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Management

**About the
Justification
of
Experience
Rating:
Bonus
Malus
System
and a new**

Poisson Mixture Model

Magda Schiegl

*(Submitted on 21
Sep 2010)*

The
claim
experience
of the
past is a
very
important
information
to
calculate
the fair
price of
an
insurance
contract.
In a lot
of
European
countries
for
instance
the
prices
for motor
car
insurance

depend
on the