ABSTRACT

The sum of insurance product claim is one factor of the influence from insurance company performance. If the company insurance has 2 portofolio products, then it needs to pay attention from the sum of claims between portofoilo 1 with portofolio 2, for example M(t) is sum of claims in portofolio 2 which has more sum of claims in portofolio 1 in time range of 0 to t, then it define the proportion sum of claims from these 2 portofolios. Based on these things in final project will discuss the expectation of M(t) using analitic approach and numeric simulation and assume portofolio 1 and portofolio 2 independent. In addition the size of claim distributed in Pareto and frequency income claim distributed in Poisson. Based in value of M(t) defines the company performance that optimize for avoiding the company in bankruptcy.

Keywords: insurance, independent, M (t), Pareto, *Poisson*