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Loss Reserving 3 . prior years. For example, if unusually low development is observed between . L. 6,1. and . L. 6,2, the same development factor of . f. 3. is used regardless, thereby potentially understating the ultimate losses and consequently the loss reserve for accident year 6. Mack does not make an assumption regarding the distribution ...

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It is here that the pricing actuary moves from a rate change that is appropriate for an entire portfolio of policyholders, to prices that attempt to be fair and equitable for each policyholder in the portfolio.

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Ratemaking is a key driver of property and casualty (P&C) insurance profitability and hence a primary actuarial responsibility.

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Brown, Robert and Gottlieb, Leon 2001 Introduction to Ratemaking and Loss Reserving for Property and Casualty Insurance. Chapter 1 Anderson, Judy Feldman and Brown, Robert L. 2005. Risk and Insurance: Study Note P-21-05. Schaumburg, III: SOA Carpenter, Jill K. 2000. Introduction to Financial Security Systems: SN 5-24-00.

Introduction/Role of the Professional Actuary
Introduction to Ratemaking and Loss Reserving for Property and Casualty Insurance (Third Edition), ACTEX Publications, Inc. 4. Easton, A. E. and Harris, T. F., 2007. Actuarial Aspects of Individual Life Insurance and Annuity Contracts (Second Edition), ACTEX Publications, Inc. 5. Lam, J., 2003.

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"This text provides a basic foundation of knowledge concerning two fundamental building blocks of property/casualty actuarial work: ratemaking and loss reserving. Although the material is of property/casualty origins, the methods presented have potential application in other insurance areas including health insurance and risk management. The text contains a number of worked examples and end-of-chapter exercises"--

This text introduces the commonly used, basic approaches for reserving and ratemaking in General Insurance. The methods are described through detailed examples that are linked from one chapter to another to illustrate their practical application. Also, professionalism requirements and standards of practice are presented to set the context for the methods and examples.

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