

Primary Document for Model Submissions

Estimating the risk of motor driver accidents is an important step required while creating related insurance products. In this token curated registry, the insurance company wishes to obtain data, and models based on such data, that indicate the relationship between the pure premium (amount corresponding to losses and loss-adjustment expenses) per year and the amount of miles driven per year in geographic zones.

Conditions for an acceptable model submission:

- A submission should be a pdf report with the following sections:
 - Model: This section will contain the equation of the expected pure premium as a function of the amount of miles driven and a graph representing this function. Note that the function may be a piecewise-defined function.
 - Data: A short description of the data used to create the model.
 - Reference study: A link to the study from which the model is extracted and a brief description of the study, in case the model is directly extracted from a study.
- AND/OR
- Methodology: The explanation of the methodology used to create the model from the data.
- The data used to produce the model should conform to the requirements of a “data only” submission as listed [here](#).
- The model should seem reasonable, as based on the data and/or the reference study.
- Links to all sources should be accessible free of charge.
- A submission should contain only one equation. Submitters wishing to submit different models should make multiple submissions.
- The model should not have already been submitted. Different models using the same data are acceptable as long as the differences between them are significant.