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The **Information Systems & Decision Sciences** Department at ESSEC and the **Working Group on Risk** have the pleasure to invite you to their **Research Seminar**:

**Marie KRATZ**  
**ESSEC Business School, Paris**

**Thursday February 18, 2010, at 12:30 am**

ESSEC EEE **Campus La Défense** (CNIT, 1<sup>er</sup> étage (parvis)  
entrée bureaux 2) amphi # 138

***On alarm systems. Applications for Insurance companies and for Health surveillance Institute***

The aim of the study is to develop an appropriate alarm system for the early detection of time clusters applied to public health surveillance data or to prevent or reduce the chance of ruin of an insurance company.

Indeed, one approach to risk management for an insurance company is to develop an effective alarm system before the possible ruin and to recommend an augmentation of capital of suitable magnitude at the alarm times to prevent or reduce the chance of ruin.

To draw a fair measure of effectiveness of alarm system(s), comparison is made with existing warning systems for public health surveillance, and in the case of insurance companies, between a process equipped with alarm system, with capital being added at the sound of every alarm, and the corresponding process without any alarm system but an equivalently higher initial capital.

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