



# Pricing in General Insurance

*Pietro Parodi*

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## **Pricing in General Insurance** Pietro Parodi

Based on the syllabus of the actuarial industry course on general insurance pricing — with additional material inspired by the author's own experience as a practitioner and lecturer — **Pricing in General Insurance** presents pricing as a formalised process that starts with collecting information about a particular policyholder or risk and ends with a commercially informed rate. The main strength of this approach is that it imposes a reasonably linear narrative on the material and allows the reader to see pricing as a story and go back to the big picture at any time, putting things into context.

Written with both the student and the practicing actuary in mind, this pragmatic textbook and professional reference:

- Complements the standard pricing methods with a description of techniques devised for pricing specific products (e.g., non-proportional reinsurance and property insurance)
- Discusses methods applied in personal lines when there is a large amount of data and policyholders can be charged depending on many rating factors
- Addresses related topics such as how to measure uncertainty, incorporate external information, model dependency, and optimize the insurance structure
- Provides case studies, worked-out examples, exercises inspired by past exam questions, and step-by-step methods for dealing concretely with specific situations

**Pricing in General Insurance** delivers a practical introduction to all aspects of general insurance pricing, covering data preparation, frequency analysis, severity analysis, Monte Carlo simulation for the calculation of aggregate losses, burning cost analysis, and more.

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