

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
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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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CPC (source: EP US)
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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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