

**УДРУЖЕЊЕ АКТУАРА РЕПУБЛИКЕ СРПСКЕ  
У САРАДЊИ СА  
АГЕНЦИЈОМ ЗА ОСИГУРАЊЕ РЕПУБЛИКЕ СРПСКЕ И  
МЕЂУНАРОДНИМ УДРУЖЕЊЕМ АКТУАРА**

pozivaju Vas na specijalističku radionicu

**ОДРЕЂИВАЊЕ ЦИЈЕНА ОСИГУРАЊА ОДГОВОРНОСТИ ЗА  
МОТОРНА ВОЗИЛА**

**Vrijeme održavanja | Utorak i srijeda, 24. i 25. maj 2016.**

**Mjesto održavanja | Hotel Talija Banja Luka**

**Predavač | Daniel Benjamin, FCAS, FSA, FIA**

**Jezik seminara | Engleski**

**Trajanje | 16 nastavnih sati**

**Rok za prijavu | 16. maj 2016.**

**Naknada za učestvovanje | 300,00 KM(155,00 EUR)** (cijena je sa uračunatim PDV-om)

U naknadu je uključena literatura koja pokriva program, popis učesnika seminara sa kontakt podacima, potvrda o pohađanju stručnog usavršavanja, ručak i osvježenje u pauzama.

**Napomena | S obzirom da će se praktične vježbe izvoditi u Excel®-u, potrebno je da učesnici ponesu svoje prenosne kompjutere**

**Informacije i prijave |**

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## MTPL Pricing Workshop

Tuesday and Wednesday, May 24-25, 2016, Hotel Talija Banja Luka,

SCHEDULE	
TUESDAY, 24.05.2016	
08:30 – 09:00	Registration
09:00 – 10:30	Introduction, Objectives over two days and Basic Concepts
10:30 – 10:45	Coffee break
10:45 – 12:15	Conceptual (Theoretical) Framework for Rate Level Calculations
12:15 – 13:15	Lunch
13:15 – 14:45	Evaluating Rate Level
14:45 – 15:00	Coffee break
15:00 – 17:00	Concluding the Rate Level Indication
17:00 -	Informal Question / Answer Session
WEDNESDAY, 25.05.2016	
09:00 – 10:30	Motivations of Segmentation
10:30 – 10:45	Coffee break
10:45 – 12:15	One-way Segmentation and its pitfall
12:15 – 13:15	Lunch
13:15 – 14:45	Segmentation Conceptual Framework
14:45 – 15:00	Coffee break
15:00 – 16:30	Multivariate Analysis
16:30 -	Putting it all together – Discussions of considerations when setting rates

## Program seminara - Syllabus

### MTPL Pricing Workshop – Outline

- Introduction
- Objectives over Two Days
- Conceptual Framework for Rate Level Calculations
  - Predicting the Future from Past Experience.
  - Why is Predicting the Future from Insurance Data Complicated (and sometimes difficult)?
  - How Do We Address the Complications?
  - How Do We Address the Difficulties?
- Evaluating Rate Level
  - Calculating Exposure + Exercise (Calculate earned exposures based on policy data)
  - Claims Development + Exercise (Develop Triangles and Estimate Ultimate Claims and Claim Counts)
  - Claims Trending + Exercise (Estimate Frequency and Severity Trends)
  - Capping of Large Claims + Exercise (Find the adjustment to triangles, and redo loss development)
  - Estimation of Large Claims + Exercise (Estimate Load for Large Claims)
  - Catastrophes
  - Estimating Expenses
  - Putting All Together (Exercise – Estimate required rates for portfolio)
- Motivations of Segmentation
- One-way Segmentation and its pitfalls – Exercise (Perform One-Way Analysis on Data)
- Segmentation Conceptual Framework
  - Why is estimating the right value of a rating factor complicated (and sometimes difficult)? – Exercise (Perform Two-Way Analysis on Data)
  - How Do We Address the Complications?
  - How Do We Address the Difficulties?
- Multivariate Analysis
  - Non-Statistical Approaches – (Bailey's Minimum Bias)
  - Generalized Linear Models (GLM's)
- Putting it all together – Discussions of considerations when setting rates

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## Predavač - Lecturer

Daniel Benjamin is a Pricing Actuary at AIG Property and Casualty. He is currently responsible for Personal Auto & Property Pricing and Portfolio Management in Greece, Cyprus, Israel and South Africa. His career has spans 20 years across broad range General Insurance actuarial roles including Personal Lines Pricing, Commercial Lines Pricing, Capital Modelling and Reserving. He has worked with over 15 countries in Europe, the Middle East and Africa.

Daniel's areas of specialization are Personal Lines Pricing and Capital Modelling. He holds a Bachelor's degree in Mathematics from the University of Waterloo in Canada, and is a Fellow of the Society of Actuaries and the Casualty Actuarial Society.