

Reserving

Loss reserving estimates the ultimate cost of historical self-insured claims to help clients ensure adequate funding for long term liabilities.

Major corporate groups with sophisticated risk management frameworks often utilise self-funding and captives to manage the volatility of their financial results.

Innovation and regulatory value risk management and associate strong risk management frameworks with financial stability and strength. Loss reserving is the process of estimating reasonable balance sheet liabilities associated with self-funded losses and captives. Ensuring that this process is underpinned by robust actuarial techniques contributes to confidence in a company's financial strength shown on its balance sheet.

Actuarial evaluations

Actuarial evaluations of claims liabilities are used to support financial decision making, audit inquiries, loss portfolio transactions, captive company valuations and closures.

We rely on a wide variety of actuarial methods to develop reasonable estimates of unpaid claims liabilities. The results are presented on a best estimate basis with a reasonable range of outcomes. Ranges reflect the uncertainty in the many factors that influence the analysis of reserves, including both internal and external factors.

Our investigations are compliant with relevant Technical Actuarial Standards (TAS) as adopted by the Financial Reporting Council, which is the UK independent regulator responsible for promoting confidence in corporate reporting and governance.

Our clients will benefit from:

- Independent assessment of long term liabilities
- Application of robust, actuarial techniques to get reliable results
- The support of an experienced actuarial team with broad industry and market knowledge

Our team

Aon's Actuarial & Analytics team is a specialist general insurance actuarial consultancy, providing risk and insurance solutions through its experienced team of actuarial, statistical and insurance specialists.

We support a wide range of insurers & companies, reinsurance companies, captives, and corporate entities in respect of loss reserving. We have extensive reserving experience in the UK and all major insurance domiciles. Our pragmatic, commercial reserving approach focuses on stability and providing unassessed reliability in the reserve estimates.

To learn how Aon can improve results for your organisation, contact:

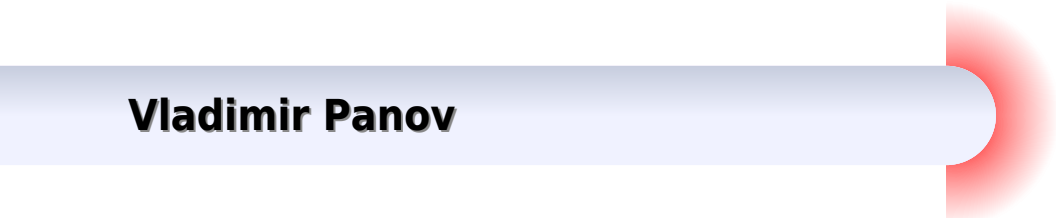
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Claims Reserving Manual Actuarial 2015

Vladimir Panov



Claims Reserving Manual Actuarial 2015:

Claims Reserving in General Insurance David Hindley, 2017-10-26 This is a comprehensive and accessible reference source that documents the theoretical and practical aspects of all the key deterministic and stochastic reserving methods that have been developed for use in general insurance Worked examples and mathematical details are included along with many of the broader topics associated with reserving in practice The key features of reserving in a range of different contexts in the UK and elsewhere are also covered The book contains material that will appeal to anyone with an interest in claims reserving It can be used as a learning resource for actuarial students who are studying the relevant parts of their professional bodies examinations as well as by others who are new to the subject More experienced insurance and other professionals can use the book to refresh or expand their knowledge in any of the wide range of reserving topics covered in the book

Bayesian Claims Reserving Methods in Non-life Insurance with Stan Guangyuan Gao, 2018-12-31 This book first provides a review of various aspects of Bayesian statistics It then investigates three types of claims reserving models in the Bayesian framework chain ladder models basis expansion models involving a tail factor and multivariate copula models For the Bayesian inferential methods this book largely relies on Stan a specialized software environment which applies Hamiltonian Monte Carlo method and variational Bayes

Market-Consistent Actuarial Valuation Mario V. Wüthrich, 2016-10-22 This is the third edition of this well received textbook presenting powerful methods for measuring insurance liabilities and assets in a consistent way with detailed mathematical frameworks that lead to market consistent values for liabilities Topics covered are stochastic discounting with deflators valuation portfolio in life and non life insurance probability distortions asset and liability management financial risks insurance technical risks and solvency Including updates on recent developments and regulatory changes under Solvency II this new edition of Market Consistent Actuarial Valuation also elaborates on different risk measures providing a revised definition of solvency based on industry practice and presents an adapted valuation framework which takes a dynamic view of non life insurance reserving risk

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"Code of Massachusetts regulations, 2015", 2015 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020

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