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Strategic Planning and Modeling in Property-Liability Insurance

edited by
J. David Cummins

**Kluwer - Nijhoff Publishing
Boston / Dordrecht / Lancaster**

Strategic Planning And Modeling In Propertyliability Insurance

Georges Dionne, Scott E. Harrington



Strategic Planning And Modeling In Propertyliability Insurance:

Strategic Planning and Modeling in Property-Liability Insurance J. David Cummins, 1984-12-31 The Geneva Association and Risk Economics The Geneva Association The Geneva Association International Association for the Study of Insurance Economics commenced its activities in June 1973 on the initiative of twenty two members in eight European countries It now has fifty four members in sixteen countries in Europe and in the United States The members of the association are insurance companies which provide financial support for its activities The aims and strategy of the Geneva Association were clearly defined in 1971 by the founding committee They were set forth in the first report to the Assembly of Members in 1974 To make an original contribution to the progress of insurance by objective studies on the interdependence between economics and insurance In pursuit of this objective the Association strives to place insurance problems in the context of the modern economy and to overcome the antagonism between different groups and institutions by showing that they all have a common interest in tackling the problem of risk in a changing world In consequence the studies made by the Association had to move away from the subjects familiar to insurance professionals and explore related fields dealing with opinions and behavior falling outside the profession s vii FOREWORD viii traditional framework of analysis It is in this direction that the Association s preoccupations have been directed from the beginning towards areas in which insurance activities come into contact with those of other economic sectors such as government banking manufacturing and households

Strategic Planning and Modeling in Property-Liability Insurance J. David Cummins, 2012-12-06 The Geneva Association and Risk Economics The Geneva Association The Geneva Association International Association for the Study of Insurance Economics commenced its activities in June 1973 on the initiative of twenty two members in eight European countries It now has fifty four members in sixteen countries in Europe and in the United States The members of the association are insurance companies which provide financial support for its activities The aims and strategy of the Geneva Association were clearly defined in 1971 by the founding committee They were set forth in the first report to the Assembly of Members in 1974 To make an original contribution to the progress of insurance by objective studies on the interdependence between economics and insurance In pursuit of this objective the Association strives to place insurance problems in the context of the modern economy and to overcome the antagonism between different groups and institutions by showing that they all have a common interest in tackling the problem of risk in a changing world In consequence the studies made by the Association had to move away from the subjects familiar to insurance professionals and explore related fields dealing with opinions and behavior falling outside the profession s vii FOREWORD viii traditional framework of analysis It is in this direction that the Association s preoccupations have been directed from the beginning towards areas in which insurance activities come into contact with those of other economic sectors such as government banking manufacturing and households

Economics Georges Dionne, Scott E. Harrington, 2013-11-11 Economic and financial research on insurance markets has

undergone dramatic growth since its infancy in the early 1960s Our main objective in compiling this volume was to achieve a wider dissemination of key papers in this literature Their significance is highlighted in the introduction which surveys major areas in insurance economics While it was not possible to provide comprehensive coverage of insurance economics in this book these readings provide an essential foundation to those who desire to conduct research and teach in the field In particular we hope that this compilation and our introduction will be useful to graduate students and to researchers in economics finance and insurance Our criteria for selecting articles included significance representativeness pedagogical value and our desire to include theoretical and empirical work While the focus of the applied papers is on property liability insurance they illustrate issues concepts and methods that are applicable in many areas of insurance The S S Huebner Foundation for Insurance Education at the University of Pennsylvania's Wharton School made this book possible by financing publication costs We are grateful for this assistance and to J David Cummins Executive Director of the Foundation for his efforts and helpful advice on the contents We also wish to thank all of the authors and editors who provided permission to reprint articles and our respective institutions for technical and financial support

Benefits, Costs, and Cycles in Workers' Compensation Philip S. Borba, David Appel, 2012-12-06 Workers compensation insurance presents a set of institutional characteristics that are unique For every other form of insurance both the insurer and the coverage provided under the policy are completely controlled either by the federal or a state government or by an arrangement between the insured and a property casualty insurer Unemployment insurance Social Security and bank deposit insurance are examples for which a legislative body sets the benefits and a government agency prescribes the insurance premium By contrast the coverage and premiums for automobile homeowners and fire insurance are individual contractual arrangements between a policyholder and one of the more than 1800 U S property casualty insurance companies Workers compensation insurance however is a hybrid in which state legislatures stipulate the terms of coverage while regulated competition is the major determinant of prices State legislatures enact statutes that prescribe the replacement rate and duration of indemnity benefits as well as full reimbursement of medical expenses And although the manual rates for workers compensation insurance continue to be administered by a prior approval process in most states the competitive market price for coverage is achieved through a variety of price modification plans Appel and Borba 1988

Financial Management of Life Insurance Companies J. David Cummins, Joan Lamm-Tennant, 2012-12-06 This book is published to commemorate the 50 Anniversary of the S S Huebner Foundation for Insurance Education Administered at the Wharton School of the University of Pennsylvania the Huebner Foundation was established in 1941 to strengthen insurance education at the collegiate level by increasing the number of professors specializing in insurance and enriching the literature in the field The financial support of leading life insurance companies has enabled the Foundation to provide post graduate education for prospective insurance teachers and scholars Through its fellowship program the Foundation supports students in the Ph D program in Risk and Insurance at the Wharton

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Workers' Compensation Insurance: Claim Costs, Prices, and Regulation David Durbin, Philip S. Borba, 2007-08-27 The articles in this volume were first presented at the Seventh and Eighth Conferences on Economic Issues in Workers Compensation sponsored by the National Council on Compensation Insurance A principal objective of the Conference series has been for workers compensation insurance researchers to apply state of the art research methodologies to policy questions of interest to the workers compensation insurance community This community is a rather diverse group it includes employers insurers injured workers regulators and legislators as well as those who service or represent these groups e g physicians rehabilitation specialists labor unions Despite this diversity and the variety of agendas the Conference series continues to address many important policy questions Readers familiar with the Conference series and the four previously published volumes should notice an evolution in terms of the topics addressed in this volume In the earlier conferences the topics were more often concerned with the underlying causes of the tremendous increase in workers compensation benefit payments In the present volume however only four of the fourteen chapters directly concern workers compensation insurance benefits while the other ten concern the pricing of workers compensation insurance This is not to suggest that workers compensation cost increases have abated In 1989 workers compensation incurred losses exceeded 45 billion to continue the annual double digit cost increases Two explanations can be offered for the somewhat altered focus of this volume First despite the continued increase in prices the financial results for the workers compensation insurance line continue to be poor

Contributions to Insurance Economics Georges Dionne, 2013-04-17 For a number of years I have been teaching and doing research in the economics of uncertainty information and insurance Although it is now possible to find textbooks and books of essays on uncertainty and information in economics and finance for graduate students and researchers there is no equivalent material that covers advanced research in insurance The purpose of this book is to fill this gap in literature It provides original surveys and essays in the field of insurance economics The contributions offer basic reference new material and teaching supplements to graduate students and researchers in economics finance and insurance It represents a complement to the book of readings entitled Foundations of Insurance Economics Readings in Economics and Finance recently published by the S S Huebner

Foundation of Insurance Education In that book the editors G Dionne and S Harrington disseminate key papers in the literature and publish an original survey of major contributions in the field

Managing the Insolvency Risk of Insurance Companies J. David Cummins, Richard A. Derrig, 2012-12-06 Two different applications have been considered automobile claims from Massachusetts and health expenses from the Netherlands We have fit 11 different distributions to these data The distributions are conveniently nested within a single four parameter distribution the generalized beta of the second type This relationship facilitates analysis and comparisons In both cases the GB2 provided the best fit and the Burr 3 is the best three parameter model In the case of automobile claims the flexibility of the GB2 provides a statistically significant improvement in fit over all other models In the case of Dutch health expenses the improvement of the GB2 relative to several alternatives was not statistically significant The author appreciates the research assistance of Mark Bean Young Yong Kim and Steve White The data used were provided by Richard Derrig of The Massachusetts Automobile Rating and Accident Prevention Bureau and by Bob Van der Laan and The Silver Cross Foundation for the medical insurance claim data 2

REFERENCES Arnold B C 1983 Pareto Distributions Bartonsville International Cooperative Publishing House Cummins J D and L R Freifelder 1978 A comparative analysis of alternative maximum probable yearly aggregate loss estimators Journal of Risk and Insurance 45 27 52 Cummins J D G Dionne and L Maistre 1987 Application of the GB2 family of distributions in collective risk theory University of Pennsylvania Mimeographed manuscript Hogg R V and S A Klugman 1983 On the estimation of long tailed skewed distributions with actuarial applications

Financial Models of Insurance Solvency J. David Cummins, Richard A. Derrig, 2012-12-06 The First International Conference on Insurance Solvency was held at the Wharton School University of Pennsylvania from June 18th through June 20th 1986 The conference was the inaugural event for Wharton's Center for Research on Risk and Insurance In attendance were thirty nine representatives from Australia Canada France Germany Israel the United Kingdom and the United States The papers presented at the Conference are published in two volumes this book and a companion volume Classical Insurance Solvency Theory J D Cummins and R A Derrig eds Norwell MA Kluwer Academic Publishers 1988 The first volume presented two papers reflecting important advances in actuarial solvency theory The current volume goes beyond the actuarial approach to encompass papers applying the insights and techniques of financial economics The papers fall into two groups The first group consists of papers that adopt an essentially actuarial or statistical approach to solvency modelling These papers represent methodology advances over prior efforts at operational modelling of insurance companies The emphasis is on cash flow analysis and many of the models incorporate investment income inflation taxation and other economic variables The papers in second group bring financial economics to bear on various aspects of solvency analysis These papers discuss insurance applications of asset pricing models capital structure theory and the economic theory of agency

Classical Insurance Solvency Theory J. David Cummins, Richard A. Derrig, 2012-12-06 The problem of solvency is in fact as old as insurance The history of the industry

knows many ways to meet the risks involved with underwriting such as spreading the risk portfolio Cato Senior already applied its risk selection reserve funds reinsurance etc Whilst these measures too often proved ineffective the establishment of legislative control and public supervision ensued However not until the last few decades has the solvency issue become an object of intensive studies very much thanks to the progress of related empirical and theoretical knowledge and in the understanding of the concerned complicated processes The research activities have grown extensively in many countries in recent years The more the studies advance the more new relevant aspects are detected and a great variety of alternative proposals have come up for discussion Therefore it has become necessary to attempt a survey of the whole problem area in order to be able to place the quite numerous pieces of knowledge in their proper context and also among other things to avoid the pitfalls of handling isolated problems omitting vital tie ins to the environment Many of the relevant problems and subproblems are still lacking adequate and well tested solutions Therefore a survey of the whole problem area can also hopefully serve as guidance for future research efforts

Bayesian Statistics in Actuarial Science Stuart A.

Klugman, 2013-04-17 The debate between the proponents of classical and Bayesian statistical methods continues unabated It is not the purpose of the text to resolve those issues but rather to demonstrate that within the realm of actuarial science there are a number of problems that are particularly suited for Bayesian analysis This has been apparent to actuaries for a long time but the lack of adequate computing power and appropriate algorithms had led to the use of various approximations The two greatest advantages to the actuary of the Bayesian approach are that the method is independent of the model and that interval estimates are as easy to obtain as point estimates The former attribute means that once one learns how to analyze one problem the solution to similar but more complex problems will be no more difficult The second one takes on added significance as the actuary of today is expected to provide evidence concerning the quality of any estimates While the examples are all actuarial in nature the methods discussed are applicable to any structured estimation problem In particular statisticians will recognize that the basic credibility problem has the same setting as the random effects model from analysis of variance

An International Comparison of Workers' Compensation C. Arthur Williams, 2012-12-06

Until a few years ago I concentrated my attention on workers compensation programs in the United States and Canada Because the United States has 52 programs and Canada has eight I was exposed to a diversity of approaches that caused me to believe that few other approaches existed Since 1984 I have become more aware of what the rest of the world has been doing and discovered that my knowledge needed to be broadened significantly The trigger action was a 1984 faculty research exchange agreement between Keio University in Tokyo and the University of Minnesota that made it possible for me to spend much of my time studying Japan's workers compensation program and comparing it with the United States approaches Japan's program had several features that I had not encountered in the United States or Canada After this experience I attached considerably more value to and spent more time studying the Social Security Administration's biennial reports on Social Security Pro

grams Throughout The World which include workers compensation programs I also presented papers at two meetings of the International Insurance Society based on my Japanese and Social Security Administration report research Many participants urged further study in this area and offered to send me materials describing their nations programs The result is this study which I hope that readers will find interesting and worthwhile

Automobile Insurance Jean Lemaire, 2013-03-09 The mathematical theory of non life insurance developed much later than the theory of life insurance The problems that occur in the former field are far more intricate for several reasons 1 In the field of life insurance the company usually has to pay a claim on the policy only once the insured dies or the policy matures only once It is with only a few particular types of policy for instance sickness insurance when the insured starts working again after a period of sickness that a valid claim can be made on a number of different occasions On the other hand the general rule in non life insurance is that the policyholder is liable to be the victim of several losses in automobile insurance of course but also in burglary and fire insurance householders comprehensive insurance and so on 2 In the field of life insurance the amount to be paid by the company excluding any bonuses is determined at the inception of the policy For the various types of life insurance contracts the sum payable on death or at maturity of the policy is known in advance In the field of non life insurance the amount of a loss is a random variable the cost of an automobile crash the partial or total loss of a building as a result of fire the number and nature of injuries and so forth

Social Functions and Economic Aspects of Health Insurance William A. Rushing, 2012-12-06 Statistics published by the U S Department of Commerce 1980 indicate that in 1977 we spent 8.1% of our gross national product GNP on life health property casualty and other forms of insurance An additional 5.7% was used to pay the Social Security tax which is another form of insurance premium for a total of 14.8% of the GNP Although insurance had its historical origin in marine insurance it has now developed into one of the major industries of the American economy and extends into many areas of economic activity One area where growth has been particularly strong is the medical sector Health insurance is a major institution in all industrialized countries It became a government responsibility in 1883 when Bismarck introduced a compulsory program of health insurance for industrial workers in Germany Programs for workers in various industrial and income categories soon followed in other European countries Austria 1888 Hungary 1891 Norway 1909 Serbia 1910 Great Britain 1911 and Russia and Romania 1912 Rubinow 1913 250 Programs in these countries were extended in subsequent years and other countries in Europe followed with their own programs Consequently today most industrial countries have universal or near universal health insurance coverage In the United States the issue of national health insurance has been seriously debated since just prior to World War I and polling data since the 1930s show that a substantial majority of the public has been supportive of such a program Erskine 1975

Insurance Abstracts and Reviews, 1987 Cahiers de Genève, 1988 **Practical Risk Theory for Actuaries** C.D. Daykin, T. Pentikainen, Martti Pesonen, 1993-12-01 This classic textbook covers all aspects of risk theory in a practical way It builds on from the late R E

Beard's extremely popular book *Risk Theory* but features more emphasis on simulation and modeling and on the use of risk theory as a practical tool. *Practical Risk Theory* is a textbook for practicing and student actuaries on the practical aspects of stochastic modeling of the insurance business. It has its roots in the classical theory of risk but introduces many new elements that are important in managing the insurance business but are usually ignored in the classical theory. The authors avoid overcomplicated mathematics and provide an abundance of diagrams. [A Guide to Insurance Management](#) Stephen

Diacon, 2016-07-27 This book makes a substantial contribution to the general level of management education in insurance by providing a comprehensive review of the main issues facing the management of insurance enterprises. Nineteen authors with considerable practical as well as academic experience have collaborated to give an international perspective in areas such as strategy, corporate planning, organisation and staffing, costing, underwriting and premium rating, marketing, reserving and investment, profit analysis and regulation. [The Cumulative Book Index](#), 1985 A world list of books in the English language

The Service Productivity and Quality Challenge P.T. Harker, 2012-12-06 3 While all of these explanations seem to have merit, there is one dominant reason why the percentage of GDP and employment dedicated to services has continued to increase: low productivity. According to Baumol's cost disease hypothesis (Baumol, Blackman and Wolff, 1991), the growth in services is actually an illusion. The fact is that service sector productivity is improving slower than that of manufacturing and thus it seems as if we are consuming more services in nominal terms. However, in real terms, we are consuming slightly less services. That is, the increase in the service sector is caused by low productivity relative to manufacturing. The implication of Baumol's cost disease is the following: Assuming historical productivity increases for manufacturing, agriculture, education and health care, Baumol (1992) shows that the U.S. can triple its output in all sectors within 50 years. However, due to the higher productivity level for manufacturing and agriculture, it will take substantially more employment in services to achieve this increase in output. To put this argument in perspective, simply roll back the clock 100 years or so and replace the words manufacturing with agriculture and services with manufacturing. The phenomenal growth in agricultural productivity versus manufacturing caused the employment levels in agriculture in the U.S. to decrease rapidly while producing a truly unbelievable amount of food. It is the low productivity of services that is the real culprit in its growth of GDP and employment share.

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