

G1 基礎費率釐訂與準備金

考試題型/ 考試時間	考試用書	考試範圍
計算、申論題 20-30 題/ 3 小時	<ul style="list-style-type: none"> ● Actuarial Standards Board of the American Academy of Actuaries, “Actuarial Standard of Practice No. 13, Trending Procedures in Property/Casualty Insurance Ratemaking.” ● Classification, “Risk Classification Statement of Principles,” June 1980. (Available at no charge from the American Academy of Actuaries at (202) 223-8196 or on the Academy’s Website at www.actuary.org. ● Casualty Actuarial Society Committee on Ratemaking Principles, Statement of Principles Regarding Property and Casualty Insurance Ratemaking, Casualty Actuarial Society, May 1988. ● Feldblum, S., “Personal Automobile Premiums: An Asset Share Pricing Approach for Property-Casualty Insurance,” PCAS LXXXIII, 1996, pp. 190-256 (excluding Sections 7-9). ● Friedland, J.F., Estimating Unpaid Claims Using Basic Techniques, Casualty Actuarial Society, Third Version, July 2010. Appendices A and B are integral parts of this reading. ● Insurance Services Office, Inc., Personal Automobile Manual (Effective 6-98), General Rules 1-6 only. The entire manual is included for completeness. ● Werner, G, and Modlin, C., Basic Ratemaking, Casualty Actuarial Society, Fourth Edition, October 2010. [The Appendices are an integral part of the textbook and will be used for creating questions.] 	<ol style="list-style-type: none"> 1. 基礎費率釐定方法 (50-60%) <ul style="list-style-type: none"> ◆ 表定費率的計算 ◆ 計價單位的分析 ◆ 各計算基礎下的保費計算(曆年制、意外年度制與保單年度制) ◆ 各計算基礎下的賠款計算(曆年制、意外年度制與保單年度制) ◆ 費用率的計算 ◆ 費率計算方式介紹(純保費法與損失率法) ◆ 決定最終費率相關考量事項 ◆ 分類費率的介紹 ◆ 自負額與高保額係數介紹 ◆ 評估費率如何可達預期的營運目標 ◆ 共保條款的保費計算 ◆ 個別費率釐定 ◆ 資產額分法的費率釐定 2. 賠款準備金估算 (40-50%) <ul style="list-style-type: none"> ◆ 估計賠款準備金所需相關資訊 ◆ 建置及分析賠款三角形 ◆ 未付賠款的計算方法介紹 (LDF、B-F 與 Cape Cod 等方法) ◆ 評估相關作業環境改變對未付賠款的影響 ◆ 因應環境改變對未付賠款的影響 ◆ 評估相關回收金額的相關影響性(如:代位求償及殘值) ◆ 評估未付理賠費用 ◆ 評估和驗證估計過程的充分性和合理的結果