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theory of insurance. 2.3. -- In classical theory our simple problem is solved by applying the Principle of Equivalence. According to this principle, the pre- mium should be equal to expected claim payments + adminis- trative costs. This means that x should be determined by  $I x = P + - n C(n)$

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1.1. The buyer of an insurance contract buys security, and the seller accepts a risk. The prem-ium charged by the seller must give him adequate compensation for the risk bearing service he provides, and of course be acceptable to the buyer. It is useful to see an insurance contract as a contingent claim. The buyer pays a premium

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