

This thesis deals with one of the biggest problems in non-life insurance and that is forecasting outstanding claims liabilities. Chain ladder method is probably the most often used method for estimating outstanding liabilities. Firstly, we show classic chain ladder method and its deterministic and stochastic form. Secondly, we introduce relatively new method, double chain ladder method which comes from chain ladder method, but in addition it considers number of reported claims, that allow us to count RBNS reserve more precisely and also to count IBNR and RBNS reserves separately. In the end we apply both methods on the real data. We compute point estimate of the reserve by chain ladder method and by double chain ladder method and compare the results.