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STUART A. KLUGMAN, PhD, is Principal Financial Group Distinguished Professor of Actuarial Science at Drake University. A Fellow of the Society of Actuaries, Dr. Klugman was vice president of the SOA from 2001–2003. HARRY H. PANJER, PhD, is Professor Emeritus in the Department of Statistics and Actuarial Science at the University of Waterloo, Canada.

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The aim of this course is to introduce students to the modelling of loss data in an insurance related setting. Loss models are used by actuaries to estimate the expected loss with the insurance industry. These models will also be used to provide

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estimates of premiums on an annual basis.

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Alternatively, you may want to construct a nonparametric model (also called an empirical model) where the goal is to determine

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a model that essentially reproduces the data. Such models are discussed in Chapter 12 At this point we present four data sets, referred to as Data Sets A, B, C, and D. They

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methods for using available data to construct models for the frequency and severity of future adverse outcomes.

CHAPTERS 10-12 OF

A wealth of new exercises taken from previous Exam C/4 exams allows readers to test their comprehension of the material, and a related FTP site features the book's data sets. Loss Models, Fourth Edition is an indispensable resource for students and aspiring actuaries who are preparing to take the SOA and CAS examinations.

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with loss and risk models in their everyday work.

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