

Workshop: Postcode Zoning in Personal Lines Rating

Duncan Anderson

This workshop will consider how spatial smoothing techniques can be used to assess better how risk varies by postcode.

The workshop presentation will discuss:

- current discrepancies in the way in which insurers rate by postcode
- a possible spatial smoothing model
- an interactive example of its use
- real examples from the UK and abroad
- the use of geodemographic factors with smoothing techniques
- alternative measures of distance, and alternative model forms.