

# Level crossing identities under discrete observation with applications in insurance

Hansjoerg Albrecher

*University of Lausanne, Switzerland, [hansjoerg.albrecher@unil.ch](mailto:hansjoerg.albrecher@unil.ch)*

This talk deals with the effects of randomizing discrete observation periods on exit probabilities and related quantities of continuous-time stochastic processes. It turns out that observation of the process at epochs of an independent Poisson process leads to a number of strikingly simple analogues of classical fluctuation identities. Applications in the context of collective insurance risk models are discussed.