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Esteban Flores (Author)

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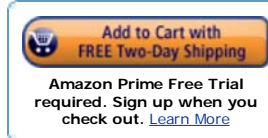
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Risk classification is an important actuarial process for Insurance companies. It allows for the underwriting of the best risks, through an appropriate choice of classification variables, and helps set fair premiums in rate-making. Currently, insurance companies mainly use ad-hoc methods for risk classification, more often based on the type of expenses covered than on the distribution of the corresponding losses. The selection of classification variables is also, in general, based on rate-making variables rather than on an optimal choice criteria based on statistical methods. It is known that logistic regression is among the many sophisticated statistical methods used by the banking industry in order to select credit rating variables. Extending the method to insurance risks seems only natural. Insurance risks are not usually classified in only two categories, good and bad, as can be the case in credit rating, but in a larger number of classes. Here we consider the generalization of the model to extend the use of logistic regression to insurance risk classification.

### About the Author

completed a Ph.D. degree in Actuarial Mathematics at the Concordia University in 2002. He has been a faculty member of universities in Chile, Canada and Mexico since 1991, where he has developed teaching and research in statistics, risk and insurance. He has also been involved in actuarial practice and financial advisor.

## Product Details

**Paperback:** 116 pages**Publisher:** LAP LAMBERT Academic Publishing (October 20, 2010)**Language:** English**ISBN-10:** 3838399285**ISBN-13:** 978-3838399287**Product Dimensions:** 8.7 x 5.9 x 0.3 inches**Shipping Weight:** 7.8 ounces ([View shipping rates and policies](#))**Average Customer Review:** [Be the first to review this item](#)**Amazon Bestsellers Rank:** #1,542,918 in Books ([See Top 100 in Books](#))Would you like to [update product info](#), [give feedback on images](#), or [tell us about a lower price](#)?

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