

GOAL

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Question

Difficulty: Advanced

Annual aggregate losses for a dental policy follow the compound Poisson distribution with  $\lambda = 3$ . The distribution of individual losses is:

Loss	Probability
1	0.4
2	0.3
3	0.2
4	0.1

Calculate the probability that aggregate losses in one year do not exceed 3.

Possible Answers

- ☐ A Less than 0.20
- ☒ B At least 0.20, but less than 0.40
- ☐ C At least 0.40, but less than 0.60
- ☐ D At least 0.60, but less than 0.80
- ☐ E At least 0.80

Help Me Start

Helpful Strategies to get you Started

$P(S = 3)$  can be calculated as sum of following scenarios:

N	Loss	Prob of Loss	$P(N=n)$
3	(1, 1, 1)	$(.4)^3$	$e^{-3}3^3/3!$
2	(1, 2)(2, 1)	$2(.4)(.3)$	$e^{-3}3^2/2!$
1	(3)	$(.2)$	$e^{-3}3$

Solution

Detailed, Comprehensive Solutions

$P(S = 3) = 0.09798$  can be calculated as sum of following scenarios:

N	Loss	Prob of Loss	$P(N=n)$
3	(1, 1, 1)	$(.4)^3$	$e^{-3}3^3/3!$
2	(1, 2)(2, 1)	$2(.4)(.3)$	$e^{-3}3^2/2!$
1	(3)	$(.2)$	$e^{-3}3$

$P(S = 2) = 0.08065$  can be calculated as sum of following scenarios:

N	Loss	Prob of Loss	$P(N=n)$
2	(1, 1)	$(.4)(.4)$	$e^{-3}3^2/2!$
1	(2)	$(.3)$	$e^{-3}3$

$P(S = 1) = 0.05975$  be calculated as following :

N	Loss	Prob of Loss	$P(N=n)$
1	(1)	$(.4)$	$e^{-3}3$

Adding three cases to the case of  $P(S = 0) = P(N = 0) = e^{-3}$ , we have  $P(S \leq 3) = 0.2883$ .

Alternate Solution

Multiple Solutions when Available

Use the recursive formula

$$f_S(x) = \frac{\lambda}{x} \sum_{y=1}^x y f_X(y) f_S(x-y), \quad x = 1, 2, \dots,$$

with the starting value  $f_S(0) = e^{\lambda(f_X(0)-1)} = e^{-\lambda}$ . Note that  $\Pr(X = 0)$  we have  $\Pr(S = 0) = \Pr(N = 0) = e^{-\lambda}$ .

$$\begin{aligned} \Pr(S = 0) &= e^{-3} = 0.0498 \\ \Pr(S = 1) &= \frac{3}{1} (0.4)(0.0498) = 0.0598 \\ \Pr(S = 2) &= \frac{3}{2} [(0.4)(0.0598)2(0.3)(0.0498)] = 0.0807 \\ \Pr(S = 3) &= \frac{3}{3} [(0.4)(0.0807)2(0.3)(0.0598)3(0.2)(0.0498)] = 0.0980 \\ \Pr(S \leq 3) &= 0.0498 + 0.0598 + 0.0807 + 0.0980 = 0.2883. \end{aligned}$$

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☒ Excellent

☐ Needs Improvement

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Monitor Difficulty Level

Tables, Graphs, and Other Solution Techniques Demonstrated When Applicable

# Mas Study Guide

**Martin James Stormzand**



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