

International Series on Actuarial Science

Computation and Modelling in Insurance and Finance

Erik Bølviken



Institute
and Faculty
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Computation And Modelling In Insurance And Finance International Series On Actuarial Science

David Hindley



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Computation and Modelling in Insurance and Finance Erik Bølviken, 2014-04-10 Focusing on what actuaries need in practice this introductory account provides readers with essential tools for handling complex problems and explains how simulation models can be created used and re used with modifications in related situations The book begins by outlining the basic tools of modelling and simulation including a discussion of the Monte Carlo method and its use Part II deals with general insurance and Part III with life insurance and financial risk Algorithms that can be implemented on any programming platform are spread throughout and a program library written in R is included Numerous figures and experiments with R code illustrate the text The author's non technical approach is ideal for graduate students the only prerequisites being introductory courses in calculus and linear algebra probability and statistics The book will also be of value to actuaries and other analysts in the industry looking to update their skills

Predictive Modeling Applications in Actuarial Science: Volume 2, Case Studies in Insurance Edward W. Frees, Glenn Meyers, Richard A. Derrig, 2016-07-27 Predictive modeling uses data to forecast future events It exploits relationships between explanatory variables and the predicted variables from past occurrences to predict future outcomes Forecasting financial events is a core skill that actuaries routinely apply in insurance and other risk management applications Predictive Modeling Applications in Actuarial Science emphasizes life long learning by developing tools in an insurance context providing the relevant actuarial applications and introducing advanced statistical techniques that can be used to gain a competitive advantage in situations with complex data Volume 2 examines applications of predictive modeling Where Volume 1 developed the foundations of predictive modeling Volume 2 explores practical uses for techniques focusing on property and casualty insurance Readers are exposed to a variety of techniques in concrete real life contexts that demonstrate their value and the overall value of predictive modeling for seasoned practicing analysts as well as those just starting out

Modelling Mortality with Actuarial Applications Angus S. Macdonald, Stephen J. Richards, Iain D. Currie, 2018-05-03 Actuaries have access to a wealth of individual data in pension and insurance portfolios but rarely use its full potential This book will pave the way from methods using aggregate counts to modern developments in survival analysis Based on the fundamental concept of the hazard rate Part I shows how and why to build statistical models based on data at the level of the individual persons in a pension scheme or life insurance portfolio Extensive use is made of the R statistics package Smooth models including regression and spline models in one and two dimensions are covered in depth in Part II Finally Part III uses multiple state models to extend survival models beyond the simple life death setting and includes a brief introduction to the modern counting process approach Practising actuaries will find this book indispensable and students will find it helpful when preparing for their professional examinations

Insurance Risk and Ruin David C. M. Dickson, 2016-10-27 Balancing rigor and intuition the new edition of this first course in risk theory has added exercises and expands on contemporary topics

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Actuarial Science Edward W. Frees, Richard A. Derrig, Glenn Meyers, 2016-07-27 This second volume examines practical real life applications of predictive modeling to forecast future events with an emphasis on insurance *Predictive Modeling Applications in Actuarial Science: Volume 1, Predictive Modeling Techniques* Edward W. Frees, Richard A. Derrig, Glenn Meyers, 2014-07-28 Predictive modeling involves the use of data to forecast future events It relies on capturing relationships between explanatory variables and the predicted variables from past occurrences and exploiting this to predict future outcomes Forecasting future financial events is a core actuarial skill actuaries routinely apply predictive modeling techniques in insurance and other risk management applications This book is for actuaries and other financial analysts who are developing their expertise in statistics and wish to become familiar with concrete examples of predictive modeling The book also addresses the needs of more seasoned practising analysts who would like an overview of advanced statistical topics that are particularly relevant in actuarial practice Predictive Modeling Applications in Actuarial Science emphasizes lifelong learning by developing tools in an insurance context providing the relevant actuarial applications and introducing advanced statistical techniques that can be used by analysts to gain a competitive advantage in situations with complex data

Actuarial Mathematics for Life Contingent Risks David C. M. Dickson, Mary R. Hardy, Howard R. Waters, 2019-12-19 This very readable book prepares students for professional exams and for real world actuarial work in life insurance and pensions

Financial Enterprise Risk Management Paul Sweeting, 2017-08-07 An accessible guide to enterprise risk management for financial institutions This second edition has been updated to reflect new legislation *Claims Reserving in General Insurance* David Hindley, 2017-10-26 This is a comprehensive and accessible reference source that documents the theoretical and practical aspects of all the key deterministic and stochastic reserving methods that have been developed for use in general insurance Worked examples and mathematical details are included along with many of the broader topics associated with reserving in practice The key features of reserving in a range of different contexts in the UK and elsewhere are also covered The book contains material that will appeal to anyone with an interest in claims reserving It can be used as a learning resource for actuarial students who are studying the relevant parts of their professional bodies examinations as well as by others who are new to the subject More experienced insurance and other professionals can use the book to refresh or expand their knowledge in any of the wide range of reserving topics covered in the book *An Introduction to Computational Risk Management of Equity-Linked Insurance* Runhuan Feng, 2018-06-13 The quantitative modeling of complex systems of interacting risks is a fairly recent development in the financial and insurance industries Over the past decades there has been tremendous innovation and development in the actuarial field In addition to undertaking mortality and longevity risks in traditional life and annuity products insurers face unprecedented financial risks since the introduction of equity linking insurance in 1960s As the industry moves into the new territory of managing many intertwined financial and insurance risks non traditional problems and challenges arise presenting great opportunities for technology development

Today's computational power and technology make it possible for the life insurance industry to develop highly sophisticated models which were impossible just a decade ago. Nonetheless, as more industrial practices and regulations move towards dependence on stochastic models, the demand for computational power continues to grow. While the industry continues to rely heavily on hardware innovations trying to make brute force methods faster and more palatable, we are approaching a crossroads about how to proceed. An Introduction to Computational Risk Management of Equity Linked Insurance provides a resource for students and entry level professionals to understand the fundamentals of industrial modeling practice but also to give a glimpse of software methodologies for modeling and computational efficiency. Features: Provides a comprehensive and self-contained introduction to quantitative risk management of equity linked insurance with exercises and programming samples. Includes a collection of mathematical formulations of risk management problems presenting opportunities and challenges to applied mathematicians. Summarizes state of arts computational techniques for risk management professionals. Bridges the gap between the latest developments in finance and actuarial literature and the practice of risk management for investment combined life insurance. Gives a comprehensive review of both Monte Carlo simulation methods and non simulation numerical methods. Runhuan Feng is an Associate Professor of Mathematics and the Director of Actuarial Science at the University of Illinois at Urbana Champaign. He is a Fellow of the Society of Actuaries and a Chartered Enterprise Risk Analyst. He is a Helen Corley Petit Professorial Scholar and the State Farm Companies Foundation Scholar in Actuarial Science. Runhuan received a Ph.D. degree in Actuarial Science from the University of Waterloo, Canada. Prior to joining Illinois, he held a tenure track position at the University of Wisconsin Milwaukee where he was named a Research Fellow. Runhuan received numerous grants and research contracts from the Actuarial Foundation and the Society of Actuaries in the past. He has published a series of papers on top tier actuarial and applied probability journals on stochastic analytic approaches in risk theory and quantitative risk management of equity linked insurance. Over the recent years, he has dedicated his efforts to developing computational methods for managing market innovations in areas of investment combined insurance and retirement planning.

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