

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	.5177
.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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ML Morrison



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