## ACTUARIAL RESEARCH CLEARING HOUSE 1990 VOL. 1

Distribution of the Number of IBNR Claims

## Louis Doray

A model for the incurral and the reporting processes of a claim to an insurance company will be proposed. Using a modified discrete distribution for the reporting lag, it will be shown how to derive the maximum likelihood estimators of the parameters. The model will be fit to third party automobile bodily injury claims, for which the months and years of occurence of the accident and reporting to the insurer are available.