G6 高等費率釐訂

考試題型/考試時間	參考用書	考試範圍
計算、申論題 20-30 題 3 小時	●American Academy of Actuaries Committee on Risk 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 Web Site at www.actuary.org.] ●Anderson, D.; Feldblum, S; Modlin, C; Schirmacher, D.; Schirmacher, E.; and Thandi, N., “A Practitioner’s Guide to Generalized Linear Models” (Third Edition), CAS Study Note, February 2007, pp. 4-39 only. [Note: the study note edition is a revised version of a paper from the *CAS Discussion Paper Program*. Candidates must use the study note edition.] ●Bailey, R. A.; and Simon, L. J., “An Actuarial Note on the Credibility of Experience of a Single Private Passenger Car,” *PCAS* XLVI, 1959, pp. 159-164. Including discussion of paper: Hazam, W. J., *PCAS* XLVII, 1960, pp. 150-152. ●Bernegger, S., “Swiss Re Exposure Curves and the MBBEFD Distribution Class,” *ASTIN Bulletin*, Vol. 27, No. 1, May 1997, pp. 99-111. ●Brosius, J. E., “TableM Construction,” CAS Study Note, 2002. ●Clark, D. R., “Basics of Reinsurance Pricing,” CAS Study Note, Revised 2014. Candidates are not responsible for Section 6 of the paper. ●Couret, J.; and Venter, G., “Using Multi-Dimensional Credibility to Estimate Class Frequency Vectors in Workers Compensation,” *ASTIN Bulletin*, Vol. 38, No. 1, May 2008, pp. 72-85. ●Fisher, G.K., “Pricing Aggregates on Deductible Policies,” CAS Study Note, May 2002. ●Gillam, W. R., “Workers’ Compensation Experience Rating: What Every Actuary Should Know,” *PCAS* LXXIX, 1992, Sections 1-5, pp. 215-239. ●Gillam, W. R.; and Snader, R. H., “Fundamentals of Individual Risk Rating,” National Council on Compensation Insurance (Study Note), 1992, Part I. ●Gillam, W. R.; and Snader, R. H., “Fundamentals of Individual Risk Rating,” National Council on Compensation Insurance (Study Note), 1992, Part II.	**A. 分類費率釐訂(20-30%)** 1. 辨識跟評估可能的費率等級。 2. 衡量可能分類的統計檢定和估計費率等級的損失成本。 3. 進行廣義線性模型的分類費率釐訂法之公式化和解決。 **B. 超額、自負額和個別風險費率(50-70%)** ***超額、自負額費率*** 1. 應用損失頻率跟損失幅度決定分層保險的預期損失。 2. 估計總損失分配。 ***經驗費率法*** 3. 根據個別風險經驗和暴險，進行分類費率法之調整。 4. 評斷經驗費率法的有效性。 ***追溯和損失敏感費率法*** 5. 如何建構追溯費率法。 6. 分析損失敏感費率法(LSRP)的組成。 7. 如何依照損失成本，計算分層風險的成本。 **C. 巨災跟再保定價(15-20%)** ***巨災費率釐訂*** 1. 描述巨災模型的組成與結構。 2. 解釋巨災模型用在保險費率釐訂跟投資組合管理。 ***再保險費率釐訂*** 3. 確定不同類型的再保險合約中的價格。 4. 確定共同條款影響再保險訂價。 5. 如何依照損失分配運用及配適暴險曲線(exposure curves)。

考試題型/考試時間	參考用書	考試範圍
	●Gillam, W. R.; and Snader, R.H., "Fundamentals of Individual Risk Rating," National Council on Compensation Insurance (Study Note), 1992, Part III. ●Grossi, P.; and Kunreuther, H., Editors, *Catastrophe Modeling: A New Approach to Managing Risk*, 2005, Springer, Chapters 2-6 (excluding references at the end of each chapter). Errata 2.4. ●Lee, Y. S., "The Mathematics of Excess of Loss Coverages and Retrospective Rating—A Graphical Approach," Sections 1-3, PCAS LXXV, 1988, pp. 49-64. ●Lee, Y. S., "The Mathematics of Excess of Loss Coverage and Retrospective Rating—A Graphical Approach," Section 4, *PCAS* LXXV, 1988, pp. 64-78. Candidates are not responsible for "Other Applications" on pp. 75-76. ●Mahler, H. C., "An Example of Credibility and Shifting Risk Parameters," *PCAS* LXXVII, 1990, pp. 225-282. Candidates will not be tested on the Appendices. ●Mahler, H. C., Discussion of "Retrospective Rating: 1997 Excess Loss Factors," *PCAS* LXXXV, 1998, pp. 316-344. Appendices B-D are for reference only; candidates do not need to memorize formulas in Appendices B-D. Including Errata. ●Mahler, H. C., "Workers Compensation Excess Ratios: An Alternative Method of Estimation," PCAS LXXXV, 1998, pp. 132-156. ●Miccolis, R. S., "On the Theory of Increased Limits and Excess of Loss Pricing," *PCAS* LXIV, 1977, pp. 27-59 excluding "Risk Reduction by Layering" (pp. 45-49). Including discussion of paper: Rosenberg, S., *PCAS* LXIV, 1977, pp. 60-73. ●Robertson, J.P., "NCCI's 2007 Hazard Group Mapping," *Variance*, Vol. 3, Issue 2, 2009, Casualty Actuarial Society, pp. 194-213. ●Skurnick, D., "The California Table L," *PCAS* LXI, 1974, pp. 117-140. Including discussion of this paper: Gillam, W.R., *PCAS* LXXX, 1993, pp. 353-365. ●Teng, M.T.S., "PricingWorkers' Compensation Large Deductible and Excess Insurance," Casualty Actuarial Society	

考試題型/ 考試時間	參考用書	考試範圍
	Forum, Winter 1994, pp. 413-437. ●Venter, G.G., “Experience Rating—Equity and Predictive Accuracy,” NCCI Digest, April 1987, Volume II, Issue I, pp. 27- 35. (Pages are shown as 1-9 in the Study Kit version.)	