

# CLASSIFICATION RATEMAKING USING DECISION TREE IN THE INSURANCE MARKET OF BOSNIA AND HERZEGOVINA

Amela Omerašević, Jasmina Selimović

## Abstract

*This paper investigates the impact of risk classification on life insurance ratemaking with particular reference to Bosnia and Herzegovina (BiH). The research is based on a sample of over eighteen thousand insurance policies for passenger vehicles collected over the period 2015–2020. In our empirical investigation we develop a standard risk model based on the application of Poisson-Generalized linear models (GLM) for claims frequency estimate and Gamma GLM for claim severity estimate. The analysis reveals that GLM does not provide a reliable parameter estimates for Multi-level factor (MLF) categorical predictors. Although GLM is widely used method to deter insurance premiums, improvements of GLM by using the data mining methods identified in this paper may solve practical challenges for the risk models. The popularity of applying data mining methods in the actuarial community has been growing in recent years due to its efficiency and precision. These models are recommended to be considered in BiH and South East European region in general.*

**Key words:** Risk premium, risk classification, generalized linear model, data mining methods, decision trees.

**JEL classification code:** G22

## 1. INTRODUCTION

In a highly competitive economic environment, an important aspect for insurance business is the insurance premium, which the insured pays in exchange for the risk transfer to the insurer. One of the main tasks of actuaries in non-life insurance companies is ratemaking process for the portfolio of insureds, which will fairly distribute the risk among insureds. Risk classification is one of the most important elements in the ratemaking process of non-life insurance. Classification ratemaking is the process of grouping insurance policies of a certain insurance portfolio into homogeneous groups with similar expected claims experience or risk profile, so that all insureds within the same group pay the same insurance premium (Werner and Modlin 2010). Homogeneous groups of insureds created on the basis of risk classification are defined as risk classes. Insureds of a certain risk class generally have similar characteristics, which

enable insurers to better assess the insurance premium. In general, the aim of risk classification is to determine a fair premium for each insured in the portfolio

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# Decision Theoretic Approach To Insurance Ratemaking

**EW Minium**



## **Decision Theoretic Approach To Insurance Ratemaking:**

A Decision Theoretic Approach to Insurance Ratemaking Leonard R. Freifelder, 1976 *Insurance and Risk Theory* Marc Goovaerts, F. Etienne De Vylder, J. Haezendonck, 2012-12-06 Canadian financial institutions have been in rapid change in the past five years. In response to these changes the Department of Finance issued a discussion paper *The Regulation of Canadian Financial Institutions* in April 1985 and the government intends to introduce legislation in the fall. This paper studies the combination of financial institutions from the viewpoint of ruin probability. In risk theory developed to describe insurance companies 1 2 3 4 5J the ruin probability of a company with initial reserve capital  $u$  is  $6 \frac{1}{7} f_3 u \frac{1}{j} u H_6 e H_6 1$ . Here we assume that claims arrive as a Poisson process and the claim amount is distributed as exponential distribution with expectation  $\lambda$ .  $S_6$  is the loading  $i$  e premium charged is  $1.6$  times expected claims. Financial institutions are treated as insurance companies the difference between interest charged and interest paid is regarded as premiums loan defaults are treated as claims.

**Risk, Information and Insurance** Henri Loubergé, 2012-12-06 Orio Giarini The Geneva Association International Association for the Study of Risk and Insurance Economics was founded in 1973. The main goal was to stimulate and organize objective research in the field of risk uncertainty and insurance in a world in which such issues were clearly becoming of greater and greater relevance for all economic actors. This was a pioneering effort especially as economic theory and the teaching of economics were still anchored to the key notion of general equilibrium under an assumption of certainty. Thus we had to start our work almost from scratch. One of the first initiatives was to bring together in Geneva in June of 1973 all the academics in Europe already involved in risk and insurance economics. We found eight from five different countries who never had met before. This seminar chaired by Raymond Barre the first president of The Geneva Association was the first of an annual series that became known as the seminar of The European Group of Risk and Insurance Economists. Since then more than 100 economists from most European countries as well as participants from two other continents and in particular from the United States have taken part in this seminar.

**Bonus-Malus Systems in Automobile Insurance** Jean Lemaire, 2012-12-06 Most insurers around the world have introduced some form of merit rating in automobile third party liability insurance. Such systems penalizing at fault accidents by premium surcharges and rewarding claim free years by discounts are called bonus malus systems BMS in Europe and Asia. With the current deregulation trends that concern most insurance markets around the world many companies will need to develop their own BMS. The main objective of the book is to provide them models to design BMS that meet their objectives. Part I of the book contains an overall presentation of the pros and cons of merit rating a case study and a review of the different probability distributions that can be used to model the number of claims in an automobile portfolio. In Part II 30 systems from 22 different countries are evaluated and ranked according to their toughness towards policyholders. Four tools are created to evaluate that toughness and provide a tentative classification of all systems. Then factor analysis is used to aggregate and summarize the data and provide a final ranking of

all systems Part III is an up to date review of all the probability models that have been proposed for the design of an optimal BMS The application of these models would enable the reader to devise the system that is ideally suited to the behavior of the policyholders of his own insurance company Finally Part IV analyses an alternative to BMS the introduction of a policy with a deductible

**Covering Accident Costs** Mark Rahdert,1995-01-30 The debate over the structure of tort law and victim compensation

*A Stochastic Simulation Model for Reinsurance Decision Making by Ceding Companies* Yves Roy,J. David Cummins,David Shpilberg,1978

**Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office,1978

*Risk Management and Insurance* Chester Arthur Williams,Richard M. Heins,1985 The content and structure of this text are based on the twin beliefs that 1 the study of insurance a major tool of risk management should be preceded by an understanding of procedures and concepts of risk management and 2 most students will take only one course in the area For students who plan further study in the area the balanced treatment of both subjects provides a broad introduction to the field The first 6 editions of this text occupied a niche at the upper end of the textbooks on risk management and insurance The purpose in developing the 7th and 8th editions was to further develop the reputation established by earlier editions Most texts in the area of risk management and insurance emphasize principles of insurance and other institutional aspects of the subject Although this text includes some institutional information it emphasizes an analytical approach The text focuses on the management of risk by organizations Because of the reliance on analytical methods the book is most appropriate for the advanced undergraduate or introductory graduate level courses

Proceedings of the Business and Economic Statistics Section American Statistical Association. Business and Economic Statistics Section,1978

**Proceedings of the Casualty Actuarial Society** Casualty Actuarial Society,2002 List of members for the years 1914 20 are included in v 1 7 after which they are continued in the Year book of the society begun in 1922

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Integrated Risk Management : Techniques and Strategies for Managing Corporate Risk Neil Doherty,2000-03-27 Over the years risk management has developed separately in both the insurance and financial fields Today the two are finding value in each others tools and techniques Integrated Risk Management combines the best of the two notions of risk management insurance and financial to develop solutions ideal for tadays complex risk environment Tools go beyond hedging strategies to also examine leveraging post loss financing contingent financing and fiversification

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*Investment Activities of Life Insurance Companies* J. David Cummins,1977

## Decoding **Decision Theoretic Approach To Insurance Ratemaking**: Revealing the Captivating Potential of Verbal Expression

In a time characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Decision Theoretic Approach To Insurance Ratemaking**," a mesmerizing literary creation penned by a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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