NOTES ON OTHER ACTUARIAL JOURNALS

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FRANCE

Bulletin Trimestriel de l'Institut des Actuaires Français

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MASNOU, L. *Evolution des probabilités en circulation routière en France et comparaison avec l'Etranger.* Road traffic accidents in France and a comparison with those in the United States and Italy which may be of interest to the student of general insurance. The conclusion states that car travel is no more dangerous in France than elsewhere, which the tourist may find reassuring.

ROISNÉ, J-F. *Ajustement de loi de Mortalité per cause de Décès.* The numerical effect on temporary and whole life assurance premiums of eliminating various causes of death and then showing the additional premiums required to provide for the specific cause. Though of hypothetical interest I doubt if this will be of much practical value to the underwriter.

HESS, M-P. *Études statistiques et réassurance 'Vie'.* The main types of reinsurance. In dealing with direct reassurances of main class business the author develops a formula to establish the relationship between the amount payable by the reinsurer to the insurer by way of new business commission (which can be as much as twice the first premium) and the premium itself, allowing for lapse as well as mortality.

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PICARD, P. *Les Risques aggrevés en reassurance automobile.*

THIRY, O. *Une documentation statistique originale sur l'utilisation de l'automobile par les ménages.*

GERMANY

Blätter der Deutschen Gesellschaft für Versicherungsmathematik, 14, 1979

BERNHARDT, R. and ENDRES, J. *Erfahrungstarifierung (Experience Rating) und getrennte Abrechnungsverbände in der Lebensversicherung.* This paper, which won the first prize in a competition of the DGVM for young actuaries, deals with group life assurance contracts forming separate pools for profit sharing. It uses an experience rating approach and gives a detailed numerical example.

HALLIN, M. *Band Strategies: The Random Walk of Reserves.*

SEAL, H. L. *The Fitting of a Mathematical Graduation Formula: A Historial Review with Illustrations.*

FLEMMING, K. *Zur Wahl eines Indexes für die Berücksichtigung der Inflation in Schadenexzedenten-rückversicherungsverträgen.* (On the choice of an index to allow for inflation in excess of loss reinsurance contracts.)

ZIMMERMANN, R. E. *Katastrophentheorie und die Geometrie der Entscheidungen.* (Catastrophe theory and the geometry of decisions.) The first part of a paper discussing the geometric aspects of the concept of stability and its relevance to insurance processes.

LAUX, H. *Raten- und Schnellsparer im Bausparkollekativ.* This contribution to the actuarial literature on savings systems for building purposes examines the effect which special contributions made for the purpose of accelerating the allocation of building loans have on the overall allocation expectations of savers keeping to the normal plan.
BEHNE, J. *Eine Abschätzung der Ersparnis aus Wartezeit und Selektion in der Privaten Krankenversicherung.* (An estimate of the savings from waiting period and selection in private sickness insurance.)

DVORAK, P. *Verfahren für die Beitragsberechnung nach einer Tarifänderung in der privaten Krankenversicherung.* (Methods for the calculation of premiums on tariff changes in private sickness insurance.)

GRÜN, H. and PISTERS, M. *Biometrische Grundwerte zur kollektiven Bewertung von Witwerrentenanwartschaften.* Establishes probabilities of women being married at the time of death and age differences of the spouses at that time based on population data supplied by the German Federal Statistical Office for 1970 to 1973. Also calculates values of entitlements to widowers' pensions for women aged 60 and over and compares them with the values of entitlement to widows' pensions of men at the same ages.

FEILMEIER, M. *Zur Finanzierbarkeit der Überschussbeteiligung in der Lebensversicherung: Grundsätzliches und Pragmatisches.* The paper examines the methods recently put forward by Gessner and Kakies for verifying the financeability of bonus systems on the basis of actual and target yield rates of a fund and comes out in favour of the method by Gessner. It then makes practical suggestions for the calculation of the two rates of interest.

RICHTER, H. *Vergleichbarkeit von Sollzins und Istzins.* (On comparing target and actual yield rates.) A critical reply to a contribution by Gose in the preceding issue of the Blätter.

TRÖBLIGER, A. *Nachweis der Finanzierbarkeit der Überschussbeteiligung in der Lebensversicherung.* (Proof of the financeability of life assurance surplus distributions.) Investigates the actuarial implications of the latest guidelines of the German Federal Supervisory Office for Insurance for the issue of bonus examples.

SWITZERLAND

*Mitteilungen der Vereinigung schweizerischer Versicherungsmathematiker, 79, 1979*

ROMER, B. *Deckungskapital-Rekursion und Erwartungsbarwert.* Proceeds from the recursion formula for policy reserves to express the premium and the reserve as 'expected present values'. The resulting distributions yield a recursion formula for the variance even when the claims are expected present values.

IRNIGER, R. *Die Eigenvektoren der Abwicklungsmatrix.* Shows that when claim payments are spread over several years, then, under special conditions, the components of the eigenvector belonging to the eigenvalue with the highest absolute value can be interpreted as mean values of the relative payments per run-off year.

AMSLER, M-H. *Ruine et provision de fluctuation.* Starting from the general equation of balance the article derives a formula for the necessary special risk reserve for protection against fluctuations of the yearly outgo. The OECD Ammeter formula is a special case.

SUNDT, B. *An Insurance Model with Collective Seasonal Random Factors.*

LEMAIRE, J. *Selection Procedures of Regression Analysis Applied to Automobile Insurance. Part II: Sample Inquiry and Underwriting Applications.*