

# PRICING NON-LIFE INSURANCE

**Cairo, 30<sup>th</sup> September - 1<sup>st</sup> October 2018**

9.30 a.m. - 4.30 p.m.

## Program

**Economics of Insurance: Influence on Pricing**

**Information Systems: Design and Pricing**

**Risk Factors and Rating Factors**

**Exploring Databases**

**A Priori Pricing: Traditional Approach, Multivariate Techniques and Machine Learning**

**A Posteriori Pricing: Experience Rating and Bonus-Malus Systems**

**Beyond the Costs: Strategy and Pricing through Customer Value**

## About the Workshop

The workshop aims to present and explain what to consider when building a non-life insurance tariff and to:

- Prepare the construction of a non-life tariff
- Understand risk aversion and risk prudence
- Undertake risk analysis and preliminary analysis of data
- Select rating factors
- Calculate pure and gross premiums
- Correct premiums with the experience
- Integrate the tariff in the insurer strategy
- Redesign the tariff creating value for the policyholder

The workshop will have 12 hours with a strong practical component and a permanent tutorship. Its participants will build and develop the examples using their **Laptops** and they may do it alone or in groups of two or three people.

## Who Shall Attend

Managers, product managers, technical departments, underwriters, actuaries, risk managers and other professionals with interest on insurance pricing. No specific background is required beyond the basic use of Excel.

## Language

The workshop will be done in English.



## Speaker



The workshop will be held by **Luís Portugal** Partner and Managing Director of ACTUARIAL Group, specialized in conducting consulting work to insurers and also Lecturer at the University of Barcelona and a Researcher at the University of Liverpool.

Luís Portugal was CEO of two insurance companies, director of the Portuguese Association of Insurers and

Chairman of the Portuguese Institute of Actuaries and also Consulting/Appointed/Audit Actuary and Risk Manager on more than forty insurers.

Luís Portugal | Fellow Actuary, Financial Risk Manager

More information may be obtained at:

LinkedIn: [pt.linkedin.com/in/luisportugalactuarial/](https://pt.linkedin.com/in/luisportugalactuarial/)

Twitter: [@Luis\\_Portugal\\_](https://twitter.com/Luis_Portugal_)

## Workshop Location

**Cairo, Egypt**

## About ACTUARIAL Group

ACTUARIAL Group Dubai belongs to ACTUARIAL Group Portugal (Grupo ACTUARIAL). These entities are specialized in insurance and pensions (Actuarial Services, Insurance and Actuarial Software, Backoffice Management and Training).

Grupo ACTUARIAL is certified by DGERT, the Portuguese certifier entity on education quality.

This event is a joint venture of ACTUARIAL Group Dubai and the Lisbon office.

## Other Workshops Developed

Claims Reserving, Claims Reserving with Regression Techniques, Advanced Claims Reserving  
Pricing Non-Life Insurance, Pricing Motor Insurance, Pricing Health Insurance, Pricing Commercial Lines, Advanced Motor Insurance Pricing, Advanced Health Insurance Pricing, Underwriting Techniques  
Reinsurance Practice, Reinsurance Pricing  
Enterprise Risk Management, Risk Based Capital, Solvency II  
Actuarial Techniques for Non-Actuaries, General Insurance Management, Life Insurance Management, IFRS 17