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Christian Kleiber, Samuel Kotz

Non-Life Insurance Mathematics Thomas Mikosch, 2009-04-21 Offers a mathematical introduction to non-life insurance and, at the same time, to a multitude of applied stochastic processes. It gives detailed discussions of the fundamental models for claim sizes, claim arrivals, the total claim amount, and their probabilistic properties....The reader gets to know how the underlying probabilistic structures allow one to determine premiums in a portfolio or in an individual policy. --Zentralblatt für Didaktik der Mathematik

Statistical Size Distributions in Economics and Actuarial Sciences Christian Kleiber, Samuel Kotz, 2003-10-24 A comprehensive account of economic size distributions around the world and throughout the years In the course of the past 100 years, economists and applied statisticians have developed a remarkably diverse variety of income distribution models, yet no single resource convincingly accounts for all of these models, analyzing their strengths and weaknesses, similarities and differences. Statistical Size Distributions in Economics and Actuarial Sciences is the first collection to systematically investigate a wide variety of parametric models that deal with income, wealth, and related notions. Christian Kleiber and Samuel Kotz survey, compliment, compare, and unify all of the disparate models of income distribution, highlighting at times a lack of coordination between them that can result in unnecessary duplication. Considering models from eight languages and all continents, the authors discuss the social and economic implications of each as well as distributions of size of loss in actuarial applications. Specific models covered include: Pareto distributions Lognormal distributions Gamma-type size distributions Beta-type size distributions Miscellaneous size distributions Three appendices provide brief biographies of some of the leading players along with the basic properties of each of the distributions. Actuaries, economists, market researchers, social scientists, and physicists interested in econophysics will find Statistical Size Distributions in Economics and Actuarial Sciences to be a truly one-of-a-kind addition to the professional literature.

Global Financial Stability Report, April 2012 International Monetary Fund. Monetary and Capital Markets Department, 2012-04-18 The April 2012 Global Financial Stability Report assesses changes in risks to financial stability over the past six months, focusing on sovereign vulnerabilities, risks stemming from private sector deleveraging, and assessing

the continued resilience of emerging markets. The report probes the implications of recent reforms in the financial system for market perception of safe assets, and investigates the growing public and private costs of increased longevity risk from aging populations.

Trends and Factors in Japan's Long-Term Care Insurance System Pedro Olivares-Tirado, Nanako Tamiya, 2013-11-19 Ageing population poses a set of complex policy and dilemmas for social security systems, intensifying the concerns about rising expenditures in health care and long-term care for elderly. In this context, ageing societies has many valuable lessons to learn by studying Japan's experience dealing with its hyper-aged society and particularly from its strategies to ensure the financial sustainability of the Long-Term Care Insurance (LTCI) system. Based on an exhaustive literature review, and the results from six original researches on long-term care expenditures in Japan (LTCE) conducted during a doctoral program, the book provides a comprehensive view in analyzing trends and factors associated with increasing expenditures in the Long-Term Care Insurance system in Japan. The book address relevant topics such as; the main socio-demographic changes experienced by the Japanese society during the last three decades, predictors of the LTCE, measuring efficiency in nursing homes, the impact of the LTCI 2005-reform to contain expenditures, cost-effectiveness of the in-home and community based services and institutional LTCE in the last year of life. The book end with a discussion on futures challenges and strategies oriented to contribute with the sustainability of LTCI system in Japan.

Pension Economics David Blake, 2006-11-02 While not attempting to train readers as professional economists, this book aims to provide a secure grounding in the theory and practice of economics insofar as it deals with pension matters. From reading this book, the user will understand: * The key types of pension scheme * The role of pensions in maximizing individual lifetime welfare * The role of pensions in individual savings and retirement decisions * The role and consequences of the pension plan from the company's viewpoint * The role of pensions in promoting aggregate savings * The role of pensions and retirement in overlapping generations models * The economics of ageing and intergenerational accounting * The social welfare implications of pensions * The lessons of behavioural economics for pensions

Proceedings of the Casualty Actuarial Society Casualty Actuarial Society, 1999 List of members for the years 1914-20 are included in v. 1-7, after which they are continued in the Year book of the society, begun in 1922.

Government Guarantees Timothy Irwin, 2007 The book considers when governments should give guarantees to private investors. After describing the history of guarantees, and the challenges the politics and psychology create for good decisions, the book sets out a principles for allocating risk (and therefore guarantees), techniques for valuing guarantees, and rules to encourage good decisions.

The New Financial Order Robert J. Shiller, 2009-02-09 In his best-selling *Irrational Exuberance*, Robert Shiller cautioned that society's obsession with the stock market was fueling the volatility that has since made a roller coaster of the financial

system. Less noted was Shiller's admonition that our infatuation with the stock market distracts us from more durable economic prospects. These lie in the hidden potential of real assets, such as income from our livelihoods and homes. But these "ordinary riches," so fundamental to our well-being, are increasingly exposed to the pervasive risks of a rapidly changing global economy. This compelling and important new book presents a fresh vision for hedging risk and securing our economic future. Shiller describes six fundamental ideas for using modern information technology and advanced financial theory to temper basic risks that have been ignored by risk management institutions--risks to the value of our jobs and our homes, to the vitality of our communities, and to the very stability of national economies. Informed by a comprehensive risk information database, this new financial order would include global markets for trading risks and exploiting myriad new financial opportunities, from inequality insurance to intergenerational social security. Just as developments in insuring risks to life, health, and catastrophe have given us a quality of life unimaginable a century ago, so Shiller's plan for securing crucial assets promises to substantially enrich our condition. Once again providing an enormous service, Shiller gives us a powerful means to convert our ordinary riches into a level of economic security, equity, and growth never before seen. And once again, what Robert Shiller says should be read and heeded by anyone with a stake in the economy.

Health Insurance Ermanno Pitacco, 2014-11-04 Health Insurance aims at filling a gap in actuarial literature, attempting to solve the frequent misunderstanding in regards to both the purpose and the contents of health insurance products (and 'protection products', more generally) on the one hand, and the relevant actuarial structures on the other. In order to cover the basic principles regarding health insurance techniques, the first few chapters in this book are mainly devoted to the need for health insurance and a description of insurance products in this area (sickness insurance, accident insurance, critical illness covers, income protection, long-term care insurance, health-related benefits as riders to life insurance policies). An introduction to general actuarial and risk-management issues follows. Basic actuarial models are presented for sickness insurance and income protection (i.e. disability annuities). Several numerical examples help the reader understand the main features of pricing and reserving in the health insurance area. A short introduction to actuarial models for long-term care insurance products is also provided. Advanced undergraduate and graduate students in actuarial sciences; graduate students in economics, business and finance; and professionals and technicians operating in insurance and pension areas will find this book of benefit.

Disrupting Finance Theo Lynn, John G. Mooney, Pierangelo Rosati, Mark Cummins, 2018-12-06 This open access Pivot demonstrates how a variety of technologies act as innovation catalysts within the banking and financial services sector. Traditional banks and financial services are under increasing competition from global IT companies such as Google, Apple, Amazon and PayPal whilst facing pressure from investors to reduce costs, increase agility and improve customer retention. Technologies such as blockchain, cloud computing, mobile technologies, big data analytics and social media therefore have

perhaps more potential in this industry and area of business than any other. This book defines a fintech ecosystem for the 21st century, providing a state-of-the art review of current literature, suggesting avenues for new research and offering perspectives from business, technology and industry.

Quantitative Methods for Economics and Finance J.E. Trinidad-Segovia, Miguel Ángel Sánchez-Granero, 2021-02-12 This book is a collection of papers for the Special Issue “Quantitative Methods for Economics and Finance” of the journal Mathematics. This Special Issue reflects on the latest developments in different fields of economics and finance where mathematics plays a significant role. The book gathers 19 papers on topics such as volatility clusters and volatility dynamic, forecasting, stocks, indexes, cryptocurrencies and commodities, trade agreements, the relationship between volume and price, trading strategies, efficiency, regression, utility models, fraud prediction, or intertemporal choice.

Income Inequality and Poverty Nanak Kakwani, World Bank, 1980 Deals with income distribution methods and their economic applications.

Engaging Privacy and Information Technology in a Digital Age National Research Council, Division on Engineering and Physical Sciences, Computer Science and Telecommunications Board, Committee on Privacy in the Information Age, 2007-06-28 Privacy is a growing concern in the United States and around the world. The spread of the Internet and the seemingly boundaryless options for collecting, saving, sharing, and comparing information trigger consumer worries. Online practices of business and government agencies may present new ways to compromise privacy, and e-commerce and technologies that make a wide range of personal information available to anyone with a Web browser only begin to hint at the possibilities for inappropriate or unwarranted intrusion into our personal lives. Engaging Privacy and Information Technology in a Digital Age presents a comprehensive and multidisciplinary examination of privacy in the information age. It explores such important concepts as how the threats to privacy evolving, how can privacy be protected and how society can balance the interests of individuals, businesses and government in ways that promote privacy reasonably and effectively? This book seeks to raise awareness of the web of connectedness among the actions one takes and the privacy policies that are enacted, and provides a variety of tools and concepts with which debates over privacy can be more fruitfully engaged. Engaging Privacy and Information Technology in a Digital Age focuses on three major components affecting notions, perceptions, and expectations of privacy: technological change, societal shifts, and circumstantial discontinuities. This book will be of special interest to anyone interested in understanding why privacy issues are often so intractable.

Forecasting Mortality in Developed Countries E. Tabeau, Anneke van den Berg Jeths, Christopher Heathcote, 2001-02-28 Information on future mortality trends is essential for population forecasts, public health policy, actuarial studies, and many other purposes. Realising the importance of such needs, this volume contains contributions to the theory and practice of forecasting mortality in the relatively favourable circumstances in developed countries of Western Europe. In this context

techniques from mathematical statistics and econometrics can provide useful descriptions of past mortality. The naive forecast obtained by extrapolating a fitted model may give as good a forecast as any but forecasting by extrapolation requires careful justification since it assumes the prolongation of historical conditions. On the other hand, whilst it is generally accepted that scientific and other advances will continue to impact on mortality, perhaps dramatically so, it is impossible to quantify more than the outline of future consequences with a strong degree of confidence. The decision to modify an extrapolation of a model fitted to historical data (or conversely choosing not to modify it) in order to obtain a forecast is therefore strongly influenced by subjective and judgmental elements, with the quality of the latter dependent on demographic, epidemiological and indeed perhaps more general considerations. The thread running through the book reflects therefore the necessity of integrating demographic, epidemiological, and statistical factors to obtain an improvement in the prediction of mortality.

More Than You Wanted to Know Omri Ben-Shahar, Carl E. Schneider, 2014-04-20 How mandated disclosure took over the regulatory landscape—and why it failed Perhaps no kind of regulation is more common or less useful than mandated disclosure—requiring one party to a transaction to give the other information. It is the iTunes terms you assent to, the doctor's consent form you sign, the pile of papers you get with your mortgage. Reading the terms, the form, and the papers is supposed to equip you to choose your purchase, your treatment, and your loan well. *More Than You Wanted to Know* surveys the evidence and finds that mandated disclosure rarely works. But how could it? Who reads these disclosures? Who understands them? Who uses them to make better choices? Omri Ben-Shahar and Carl Schneider put the regulatory problem in human terms. Most people find disclosures complex, obscure, and dull. Most people make choices by stripping information away, not layering it on. Most people find they can safely ignore most disclosures and that they lack the literacy to analyze them anyway. And so many disclosures are mandated that nobody could heed them all. Nor can all this be changed by simpler forms in plainer English, since complex things cannot be made simple by better writing. Furthermore, disclosure is a lawmakers' panacea, so they keep issuing new mandates and expanding old ones, often instead of taking on the hard work of writing regulations with bite. Timely and provocative, *More Than You Wanted to Know* takes on the form of regulation we encounter daily and asks why we must encounter it at all.

Beyond Survival Truman G. Packard, Cristian C. Baeza, 2006-06-20 'Beyond Survival' breaks new ground in the ongoing debate about health finance and financial protection from the costs of health care. The evidence and discussion support the need to consider financial protection, in addition to health status, as a policy objective when setting priorities for health systems. This book reviews the Latin American experience with health reform in the last 20 years and the fundamentals of health system financing, using new evidence to show the magnitude and mechanisms that determine the impoverishing effects of health events (diseases, accidents, and those of the life cycle). It provides options for policy makers on how to

protect, and help household to protect themselves, against this impoverishment. The authors use empirical evidence from six case studies commissioned for this report, on Argentina, Chile, Colombia, Ecuador, Honduras, and Mexico. This book provides policy makers with a solid conceptual basis for decisions on the contents of mandatory health insurance benefit packages, choices of financing mechanisms, and the roles of public policy in this field. 'Beyond Survival' provides an in-depth analysis of, and organizational alternatives for, risk pooling and health insurance for financial protection. It analyzes the urgent need to extend risk pooling to the informal sector, the challenges for current social insurance arrangements, and options for policy makers to effectively extend risk pooling to the informal sector.

OECD Reviews of Regulatory Reform Risk and Regulatory Policy Improving the Governance of Risk

OECD, 2010-04-09 This publication presents recent OECD papers on risk and regulatory policy. They offer measures for developing, or improving, coherent risk governance policies.

Foundations of Casualty Actuarial Science, 1996

Live Long and Prosper World Bank, 2015-12-10 Aging is a challenge which countries in East Asia and Pacific (EAP) regions are grappling with or will soon confront. It raises many questions for policymakers ranging from potential macroeconomic impacts, to fiscal challenges of supporting pension, health and long-term care systems, and labor market implications as countries seek to promote productive aging. The urgency of the aging challenge varies across the region, but it will confront all EAP countries in time and early preparation is essential to avoid the missteps of other regions. Live Long and Prosper discusses the societal and public policy challenges and reform options for EAP countries as they address aging. It aims to strike a balance between aging optimists and pessimists. On the one hand, the impacts of aging on growth, labor markets and public spending are not the unavoidable catastrophe often feared. However, minimizing the downside risks of aging and ensuring healthy and productive aging will require proactive public policy, political leadership, and new mindsets across society. The report reviews the evidence on demographic transition in EAP and its potential macroeconomic impact. It addresses the current policy environment including pensions and social security, health, and long-term care and labor markets to assess the risks of 'business as usual'. It also suggests policy directions to promote healthy and productive aging in EAP, and emphasizes that aging is not just about older people, but requires policy and behavioral change across the life cycle.

Managing Supply Chain Risk ManMohan S. Sodhi, Christopher S. Tang, 2012-02-25 "Supply Chain Risk Management is an issue that many companies face and yet few companies know how to deal with it in a systematic and pragmatic manner. While avoiding and reducing supply chain risks are certainly preferable, developing ways to restore and stabilize supply chain operations rapidly after a major disruption is critical for managing global supply chains. Sodhi and Tang present important concepts, frameworks, strategies, and analyses that are essential for managing supply chain risks. Not only does

this book suggest some practical ways to work with different partners to manage the risks that are present in a global supply chain, it creates a framework that would enable practitioners to engage researchers to work on this important area.”

—Thomas A. Debrowski, Executive Vice President, Worldwide Operations, Mattel, Inc. “When a firm outsources its operations to external suppliers, the firm is vulnerable to major and rare disruptions that can occur at any link in the global supply chain. Because these disruptions rarely occur, few firms take commensurable actions to identify, assess, mitigate and respond to various types of supply chain risks. By introducing frameworks and concepts along with several case studies and a review of academic literature, Sodhi and Tang treat this important subject with practical relevance and academic rigor. This book will bring practitioners and researchers to develop effective and efficient ways to manage supply chain risks.”

—Marshall L. Fisher, UPS Professor, Professor of Operations and Information Management and Co-Director of Fishman-Davidson Center for Service and Operations Management, The Wharton School, University of Pennsylvania “This book ties observations in practice to methodologies and research. The rich case examples motivated the approaches and methodologies used to mitigate risks, and in the course of doing so, Sodhi and Tang provided insights on existing and new research opportunities. As a result, this book is highly relevant to both practitioners and academics. Also, the book is also written with management lessons on how risks can be mitigated, and how risks can be contained once disruptions have occurred. As such, it is also a book for management to gain insights and to develop management skills.” —Hau L. Lee, Thoma Professor of Operations, Information and Technology and Director of the Stanford Global Supply Chain Management Forum, Graduate School of Business, Stanford University “As companies have extended their supply chains globally and as the face increasing resource issues, they face a number of new risk challenges. While there are various case studies written about supply chain risks, this book gives a comprehensive treatment of the subject with clarity. The concepts and frameworks developed by Sodhi and Tang in this book would create awareness of this important and yet not well understood subject, and strategies described in this book would stimulate practitioners to develop a holistic approach for identifying, assessing, mitigating, and responding to different types of supply chain risks.” —Nick Wildgoose, Global Supply Chain Proposition Manager, Zurich Insurance

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