The claim reserve as a company insurance reliability function

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The claim reserve is one of the problems most debated in the actuarial literature (in the ASTIN last issue 4 papers were on this topic). The claim reserve should be considered a tool able to reduce the default risk of an insurance company that means its reliability.

For this reason we retain that the claim reserve should be function of the rating evaluation given to the insurance company.

This paper would face this kind of problem and report the first results on this new approach to the claim reserve problem.