

CLASSIFICATION RATEMAKING USING DECISION TREE IN THE INSURANCE MARKET OF BOSNIA AND HERZEGOVINA

Amela Omerašević, Jasmina Selimović

Abstract

This paper investigates the impact of risk classification on life insurance ratemaking with particular reference to Bosnia and Herzegovina (BiH). The research is based on a sample of over eighteen thousand insurance policies for passenger vehicles collected over the period 2015-2020. In our empirical investigation we develop a standard risk model based on the application of Poisson Generalized linear models (GLM) for claims frequency estimate and Gamma GLM for claim severity estimate. The analysis reveals that GLM does not provide a reliable parameter estimates for Multi-level factor (MLF) categorical predictors. Although GLM is widely used method to deter insurance premiums, improvements of GLM by using the data mining methods identified in this paper may solve practical challenges for the risk models. The popularity of applying data mining methods in the actuarial community has been growing in recent years due to its efficiency and precision. These models are recommended to be considered in BiH and South East European region in general.

Key words: Risk premium, risk classification, generalized linear model, data mining methods, decision trees.

JEL classification code: G22

1. INTRODUCTION

In a highly competitive economic environment, an important aspect for insurance business is the insurance premium, which the insured pays in exchange for the risk transfer to the insurer. One of the main tasks of actuaries in non-life insurance companies is ratemaking process for the portfolio of insureds, which will fairly distribute the risk among insureds. Risk classification is one of the most important elements in the ratemaking process of non-life insurance. Classification ratemaking is the process of grouping insurance policies of a certain insurance portfolio into homogeneous groups with similar expected claims experience or risk profile, so that all insureds within the same group pay the same insurance premium (Werner and Modlin 2010). Homogeneous groups of insureds created on the basis of risk classification are defined as risk classes. Insureds of a certain risk class generally have similar characteristics, which

enable insurers to better assess the insurance premium. In general, the aim of risk classification is to determine a fair premium for each insured in the portfolio

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