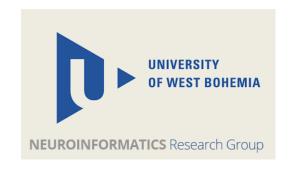
## Heuristic model of risk in insurance companies



VÁVRA, F., NOVÝ, P., VOJTÍŠKOVÁ, M., MAŠKOVÁ, H., ZMRHAL, D. Heuristic model of risk in insurance companies. In *Modelování a ?ízení finan?ních rizik*. Ostrava: Vysoká škola bá?ská - Technická univerzita, 2003. s. 228-233.

This contribution should present one of the models which are applicable for insurance companies. It arises from an essential formula for a margin of an insurance company.

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