

Title (en)  
SYSTEM AND METHOD FOR THE AUTOMATED ESTABLISHMENT OF EXPERIENCE RATINGS AND/OR RISK RESERVES

Title (de)  
SYSTEM UND VERFAHREN ZUR AUTOMATISIERTEN ERFAHRUNGSTARIFIERUNG UND/ODER SCHADENSRESERVIERUNG

Title (fr)  
SYST ME ET UN PROC D DE TARIFICATION EMPIRIQUE AUTOMATIQUE ET/OU DE PROVISION POUR DOMMAGES AUTOMATIQUE

Publication  
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Application  
**EP 03817702 A 20030910**

Priority  
CH 0300612 W 20030910

Abstract (en)  
[origin: WO2005024717A1] The invention relates to a method for the automated establishment of experience ratings and/or risk reserves of events, whereby a certain event  $P_{i,f}$  of a starting year  $i$  includes development values  $P_{i,k}$  covering the development year  $k$ . For  $i$ ,  $k$  it holds that  $i=1,...,K$  and  $k=1,...,K$ , with  $K$  being the last known development year and the first starting year  $i=1$  comprising all development values  $P_{i,k}$  in a defined manner. In order to determine the development values  $P_{i,K-(i-j)+1,f}$ , iterative  $(i-1)$  neuronal networks  $N_{i,j}$  are generated for every starting year  $i$ , with  $j=1, , (i-1)$  being the number of iterations for a certain starting year  $i$  and the neuronal network  $N_{i,j+1}$  depending recursively on the neuronal network  $N_{i,j}$ . The inventive system and method is especially suitable for establishing experience ratings for insurance contracts and/or excess of loss reinsurance contracts.

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IPC 8 full level  
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CPC (source: EP US)  
**G06N 3/02** (2013.01 - EP US); **G06Q 40/08** (2013.01 - EP US)

Citation (search report)  
See references of WO 2005024717A1

Citation (examination)  
DUHOUX M. ET AL: "Improved Long-Term Temperature Prediction by Chaining of Neural Networks", INTERNATIONAL JOURNAL OF NEURAL SYSTEMS, vol. 11, no. 1, February 2001 (2001-02-01), pages 1 - 10, XP002352477

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