

Dear Authors.

I am pleased to announce the winners of the 2019 Best Paper Awards. Two research articles were selected for this award. All papers published in 2018 in *Risks* were considered. In determining the winners, the Evaluation Committee based their decision on the originality and significance of the papers as well as the citations and downloads in 2019.

2019 BEST PAPER AWARD

The first prize article is:

"Individual Claims History Simulation Machine" by Andrea Gabrielli and Mario V. Wüthrich

Link: https://www.mdpi.com/2227-9091/6/2/29

The second prize article is:

"Credit Risk Analysis using Machine and Deep Learning Models" by Peter Martey Addo, Dominique Guegan and Bertrand Hassani.

Link: https://www.mdpi.com/2227-9091/6/2/38

Prizes:

The winners (corresponding authors) will receive a certificate and an offer to publish a paper free of charge in *Risks*, after the normal peer-review procedure. The winners will receive the following:

- First Award (one paper): 500 CHF
- Second Award (one paper): 300 CHF

Congratulations to the authors of these outstanding papers!

Prof. Dr. Mogens Steffensen Editor-in-Chief

