduces modelling concepts for the main perils and key data sources that support risk transfer through indemnity and index based products Describes risk pricing and underwriting approaches for crop livestock aquaculture and forestry exposure in developed and developing agricultural systems Become familiar with risk transfer concepts to reinsurance and capital markets Get to know the current market landscape and main risk transfer products for individual producers agribusinesses and governments through theory and comprehensive industry case studies Through Agricultural Risk Transfer you ll gain a holistic view of agricultural re insurance and capital market solutions which will support better underwriting more structured product development and improved risk transfer

Natural Catastrophe Risk Management and Modelling Kirsten Mitchell-Wallace,Matthew Jones,John Hillier,Matthew Foote,2017-06-26 This book covers both the practical and theoretical aspects of catastrophe modelling for insurance industry practitioners and public policymakers Written by authors with both academic and industry experience it also functions as an excellent graduate level text and overview of the field Ours is a time of unprecedented levels of risk from both natural and anthropogenic sources Fortunately it is also an era of relatively inexpensive technologies for use in assessing those risks The demand from both commercial and public interests including re insurers NGOs global disaster management agencies and local authorities for sophisticated catastrophe risk assessment tools has never been greater and contemporary catastrophe modelling satisfies that demand Combining the latest research with detailed coverage of state of the art catastrophe modelling techniques and technologies this book delivers the knowledge needed to use interpret and build catastrophe models and provides greater insight into catastrophe modelling s enormous potential and possible limitations The first book containing the detailed practical knowledge needed to support practitioners as effective catastrophe risk modellers and managers Includes hazard vulnerability and financial material to provide the only independent comprehensive overview of the subject accessible to students and practitioners alike Demonstrates the relevance of catastrophe models within a practical decision making framework and illustrates their many applications Includes contributions from many of the top names in the field globally from industry academia and government

Natural Catastrophe Risk Management and Modelling A Practitioner s Guide is an important working resource for catastrophe modelling analysts and developers actuaries underwriters and those working in compliance or regulatory functions related to catastrophe risk It is also valuable for scientists and engineers seeking to gain greater insight into catastrophe risk management and its applications

Reinsurance Hansjörg Albrecher,Jan Beirlant,Jozef L. Teugels,2017-11-06 Reinsurance Actuarial and Statistical Aspects provides a survey of both the academic literature in the field as well as challenges appearing

in reinsurance practice and puts the two in perspective The book is written for researchers with an interest in reinsurance problems for graduate students with a basic knowledge of probability and statistics as well as for reinsurance practitioners The focus of the book is on modelling together with the statistical challenges that go along with it The discussed statistical approaches are illustrated alongside six case studies of insurance loss data sets ranging from MTPL over fire to storm and flood loss data Some of the presented material also contains new results that have not yet been published in the research literature An extensive bibliography provides readers with links for further study

Law and Autonomous Machines

Mark Chinen, 2019 This book sets out a possible trajectory for the co development of legal responsibility on the one hand and artificial intelligence and the machines and systems driven by it on the other As autonomous technologies become more sophisticated it will be harder to attribute harms caused by them to the humans who design or work with them This will put pressure on legal responsibility and autonomous technologies to co evolve Mark Chinen illustrates how these factors strengthen incentives to develop even more advanced systems which in turn strengthens nascent calls to grant legal and moral status to autonomous machines This book is a valuable resource for scholars and practitioners of legal doctrine ethics and autonomous technologies

Loss Coverage Guy Thomas, 2017-05-11 A novel book that argues that contrary to received wisdom some adverse selection in insurance markets is beneficial to society as a whole It is for all those interested in public policy arguments about insurance and discrimination policymakers academics actuaries underwriters disability activists geneticists and other medical professionals

Advances in Econometrics, Operational Research, Data Science and Actuarial Studies M. Kenan Terzioğlu, 2022-01-17 This volume presents techniques and theories drawn from mathematics statistics computer science and information science to analyze problems in business economics finance insurance and related fields The authors present proposals for solutions to common problems in related fields To this end they are showing the use of mathematical statistical and actuarial modeling and concepts from data science to construct and apply appropriate models with real life data and employ the design and implementation of computer algorithms to evaluate decision making processes This book is unique as it associates data science data scientists coming from different backgrounds with some basic and advanced concepts and tools used in econometrics operational research and actuarial sciences It therefore is a must read for scholars students and practitioners interested in a better understanding of the techniques and theories of these fields

Handbook of Quantitative Sustainable Finance Peter Tankov, Ruixun Zhang, 2025-12-12 Handbook of Quantitative Sustainable Finance is an edited collection concerning the integration of sustainability and climate risk considerations into mathematical and quantitative finance This comprehensive handbook provides a valuable resource for researchers practitioners policymakers and students who are interested in understanding the practical role of quantitative techniques in delivering sustainable finance and investment The book is divided into four main parts Risks and Regulation Asset Pricing and Portfolio Management Data Measurement and AI and Product Design and Specific Markets Although this structure offers

a coherent unifying structure to the book each chapter has been written so as to be self contained and useful to readers interested in any specific aspect of quantitative sustainable finance Every chapter has been written by leading experts in their field and offers a useful authoritative window into the state of research and practice Features Numerous contributions from leading experts in sustainable finance Cutting edge analysis of recent technological advances in areas such as artificial intelligence Practical tools and ideas for working quants as well as valuable material for academic study

Insurance 4.0 Bernardo Nicoletti, 2020-10-31 Industry 4.0 has spread globally since its inception in 2011 now encompassing many sectors including its diffusion in the field of financial services By combining information technology and automation it is now canvassing the insurance sector which is in dire need of digital transformation This book presents a business model of Insurance 4.0 by detailing its implementation in processes platforms persons and partnerships of the insurance companies alongside looking at future developments Filled with business cases in insurance companies and financial services this book will be of interest to those academics and researchers of insurance financial technology and digital transformation alongside executives and managers of insurance companies

The ABC Of Reinsurance Stefan Pohl, Joseph Iranya, 2018-03-20 Titel in englischer Sprache Eine wichtige Neuerscheinung für alle die mit Rückversicherungen zu tun haben Vor allem Einsteiger finden hier übersichtlich und verständlich alle relevanten Informationen auf einen Blick Das ABC der Rückversicherung ist in zwei Teile untergliedert Im ersten befassen sich die Autoren intensiv mit der traditionellen Rückversicherung Dazu zählen Themen wie die Vertragsrückversicherung und die fakultative Rückversicherung und zwar sowohl in der proportionalen als auch in der nichtproportionalen Form Der erste Teil behandelt zusätzlich zentrale Methoden der Bepreisung und der Rechnungslegung von Rückversicherungsverträgen Zahlreiche Illustrationen Beispiele und Übungsaufgaben mit nachvollziehbaren Musterlösungen sorgen dafür für bestmögliche Verständlichkeit Ganz bewusst verzichten die Autoren darauf mathematische Herleitungen zu erklären Aus gutem Grund Im Vordergrund steht klar und deutlich die schnelle Anwendbarkeit daher werden konkret die Vor- und Nachteile der einzelnen Techniken und Konzepte herausgearbeitet Der zweite Teil widmet sich dann den fortgeschrittenen Aspekten in der Rückversicherung Dazu gehören Methoden des alternativen Risikotransfers aber auch die verschiedenen Anwendungsgebiete der passiven Rückversicherung kommen nicht zu kurz In erster Linie ist der zweite Teil dazu gedacht einen kompakten Überblick über weitere Themengebiete zu geben die rund um die traditionelle Rückversicherung flankierend auftauchen Bereits Anfänger die mit dem Thema noch nicht sehr vertraut sind können so die wichtigsten Konzepte der Rückversicherung und die in der Praxis verwandten Fachtermini einsortieren und grob bewerten Zahlreiche Referenzen geben dabei nicht nur Sicherheit sie dienen auch einem vertieften Einstieg Im Einzelnen werden hier die folgenden Themengebiete angesprochen Fronting und Captives zur Steuerung des Selbstbehaltes der zedierenden Gesellschaft Run Off Management zur Abwicklung von Versicherungsbeständen Regulatorische Themen wie die Äquivalenz von einzelnen Aufsichtsregimen und die Erfassung von global systemrelevanten

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