

Effective Statistical Methods for Group Insurance



Nanak Chand, Ph.D., F.S.A., M.A.A.A., E.A.

Effective Statistical Methods For Group Insurance

Kathleen Armour



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Effective Statistical Methods for Group Insurance Nanak Chand,2003 Given the risk characteristics and the observed claim cost for the experience period this book describes some ways in which statistical methods can be used in the calculation of net premiums for individual groups having non identical risk characteristics and credibility generally less than one The applications result in unique credibility formulas that take into account the individual characteristics and are expected to provide adequate equitable and competitive premiums The underlying methods are designed to be consistent with current actuarial practice though giving attention to occasional need for suitable modifications Since stop loss claim costs are a function of the behavior of the tails of their respective distributions this part of the book assesses such claim cost using well established parametric models and provides comprehensive tables of the corresponding stop loss premiums

Patient Safety and Quality: Patient safety and quality Ronda Hughes,2008 **Proceedings ... ,1920 Changes in the Life Insurance Industry: Efficiency, Technology and Risk Management** J. David Cummins,Anthony M. Santomero,2012-12-06 Major challenges for life insurance companies have been posed by an unprecedented wave of mergers and acquisitions in the insurance industry and the emergence of non traditional competitors such as banks mutual fund companies and investment advisory firms This is the first book to analyze the determinants of firm performance in the life insurance industry by identifying the best practices employed by leading insurers to succeed in this dynamic business environment The book draws upon data from insurer financial statements as well as upon an extensive survey of life insurer management practices and strategic choices in distribution systems information technology mergers and acquisitions human resources and financial strategies Generic strategies such as cost leadership customer focus and product differentiation are analyzed as well as strategic practices specific to the insurance industry Best practices are identified by measuring the economic efficiency of insurers and by comparing firms across the industry Both cost and revenue efficiency are measured relative to best practice efficient frontiers consisting of the industry s dominant life insurance firms Economies of scale and the effects of mergers and acquisitions on efficiency are also analyzed Financial strategies are examined with specific reference to pricing policy valuation of assets and liabilities and the current state of firm level risk management systems The benchmarks established are the result of extensive fieldwork that identifies key financial risks and methodologies to both measure and manage them at the firm level The results discussed in the book indicate that firm performance is significantly correlated with management practices and strategic choices Thus life insurers can improve profitability by adopting optimal combinations of strategies The book contains important new material on the effects of strategic choices in product distributionsystems information technology mergers and acquisitions human resources and financial risk management policies In the area of efficiency the methodology provides a new approach for identifying peer groups of insurers and measuring the performance of individual insurers relative to their peer group On the topics of risk and pricing new insights

are offered relative to current methodologies and in regard to areas where improvement is clearly warranted The book concludes with an analysis of the future opportunities and challenges in the life insurance industry facing managers and the strategic options available to them to cope with these changes *Actuarial-audit of the Ohio State Insurance Fund as of March 1, 1919* Ezekiel Henry Downey,1919 *Manufacturing Technologies and Production Systems* Abhineet Saini,B. S. Pabla,Chander Prakash,Gurmohan Singh,Alokesh Pramanik,2023-11-15 The book which is part of a two volume handbook set presents a collection of recent advances in the field of industrial engineering design and related technologies It includes state of the art research conducted in the fields of Industry 4 0 5 0 smart systems industries robotics and automation automobile engineering thermal and fluid engineering and its implementation Manufacturing Technologies and Production Systems Principles and Practices offers a comprehensive description of the developments in industrial engineering primarily focusing on industrial design automotive engineering construction and structural engineering thermo fluid mechanics and interdisciplinary domains The book captures emerging areas of materials science and advanced manufacturing engineering and presents the most recent trends in research for emerging researchers field engineers and academic professionals

The Insurance Press ,1926 **Monthly Journal of Insurance Economics** ,1916 *Economic World* ,1923 **The Journal of Industrial Hygiene and Toxicology. V.1-31** ,1920 The United States Catalog ,1921 The Journal of Industrial Hygiene and Abstract of the Literature ,1920 **Post Magazine and Insurance Monitor** ,1928 *Best's Insurance Reports* ,1929 **The National Underwriter** ,1917 **Market World and Chronicle** ,1925 *The Economic World* Arthur Richmond Marsh,1918 **Spectator [Philadelphia]. An American Review of Insurance** ,1907 *The Eastern Underwriter* ,1930 **Federal Motor Vehicle Safety Standards and Regulations** ,1980

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