

ترشيد سياسات الاكتتاب والتسعير في التأمين البحري بضائع بأستخدام الأساليب الكمية

## **Rationalization of underwriting and**

### **Pricing policies in the marine cargo Insurance Using quantitative methods**

#### Abstract

This study aims at first: the rationalization of underwriting policies in the marine cargo insurance using quantitative methods and that by using a range of rates, including loss ratio, commissions and costs of production rate, public and administrative expenses rate, the compound rate, the surplus or decreeing of insurance activity, using a number of functions and determine the best of these functions for each rate was used analysis of regression integrated moving average each of the loss ratio, commissions and costs of production rate and public and administrative expenses rate to rationalize the underwriting policies Branch of cargo marine insurance.

Second, the rationalization of pricing policies in the cargo marine insurance using quantitative methods and has been Bayesian analysis and the theory of credibility to rationalize and determine the pricing of insurance policies in the maritime goods to a commodity groups has been the average price of those amounted to .001. (One-thousandth) when applying the model while the price of the reality of the company's data under study, 0005. (5 per thousand) than Confirms the need to using scientific methods of rationalization and determine underwriting and pricing policies in branch of cargo marine insurance.

Key words: underwriting, marine cargo insurance, Bayesian analysis, the theory of credibility, Pricing.