

MAY 2005 SOA EXAM C/CAS 4 SOLUTIONS

Prepared by Sam Broverman, to appear in ACTEX Exam C/4 Study Guide

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1. The distribution function is $F(x) = \int_0^x f(t) dt = \int_0^x \frac{4}{(1+t)^5} dt = 1 - \frac{1}{(1+t)^4}$.

The Kolmogorov-Smirnov statistic is $\text{Max}\{|F(x_i) - F_n(x_i^-)|, |F(x_i) - F_n(x_i)|\}$

where the maximum is taken over all data points. $F_n(x_i^-) = F_n(x_{i-1})$.

F_n is the empirical distribution function.

x_i	$F(x_i)$	$F_n(x_i^-), F_n(x_i)$	$ F(x_i) - F_n(x_i^-) $	$ F(x_i) - F_n(x_i) $
.2	.5177	0, .2	.5177	.3177
.7	.8803	.2, .4	.6803	.4803
.9	.9233	.4, .6	.5233	.3233
1.1	.9486	.6, .8	.3486	.1486
1.3	.9643	.8, 1.0	.1643	.0357

The K-S statistic is .6803. With a sample of size 5, the critical values are

Level of Significance	0.10	0.05	0.025	0.01
Critical Value	.5456	.6082	.6619	.7290

The K-S statistic is $> .6619$ so H_0 is rejected at the .025 significance level, but the statistic is

$< .7290$, so H_0 is not rejected at the .01 significance level.

Answer: D

2. We are using the full credibility standard based on the number of claims needed for full credibility of aggregate losses of a compound distribution S . This standard is

$(\frac{1.96}{-1})^2 \cdot \frac{\text{Var}[S]}{(E[S])^2} \cdot E[N]$, where S is aggregate losses and N is the frequency distribution

(negative binomial in this case). The factor 1.96 comes from the 95% probability requirement

(1.96 is the 97.5-percentile of the standard normal). With a severity random variable Y , the mean

of the compound distribution S is $E[S] = E[N] \cdot E[Y]$ and the variance is

$$\text{Var}[S] = E[N] \cdot \text{Var}[Y] + \text{Var}[N] \cdot (E[Y])^2.$$

For this problem, $E[N] = r\beta = 3r$ and $\text{Var}[N] = r\beta(1 + \beta) = 12r$.

$$E[Y] = (1)(.4) + (10)(.4) + (100)(.2) = 24.4.$$

$$E[Y^2] = (1)^2(.4) + (10)^2(.4) + (100)^2(.2) = 2040.4, \text{ and}$$

$$\text{Var}[Y] = 2040.4 - (24.4)^2 = 1445.04.$$

Then, $E[S] = (3r)(24.4) = 73.2r$ and

$$\text{Var}[S] = (3r)(1445.04) + (12r)(24.4)^2 = 11,479.44r.$$

The standard for full credibility becomes $(384.16) \cdot \frac{11,479.44r}{(73.2r)^2} \cdot (3r) = 2469.1$.

The expected number of claims needed is at least 2470.

Answer: E

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**John B. Dinius, Matthew J.
Hassett, Michael Irven Ratliff, Toni
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SOA Exam C Abraham Weishaus,2016 **ASM SOA Exam C Study Manual** Abraham Weishaus,2018 *Actex Study Manual* Samuel A. Broverman,2007 **Actuaries' Survival Guide** Fred Szabo,2012-06-25 What would you like to do with your life What career would allow you to fulfill your dreams of success If you like mathematics and the prospect of a highly mobile international profession consider becoming an actuary Szabo s *Actuaries Survival Guide Second Edition* explains what actuaries are what they do and where they do it It describes exciting combinations of ideas techniques and skills involved in the day to day work of actuaries This second edition has been updated to reflect the rise of social networking and the internet the progress toward a global knowledge based economy and the global expansion of the actuarial field that has occurred since the first edition Includes details on the new structures of the Society of Actuaries SOA and Casualty Actuarial Society CAS examinations as well as sample questions and answers Presents an overview of career options includes profiles of companies agencies that employ actuaries Provides a link between theory and practice and helps readers understand the blend of qualitative and quantitative skills and knowledge required to succeed in actuarial exams Includes insights provided by over 50 actuaries and actuarial students about the actuarial profession Author Fred Szabo has directed the Actuarial Co op Program at Concordia for over fifteen years **Digital Actuarial Resources** Digital Actuarial Resources,2006 Digital Actuarial Resources published a short study guide for Exam C 4 offered through the Society of Actuaries The test focuses on the construction and evaluation of actuarial models This study guide contains all the equations and formulas you need to know for Exam C The guide is 36 pages with 350 formulas The topics covered include Intermediate Statistics Empirical Distributions Estimation of the Survival Function Estimating Parameters with Percentile Matching or the Method of Moments Maximum Likelihood Estimation Measurements of Model Quality Classical Credibility Limited Fluctuation Credibility Bayesian Credibility Buhlmann Credibility Cox Models Interpolation and Simulation [Actuaries' Survival Guide](#) Ping Wang,Fred Szabo,2024-02-02 *Actuaries Survival Guide Navigating the Exam and Data Science Third Edition* explains what actuaries are what they do and where they do it It describes exciting combinations of ideas techniques and skills involved in the day to day work of actuaries This edition has been updated to reflect the rise of social networking and the internet the progress toward a global knowledge based economy and the global expansion of the actuarial field that has occurred since the prior edition Includes details on the Society of Actuaries SOA and Casualty Actuarial Society CAS examinations as well as sample questions and answers Presents an overview of career options and includes profiles of companies and agencies that employ actuaries Provides a link between theory and practice and helps readers understand the blend of qualitative and quantitative skills and knowledge required to succeed in actuarial exams Offers insights provided by real life actuaries and actuarial students about the profession **Probability and Statistics with Applications: A Problem Solving Text** Leonard Asimow, Ph.D., ASA,Mark Maxwell, Ph.D., ASA,2015-06-30 This text is listed on the Course of Reading for SOA

Exam P Probability and Statistics with Applications is an introductory textbook designed to make the subject accessible to college freshmen and sophomores concurrent with Calc II and III with a prerequisite of just one semester of calculus. It is organized specifically to meet the needs of students who are preparing for the Society of Actuaries qualifying Examination P and Casualty Actuarial Society's new Exam S. Sample actuarial exam problems are integrated throughout the text along with an abundance of illustrative examples and 870 exercises. The book provides the content to serve as the primary text for a standard two-semester advanced undergraduate course in mathematical probability and statistics. 2nd Edition Highlights: Expansion of statistics portion to cover CAS ST and all of the statistics portion of CAS S. Abundance of examples and sample exam problems for both Exams SOA P and CAS S. Combines best attributes of a solid text and an actuarial exam study manual in one volume. Widely used by college freshmen and sophomores to pass SOA Exam P early in their college careers. May be used concurrently with calculus courses. New or rewritten sections cover topics such as discrete and continuous mixture distributions, non-homogeneous Poisson processes, conjugate pairs in Bayesian estimation, statistical sufficiency, non-parametric statistics, and other topics also relevant to SOA Exam C.

ACTEX Study Manual for SOA Exam C Samuel A. Broverman, 2017

Risk Models and Their Estimation Stephen G. Kellison, Richard L. London, 2011. Much of actuarial science deals with the analysis and management of financial risk. In this text we address the topic of loss models traditionally called risk theory by actuaries, including the estimation of such models from sample data. The theory of survival models is addressed in other texts, including the ACTEX work entitled *Models for Quantifying Risk*, which might be considered a companion text to this one. In *Risk Models and Their Estimation* we consider, as well, the estimation of survival models in both tabular and parametric form from sample data. This text is a valuable reference for those preparing for Exam C of the Society of Actuaries and Exam 4 of the Casualty Actuarial Society. A separate solutions manual with detailed solutions to the text exercises is also available.

Actex Study Manual for the Course 130 Examination of the Society of Actuaries Samuel A. Broverman, 1997

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