

## By-Line Analysis of Determinants Insurance Premiums : Evidence from Tunisian Market

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**Abstract :** In this paper, we aim to identify the determinants of the life and non-life insurance premiums of different lines for the case of the Tunisian insurance market over a recent period from 1997 to 2019. The empirical analysis is conducted using the linear cointegration techniques in the panel data framework, which allow both long and short-run relationships. The obtained results show evidence of long-run relationship between premiums, losses, and financial variables (stock market indices and interest rate). Furthermore, we find that the short-run effect of explanatory variables differs across lines. This finding has important implications for insurance tarification and regulation.

**Keywords :** insurance premiums, lines, Tunisian insurance market, cointegration approach in panel data

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