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(a1) (a1) of Actuarial Science and Insurance, Cass Business School, City University, London. DOI: <https://doi.org/10.1017/S0515036100014719>. Published online by Cambridge University Press: 17 April 2015.

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### **Dynamic Pricing of General Insurance in a Competitive Market**

The overall conclusions of the discussion in terms of dynamic pricing were threefold: 1) the insurance industry can learn a lot from the retail sector, 2) Dutch insurers are exploring dynamic pricing but are behind foreign peers, and 3) dynamic pricing is a capability that every insurer should invest in.

### **The growing importance of dynamic pricing and rating in ...**

We study the application of dynamic pricing in insurance from the perspective of an insurance company. We consider the problem of online revenue management for an insurance company that wishes to

sell a new product. We do not consider effects of competition and demand constraint in the market.

### **Dynamic Pricing and Revenue Optimization of Insurance**

Insurers must effectively adapt to new technological, market, and consumer complexities with better, more dynamic pricing if they want to maintain competitive advantage in the insurance industry. Here's why: There is increased price and value transparency.

### **The Growing Importance of Pricing in the Insurance Industry**

Dynamic prices is also known with several other names like surge pricing, time-based pricing or the demand pricing. The strategy of dynamic prices enables the various business entities to price the product or service based on market demand and a set of firmly based and well-calculated algorithms.

### **What is Dynamic Pricing? Examples, Importance, Advantages ...**

Generally, dynamic pricing is a system whereby the price of a good or service changes based on the timing and context of the sale. In insurance, this means that policies are

cheaper for lower risk customers and more expensive for higher risk customers, based on a wide variety of potential factors.

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### **The Strengths and Weaknesses of Dynamic Pricing**

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Dynamic pricing also encourages drivers to make improvements to their vehicles to get their premiums down. Because pricing is done in real time, the reward is immediate. The company that builds that platform and functions transparently will get Driver A's business and loyalty. The one which doesn't will be left at the side of the road.

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complete regret pro le of dynamic pricing under a general parametric model, demonstrating a significant difference in the magnitude of the regret between the general and the well-separated cases. We give a detailed outline of our contributions and their organization in Section 1.3.

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