Jostein Paulsen Department of Mathematical Sciences University of Copenhagen Denmark

On the impact of deductibles in non-life insurance estimation

Most insurance policies will be subject to a deductible. If this deductible is the same for all policies, we can just subtract the deductible and it will not cause any problems. Otherwise, it should be accounted for in the statistical estimation. In this talk a few issues pertaining to deductibles will be discussed, with examples from marine insurance