

Table of Contents

| | |
|--|-----|
| Chapter 1. Problems | 1 |
| Chapter 2. Tools | 7 |
| 2.1. The Model | 7 |
| 2.2. Distributions for K and X | 16 |
| 2.3. Moments | 21 |
| 2.4. The Total Claims Cost Z | 29 |
| 2.5. Cramér's Inequality | 36 |
| 2.6. Dependent Variables | 42 |
| Chapter 3. Premiums | 52 |
| 3.1. Pragmatic Principles | 52 |
| 3.2. Theoretical Principles | 54 |
| 3.3. Experience Rating | 59 |
| Chapter 4. Reinsurance | 68 |
| Chapter 5. Retentions | 76 |
| Chapter 6. Statistics | 89 |
| Chapter 7. Reserves | 102 |
| Chapter 8. Solutions | 116 |
| 8.1. Negative Binomial | 116 |
| 8.2. Exact Credibility | 119 |
| 8.3. Closing the Circle | 126 |
| References | 131 |
| Subject Index | 133 |