

# 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,

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