

	vyvojovy rok			
	0	1	2	3
2011	10200	2508	1608	985
2012	9830	2456	1438	1065.376
2013	10350	2507	1622.651	1077.517
2014	9976	2530.442	1623.383	1078.003

	vyvojovy ro
	0
2011	14.52991
2012	14.56296
2013	14.57746
2014	14.60615

počet škod

702			
675	rezerva 2015		5218.47
710	rezerva 2016		2700.9
683	rezerva 2017		1078.003
	celkem		8997.372

lambda 3= d3

r3

lambda 2= d2/(S0,2+S1

r2

lambda1

r1

r0

lambda0

inflace 0.04

lambda4 22.53747

lambda5 23.43896

lambda6 24.37652

ok

	1	2	3
	3.57265	2.290598	1.403134
	3.638519	2.13037	1.578335
	3.530986	2.285424	1.51763
	3.704894	2.376841	1.578335

21.67064	S3,1	3.704894
0.064748	S3,2	2.376841
21.92627	S3,3	1.578335
0.101406		
21.74935		
0.164388		
0.669458		
21.70399		

rok	0	1	2	3
2011	6450	2510	1520	750
2012	7100	3320	1820	
2013	6900	3001		
2014	7460			

inflace	2011	2012	2013	2014
	1.025	1.03	1.022	1.024

lambda3	1.067234
lambda2	1.164811
lambda1	1.420581

rok	0	1
2011	7126.424	2705.589
2012	7653.259	3474.473
2013	7221.043	3073.024
2014	7639.04	

rok	0	1
2011	7126.424	9832.013
2012	7653.259	11127.73
2013	7221.043	10294.07
2014	7639.04	10851.87

rezervy 9227.444

chyba v poli 2013,0

	2	3
	1590.723	768
	1863.68	

	2	3
	11422.74	12190.74
	12991.41	13864.88
	11990.65	12796.83
	12640.39	13490.25

O	S
7246.379	7221.043
-0.00351	
abs	0.00351