Notes on Discrete Probability

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1 Probability

- $P(E^c) = 1 P(E)$.
- $P(A \cup B) = P(A) + P(B) P(A \cap B)$.
- . For any events A, B, C,

$$P(A \cup B \cup C) = P(A) + P(B) + P(C) - P(A \cap B) - P(A \cap C) - P(B \cap C) + P(A \cap B \cap C).$$

- Definition: The probability of A given B is P(A|B) = \frac{P(A\OB)}{P(B)}.
- Definition: Events {A_t}ⁿ_{t=1} are called independent if P (∩ⁿ_{t=1} A_t) = ∏ⁿ_{t=1} P(A_t).
- Let $\{A_i\}_{i=1}^n$ be a partition of the sample space S. Then, for any event E,

$$P(E) = \sum_{j=1}^{n} P(E \cap A_j)$$

$$\Rightarrow P(E) = \sum_{j=1}^{n} P(E|A_j)P(A_j).$$

Let E be an event, and {A_i}ⁿ_{i=1} be a partition of the sample space S. Then,

$$P(A_i|E) = \frac{P(A_i \cap E)}{P(E)} = \frac{P(E|A_i)P(A_i)}{\sum_{i=1}^n P(E|A_i)P(A_i)}.$$

Actuary Probability Exam Notes

S. Rao Vallabhaneni

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YA Study Manual for SOA Exam P 2024 Young Choon Kim, 2023-05-11 Updated with All Official Questions The YA Study Manual for SOA Exam P is a comprehensive guide incorporating all official sample questions released by the SOA including the latest 39 guestions Questions 447 485 added on April 8 2024 This latest edition ensures you have access to the most up to date preparation material for your upcoming exam Don t miss out on practicing these brand new officially released questions How To Use This Book Introduction Congratulations on your decision to become an actuary The path ahead is long and challenging but the rewards are great Actuaries are among the most respected and well paid professionals and their work has a profound impact on society This book is designed to help you prepare for Exam P the first of several exams that you will need to pass in order to become an actuary Exam P is focused on probability theory which is a foundation of actuarial science Without a solid understanding of probability it will be difficult to succeed in subsequent exams and in your career as an actuary Problem solving vs Conceptual Understanding Many test takers prepare for Exam P by focusing solely on mechanical problem solving techniques without taking the time to develop a deep understanding of the underlying concepts While this approach may be sufficient to pass Exam P it can be detrimental in the long run Actuaries are not just problem solvers they are also critical thinkers who must be able to apply their knowledge to real world situations Our goal in this book is to help you develop both problem solving skills and a strong conceptual foundation in probability theory We believe that the best way to achieve this is by solving high quality problems that require both mathematical and critical thinking We have selected a set of sample problems from the Society of Actuaries SOA that we believe represent the core concepts of probability theory The Structure of the Book This book is divided into two parts The first part covers the fundamental concepts of probability theory including the basic rules of probability random variables distributions and expected values. The second part contains a set of high quality sample problems that cover a range of topics in probability theory Each problem is fully explained and solved in detail so you can follow the logic and understand the reasoning behind the solution This book is not designed to help you achieve a perfect score on Exam P Instead our goal is to help you develop a deep understanding of probability theory that will serve you well throughout your career as an actuary If you study the material in this book carefully and work through the sample problems you should have no problem achieving a passable score on Exam P and laying a strong foundation for future exams Conclusion We wish you all the best in your journey to become an actuary We know that it will be a long and challenging road but we believe that the rewards are worth it With hard work perseverance and a deep understanding of probability theory you can achieve your goals and make a positive impact on the world Good luck 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

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Vanderhel, 2013-03-09 The research project leading to this book was initiated in the fall of 1979 when the American Council of Life Insurance ACLI contacted Dan McGill chairman of the Wharton School Insurance Department about conducting a study on risk classification in life insurance The ACLI was concerned about legislative and judicial activity in this area and its potential effects on the life insurance industry A meeting was held at the ACLI offices in Washington D C between several members of the ACLI staff and Dan McGill and David Cummins representing the Wharton School insurance department An agreement was reached that a study would be conducted at Wharton dealing with issues in risk classification Although the staff of the ACLI suggested directions the study might take it was agreed that the design and execution of the study would be solely under the control of the researchers The researchers also retained unrestricted publication rights in the results of the study This agreement has been honored by the Probability and Statistics with Applications: A Problem Solving Text Leonard ACLI during the course of the project 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 smester 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 SAbundance of examples and sample exam problems for both Exams SOA P and CAS SCombines best attributes of a solid text and an actuarial exam study manual in one volumeWidely used by college freshmen and sophomores to pass SOA Exam P early in their college careersMay be used concurrently with calculus coursesNew 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 **Probability** David Santos, 2011-08-24 Probability An Introduction provides the fundamentals requiring minimal algebraic skills from the student It begins with an introduction to sets and set operations progresses to counting techniques and then presents probability in an axiomatic way never losing sight of elucidating the subject through concrete examples The book contains numerous examples and solved exercises taken from various fields and includes computer explorations using Maple Probability: An Introduction David A.

Santos, 2010-04-30 Actuarial Loss Models Guojun Gan, 2024-10-15 Actuarial loss models are statistical models used by insurance companies to estimate the frequency and severity of future losses set premiums and reserve funds to cover potential claims Actuarial loss models are a subject in actuarial mathematics that focus on the pricing and reserving for short term coverages This is a concise textbook written for undergraduate students majoring in actuarial science who wish to learn the basics of actuarial loss models. This book can be used as a textbook for a one semester course on actuarial loss models. The prerequisite for this book is a first course on calculus The reader is supposed to be familiar with differentiation and integration This book covers part of the learning outcomes of the Fundamentals of Actuarial Mathematics FAM exam and the Advanced Short Term Actuarial Mathematics ASTAM exam administered by the Society of Actuaries It can be used by actuarial students and practitioners who prepare for the aforementioned actuarial exams Key Features Review core concepts in probability theory Cover important topics in actuarial loss models Include worked examples Provide both theoretical and numerical exercises Include solutions of selected exercises Nonlife Actuarial Models Yiu-Kuen Tse, 2009-09-17 This class tested undergraduate textbook covers the entire syllabus for Exam C of the Society of Actuaries SOA **Actuarial Models** Vladimir I. Rotar, 2014-08-18 Actuarial Models The Mathematics of Insurance Second Edition thoroughly covers the basic models of insurance processes It also presents the mathematical frameworks and methods used in actuarial modeling This second edition provides an even smoother more robust account of the main ideas and models preparing students to take Models for Quantifying Risk, Sixth Edition Stephen J. Camilli, ASA, Ian Duncan, FSA, FIA, FCIA, exams of the Societ MAAA, Richard L. London, FSA, 2014-06-24 This book is used in many university courses for SOA Exam MLC preparation The Fifth Edition is the official reference for CAS Exam LC The Sixth Edition of this textbook presents a variety of stochastic models for the actuary to use in undertaking the analysis of risk It is designed to be appropriate for use in a two or three semester university course in basic actuarial science It was written with the SOA Exam MLC and CAS Exam LC in mind Models are evaluated in a generic form with life contingencies included as one of many applications of the science Students will find this book to be a valuable reference due to its easy to understand explanations and end of chapter exercises In 2013 the Society of Actuaries announced a change to Exam MLC s format incorporating 60% written answer questions and new standard notation and terminology to be used for the exam There are several areas of expanded content in the Sixth Edition due to these changes Six important changes to the Sixth Edition WRITTEN ANSWER EXAMPLES This edition offers additional written answer examples in order to better prepare the reader for the new SOA eam format NOTATION AND TERMINOLOGY CONFORMS TO EXAM MLC MQR 6 fully incorporates all standard notation and terminology for exam MLC as detailed by the SOA in their document Notation and Terminology Used on Exam MLC MULTI STATE MODELS Extension of multi state model representation to almost all topics covered in the text FOCUS ON NORTH AMERICAN MARKET AND ACTUARIAL PROFESSION This book is written specifically for the multi disciplinary needs of the North American Market

This is reflected in both content and terminology PROFIT TESTING PARTICIPATING INSURANCE AND UNIVERSAL LIFE MQR 6 contains an expanded treatment of these topics THIELE S EQUATION Additional applications of this important equation are presented to more fully prepare the reader for exam day A separate solutions manual with detailed solutions to all of the text exercises is also available Please see the Related Items Tab for a direct link I selected Models for Quantifying Risk as the text for my class Given that the syllabus had changed quite dramatically from prior years I was looking for a text that would cover all the material in the new syllabus in a way that was rigorous easy to understand and would prepare students for the May 2012 MLC exam To me the text with the accompanying solutions manual does precisely that Jay Vadiveloo Ph D FSA MAAA CFA Math Department University of Connecticut I found that the exposition of the material is thorough while the concepts are readily accessible and well illustrated with examples The book was an invaluable source of practice problems when I was preparing for the Exam MLC Studying from it enabled me to pass this exam Dmitry Glotov Math Department University of Connecticut This book is extremely well written and structured Kate Li Student University of Connecticut Overall the text is thorough understandable and well organized The clear exposition and excellent use of examples will benefit the student and help her avoid missing the forest for the trees I was impressed by the quality and quantity of examples and exercises throughout the text students will find this collection of problems sorted by topic valuable for their exam preparation Overall I strongly recommend the book Kristin Moore Ph D ASA University of Michigan

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