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mathematical models that describe the process by which funds flow into and out of an insurance system focusing on the loss process the authors explore key quantitative techniques including random variables basic distributional quantities and the recursive method and discuss techniques for classifying and creating distributions parametric non parametric and bayesian estimation methods are thoroughly covered along with advice for choosing an appropriate model throughout the book numerous examples showcase the real world applications of the presented concepts with an emphasis on calculations and spreadsheet implementation loss models from data to decisions fifth edition is an indispensable resource for students and aspiring actuaries who are preparing to take the soa and cas examinations the book is also a valuable reference for professional actuaries actuarial students and anyone who works with loss and risk models

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along with a focus on the development of inquiry and reasoning skills while most mainstream general chemistry texts offer a breadth of content coverage the spencer author team in contrast focuses on depth and student preparation for future studies the fifth edition is revised in keeping with our commitment to the chemical education community and specifically the pogil process oriented guided inquiry learning project this text reflects two core principles first that the concepts that are covered are fundamental building blocks for understanding chemistry and second that the concepts should be perceived by the students as being directly applicable to their interests and careers the authors further provide this core coverage using 1 of 3 models data driven chemical theories and student understanding which allows for a more concrete foundation on which students build conceptual understanding

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