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Loss Models: From Data to Decisions, 4th Edition, by Stuart A. Klugman, Harry H. Panjer and Gordon E. Willmot: Wiley Series in Probability and Statistics, 2012, 512pp. ISBN: 978-1-118-31532-3 - Volume 7 Issue 2 - Feifei Zhang

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Loss Models: From Data to Decisions, Fifth Edition continues to supply actuaries with a practical approach to the key concepts and techniques needed on the job. With updated material and extensive examples, the book successfully provides the essential methods for using available data to construct models for the frequency and severity of future adverse outcomes. The book continues to equip readers with the tools needed for the construction and analysis of mathematical models that describe the process by which funds flow into and out of an insurance system. Focusing on the loss process, the authors explore key quantitative techniques including random variables, basic distributional quantities, and the recursive method, and discuss techniques for classifying and creating distributions. Parametric, non-

parametric, and Bayesian estimation methods are thoroughly covered along with advice for choosing an appropriate model. Throughout the book, numerous examples showcase the real-world applications of the presented concepts, with an emphasis on calculations and spreadsheet implementation. *Loss Models: From Data to Decisions, Fifth Edition* is an indispensable resource for students and aspiring actuaries who are preparing to take the SOA and CAS examinations. The book is also a valuable reference for professional actuaries, actuarial students, and anyone who works with loss and risk models.

Student Solutions Manual to Accompany Loss Models: From Data to Decisions, Fourth Edition. This volume is organized around the principle that much of actuarial science consists of the construction and analysis of mathematical models which describe the process by which funds flow into and out of an insurance system.

An update of one of the most trusted books on constructing and analyzing actuarial models for the C/4 actuarial exam. This new, abridged edition has been thoroughly revised and updated to include the essential material related to Exam C of the Society of Actuaries' and Casualty Actuarial Society's accreditation programs. The book maintains an approach to modeling and forecasting that utilizes tools related to risk theory, loss distributions, and survival models. Random variables, basic distributional quantities, the recursive method, and techniques for classifying and creating distributions are also discussed. Both parametric and non-parametric estimation methods are thoroughly covered along with advice for choosing an appropriate model. The book continues to distinguish itself by providing over 400 exercises that have appeared on previous examinations. The emphasis throughout is now placed on calculations and spreadsheet implementation. Additional features of the Fourth Edition include: extended discussions of risk management and risk measures, including Tail-Value-at-Risk; expanded coverage of copula models and their estimation; new sections on extreme value distributions and their estimations, compound frequency class of distributions, and estimation for the compound class; and motivating examples from fields of insurance and business. All data sets are available on an FTP site. An assortment of supplements (both print and electronic) is available. *Loss Models, Fourth Edition* is an essential resource for students and aspiring actuaries who are preparing to take the SOA and CAS preliminary examinations C/4. It is also a must-have reference for professional actuaries, graduate students in the actuarial field, and anyone who works with loss and risk models in their everyday work. To explore our additional offerings in actuarial exam preparation visit www.wiley.com/go/c4actuarial.

A modern practical guide to building and using actuarial models. *Loss Models: From Data to Decisions* is organized around the principle that actuaries build models in order to analyze risks and make decisions about managing the risks based on conclusions drawn from the analysis. In practice, one begins with data and ends with a business decision. The book flows logically from this principle. It begins with a framework for model building and a description of frequency and severity loss data typically available to actuaries. Parametric models are emphasized throughout. The frequency and severity models are used in building aggregate loss models, in credibility-based pricing models, and in loss analysis over multiple time periods. Designed as both an educational text as well as a professional reference, *Loss Models:* Assumes little prior knowledge of insurance systems Features many fascinating examples taken from insurance files Contains a major instructive case study continued through each chapter Covers the classical areas of risk theory and loss distributions Gives a practical but rigorous treatment of modern credibility theory Uses standard statistical concepts, methods, and notation Provides modern computational algorithms for implementing methods Includes free companion software available from an FTP site Deals with many topics on CAS 4B and

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SOA 151 and 152 actuarial exams Includes many exercises based on past CAS and SOA exams.

A modern practical guide to building and using actuarial models. *Loss Models: From Data to Decisions* is organized around the principle that actuaries build models in order to analyze risks and make decisions about managing the risks based on conclusions drawn from the analysis. In practice, one begins with data and ends with a business decision. The book flows logically from this principle. It begins with a framework for model building and a description of frequency and severity loss data typically available to actuaries. Parametric models are emphasized throughout. The frequency and severity models are used in building aggregate loss models, in credibility-based pricing models, and in loss analysis over multiple time periods. Designed as both an educational text as well as a professional reference, *Loss Models: Assumes little prior knowledge of insurance systems Features many fascinating examples taken from insurance files Contains a major instructive case study continued through each chapter Covers the classical areas of risk theory and loss distributions Gives a practical but rigorous treatment of modern credibility theory Uses standard statistical concepts, methods, and notation Provides modern computational algorithms for implementing methods Includes free companion software available from an FTP site Deals with many topics on CAS 4B and SOA 151 and 152 actuarial exams Includes many exercises based on past CAS and SOA exams.*

Revised, updated, and even more useful to students, teachers, and practicing professionals The First Edition of *Loss Models* was deemed "worthy of classical status" by the Journal of the International Statistical Institute. While retaining its predecessor's thorough treatment of the concepts and methods of analyzing contingent events, this powerful Second Edition is updated and expanded to offer even more complete and flexible coverage of risk theory, loss distributions, and survival models. Beginning with a framework for model building and a description of frequency and severity loss data typically available, it shows readers how to combine frequency, severity, and loss models to build aggregate loss models and credibility-based pricing models, and how to analyze loss over multiple time periods. Important features of this new edition include: * Thorough preparation for relevant parts of preliminary examinations of the Society of Actuaries (SOA) and Casualty Actuarial Society (CAS) * Exercises based on past SOA and CAS exams * Examples using actual insurance data * Practical treatment of modern credibility theory * Data files and more from an ftp site *Loss Models, Second Edition* is an important resource, providing a comprehensive, practically motivated toolkit and an excellent reference, for actuaries preparing for SOA and CAS preliminary examinations, students in actuarial science who need to understand loss and risk models, and practicing professionals involved in loss modeling.

An essential resource for constructing and analyzing advanced actuarial models *Loss Models: Further Topics* presents extended coverage of modeling through the use of tools related to risk theory, loss distributions, and survival models. The book uses these methods to construct and evaluate actuarial models in the fields of insurance and business. Providing an advanced study of actuarial methods, the book features extended discussions of risk modeling and risk measures, including Tail-Value-at-Risk. *Loss Models: Further Topics* contains additional material to accompany the Fourth Edition of *Loss Models: From Data to Decisions*, such as: Extreme value distributions Coxian and related distributions Mixed Erlang distributions Computational and analytical methods for aggregate claim models Counting processes

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Compound distributions with time-dependent claim amounts Copula models Continuous time ruin models Interpolation and smoothing The book is an essential reference for practicing actuaries and actuarial researchers who want to go beyond the material required for actuarial qualification. Loss Models: Further Topics is also an excellent resource for graduate students in the actuarial field.

This set includes the textbook, Loss Models: From Data to Decisions, Third Edition, the solutions manual, Loss Models: From Data to Decisions, Solutions Manual, Third Edition and the ExamPrep for Loss Models: From Data to Decisions, Online, 3rd Edition. To explore our additional offerings in actuarial exam preparation visit www.wiley.com/go/actuarialxamprep.

This must-have manual provides detailed solutions to all of the 200+ exercises in Dickson, Hardy and Waters' Actuarial Mathematics for Life Contingent Risks, Second Edition. This groundbreaking text on the modern mathematics of life insurance is required reading for the Society of Actuaries' Exam MLC and also provides a solid preparation for the life contingencies material of the UK actuarial profession's exam CT5. Beyond the professional examinations, the textbook and solutions manual offer readers the opportunity to develop insight and understanding, and also offer practical advice for solving problems using straightforward, intuitive numerical methods. Companion spreadsheets illustrating these techniques are available for free download.

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