

Pricing and Reserving for General Insurance Products

Ed W. Furlong,
Risk Management and Insurance
College of Business Administration
Central State University
P.O. Box 2039
Adrian, MI 49302-4039
Telephone: (419) 431-4002
FAX: (419) 431-4019
E-mail: edw@spartan.csu.edu

Abstract. Modern insurance products frequently involve complex benefits that cannot be analyzed using traditional actuarial techniques. We formulate and describe a general financial model in which pricing and reserving may be done for quite general insurance products. Providing the model is complete in the sense of financial economics, the usual issues of prospective and retrospective reserves are easily understood in the context of financial cash flow analysis. The reserve levels and the investment programs which finance them are intricately related and must be recognized as part of the same system. The model provides a consistent framework in which actuaries may understand and analyze pricing and reserving for modern insurance products. Of practical significance, the reserve formulae may also be used for Monte Carlo simulation.

Pricing And Reserving For General Insurance Products

Arturo Cuomo



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