

DYNAMIC PRICING OF GENERAL INSURANCE IN A COMPETITIVE MARKET

BY

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ABSTRACT

A model for general insurance pricing is developed which represents a stochastic generalisation of the discrete pricing model proposed by Taylor (1986). This model determines the insurance premium based both on the breakeven premium and the competing premiums offered by the rest of the insurance market. The optimal premium is determined using stochastic optimal control theory for two objective functions in order to examine how the optimal premium strategy changes with the insurer's objective. Each of these problems can be formulated in terms of a multi-dimensional Bellman equation.

In the first problem the optimal insurance premium is calculated when the insurer maximises its expected terminal wealth. In the second, the premium is found if the insurer maximises the expected total discounted utility of wealth where the utility function is nonlinear in the wealth. The solution to both these problems is built-up from simpler optimisation problems. For the terminal wealth problem with constant loss-ratio the optimal premium strategy can be found analytically. For the total wealth problem the optimal relative premium is found to increase with the insurer's risk aversion which leads to reduced market exposure and lower overall wealth generation.

1. INTRODUCTION

Dynamic programming has found widespread application in both finance and insurance originating with the optimal asset allocation problem (Samuelson 1969, Merton 1971; 1990). Merton found the optimal allocation of resources in a portfolio consisting of a risky asset and a risk-free asset in order to maximise some measure of wealth. Part of the attraction of the theory is that the optimal strategy can be determined in closed-form under certain assumptions concerning the form of the process describing the risky asset and the objective of the portfolio manager. The strategy is dynamic since it uses information as it arises: the optimal strategy can be determined as long as we specify the distributions of the underlying processes and the current values of the state variables. There are many generalisations of the problem in the literature including, for example, an N dimensional state space, non-Markov underlying processes,

Dynamic Pricing Of General Insurance In A Competitive Market

Marcel A. Müller



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Table of Contents Dynamic Pricing Of General Insurance In A Competitive Market

1. Understanding the eBook Dynamic Pricing Of General Insurance In A Competitive Market
 - The Rise of Digital Reading Dynamic Pricing Of General Insurance In A Competitive Market
 - Advantages of eBooks Over Traditional Books
2. Identifying Dynamic Pricing Of General Insurance In A Competitive Market
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Dynamic Pricing Of General Insurance In A Competitive Market
 - User-Friendly Interface
4. Exploring eBook Recommendations from Dynamic Pricing Of General Insurance In A Competitive Market
 - Personalized Recommendations
 - Dynamic Pricing Of General Insurance In A Competitive Market User Reviews and Ratings
 - Dynamic Pricing Of General Insurance In A Competitive Market and Bestseller Lists

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 - Dynamic Pricing Of General Insurance In A Competitive Market Public Domain eBooks
 - Dynamic Pricing Of General Insurance In A Competitive Market eBook Subscription Services
 - Dynamic Pricing Of General Insurance In A Competitive Market Budget-Friendly Options
6. Navigating Dynamic Pricing Of General Insurance In A Competitive Market eBook Formats
 - ePub, PDF, MOBI, and More
 - Dynamic Pricing Of General Insurance In A Competitive Market Compatibility with Devices
 - Dynamic Pricing Of General Insurance In A Competitive Market Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Dynamic Pricing Of General Insurance In A Competitive Market
 - Highlighting and Note-Taking Dynamic Pricing Of General Insurance In A Competitive Market
 - Interactive Elements Dynamic Pricing Of General Insurance In A Competitive Market
8. Staying Engaged with Dynamic Pricing Of General Insurance In A Competitive Market
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Dynamic Pricing Of General Insurance In A Competitive Market
9. Balancing eBooks and Physical Books Dynamic Pricing Of General Insurance In A Competitive Market
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Dynamic Pricing Of General Insurance In A Competitive Market
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Dynamic Pricing Of General Insurance In A Competitive Market
 - Setting Reading Goals Dynamic Pricing Of General Insurance In A Competitive Market
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Dynamic Pricing Of General Insurance In A Competitive Market
 - Fact-Checking eBook Content of Dynamic Pricing Of General Insurance In A Competitive Market
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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

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