Workshop: Postcode Zoning in Personal Lines Rating

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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.