



The Risk Value Index

"Identifying profitable customers for the contents insurance"

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Internship paper



Vrije Universiteit
Amsterdam



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Preface

The internship is the last part of the master Business Mathematics & Informatics at the Vrije Universiteit in Amsterdam. I have done this internship at Nationale-Nederlanden in The Hague, a well known insurance company in the Netherlands. The internship took place at the non-life actuary department, from February 2007 until August 2007.

First of all I would like to thank Nationale-Nederlanden for giving me the opportunity to do this internship. Next I would like to thank the following people personally: Dennis Dannenburg and Frank Strobbe of the actuary department of Nationale-Nederlanden, for supervising my internship. I would like to thank Ewout Schut for the daily supervision. Especially the preparation of the data before my internship started was helpful, as well as the usable advice, so I could improve my internship paper. Ruud Bolleboom from the Product Engineering department, who knows a lot about the contents insurance product and helped to keep in mind "the commercial view". I would like to thank Angela Duineveld, who does the marketing for the fire-insurance products, for helping me with marketing recommendations. I would like to thank Wojtek Kowalczyk and Fetsje Bijma from the VU for supervising my internship. Their advice was helpful, and their confirmation I followed the right path gave me a lot of confidence. I also would like to thank the colleagues of the non-life actuary department. Everyone was always able to help in case I had a question, and they made the internship at Nationale-Nederlanden a pleasant period.

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Management Summary

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Short Problem Description

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Steps taken

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Results

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