

Paul Johansen, the first Chairman of ASTIN, has died

Autor(en): **Bühlmann, Hans / Czapiewski, Colin / Havning, Mette**

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Paul Johansen, the first Chairman of ASTIN, has died.

On January 5, 2012, Paul Johansen died, aged almost 102.

Born in Copenhagen on May 28, 1910, Paul started his mathematical and actuarial studies in 1928. In 1932, he received the Gold Medal from the University of Copenhagen, where he studied under such famous professors as Johan Frederik Steffensen and Harald Bohr. He continued as assistant at the Laboratory of Insurance Mathematics and earned his doctorate in 1941. As well as his academic involvements, Paul started a practical career in 1934 as an assistant actuary at „Nye Danske of 1864“. He continued with „Nye Danske“ (and later under its new names „Nye Danske Lloyd“ and „Nye Danske Liv“) for all of his active life and eventually became Chief Executive Officer (1973–1977).

Paul started as a life actuary but, as his parent company was a fire insurer, he soon became interested in questions concerning risks relating to fire reinsurance. Problems such as how fire risk would vary with the size of the exposure intrigued him. It is remarkable that in 1857 tariffs based upon fire risk premium rates increasing with the sum insured had already been introduced in Denmark. In addition, following Gunnar Benktander, Paul became adviser to a group of small fire mutuals. In this capacity, he developed a model that calculated the fire risk premium rate as the product of the probability of ignition and the average claims degree (published in the Proceedings of ICA New York, 1957). He discovered that the French industrialist Théodore Joseph Barrois had already proposed this modeling idea 120 years earlier! Finally, in 1959, he was appointed actuary at the fire company „Nye Danske of 1864», being the first to occupy such a position with a Danish non-life company.

Paul Johansen became a central figure in the Nordic Tariff Organization of Actuaries (NTA), founded in 1953. Actuaries working in the tariff organizations in Norway, Denmark, Sweden and Finland used this platform to discuss tariff matters in these countries, and they also became involved with various specific mathematical models and applications of risk. NTA can be considered as the nucleus from which the international body ASTIN ultimately arose as a section of the Comité Permanent (now the IAA). The birth of ASTIN, as described in the „ASTIN Memoirs“ (ASTIN Bulletin Vol 13. No 2) and in the „History of ASTIN“ (ASTIN Bulletin Vol 37. No 2) took its time, and was a result of considerable work. The main concern was to give sufficient autonomy and independence to this new initiative on the one hand, but also to avoid a schism of the worldwide actuarial profession on the other hand. The big day arrived during the International Congress of New York on October 16, 1957; ASTIN could be founded officially with the support of the Comité Permanent.

The pioneers of NTA, and many of their sympathizers and supporters outside Scandinavia rejoiced. Paul Johansen became ASTIN's first Chairman!

Paul served the ASTIN committee for 23 years, first as Chairman and later as member and delegate of the Comité Permanent. During this time, many decisive steps for the future development of ASTIN were taken including the commencement of the publication of the ASTIN Bulletin as a leading actuarial journal, and the establishment of the ASTIN colloquium as a regular meeting place for non-life actuaries working as practitioners as well as academically oriented researchers in stochastic sciences. Considerable progress resulted from the ASTIN activities. An example was the great success of bonus-malus systems in European motor insurance from the 1960s onwards and also the creative role that ASTIN played in the early discussions on solvency and risk theory. All of these achievements fall into the period of Paul Johansen's ASTIN involvement. His legacy is still a testimony of his leading role.

Paul Johansen was the most influential leader of the Danish Society of Actuaries in the 20th century (twice Chairman and later Honorary Member). His Danish heritage is documented in his lectures „Actuarial science in Denmark“ (50th anniversary, 1951), „The role of the actuary in non-life insurance“ (75th anniversary, 1976) and „A Hundred Years“ (100th anniversary, 2001). His achievements have been honored by actuarial organizations in many countries. He was elected an Honorary Fellow of the Institute of Actuaries in 1957, where he is still remembered for his definition of the difference between life and non-life actuaries as „You only die once – and totally!“. He was also a corresponding member of the actuarial associations of France, Belgium and Switzerland.

During Paul Johansen's lifetime, actuarial organizations have undergone many (particularly organizational) changes. One of the main trends to be observed is that the impact of individual members has changed. Decisions, which earlier have often been shaped by strong personalities like Paul Johansen, are nowadays generated by more democratic mechanisms. In retrospect, we must recognize that strong personalities were essential in the pioneering times. In this sense, we must thank our esteemed colleague Paul Johansen for his enormous engagement, for his courage and for his foresighted leadership.

Hans Bühlmann, Zürich
Colin Czapiewski, UK
Mette Havning, Copenhagen
Søren Johansen, Copenhagen