

THE MATHEMATICAL BASIS FOR INSURANCE

- Losses needs to be predicted accurately.
- **Law of Large Numbers:** *The greater the number of observations of an event based on chance, the more likely the actual results will approximate the expected results.*
- This system allows an insurance to *reduce risk*.
- Based on law of large numbers, if there are large number of similar but not necessarily identical exposure units, the insurer may be able to predict future losses with greater accuracy.

The Mathematical Theory Of Insurance

Yijin Wang



The Mathematical Theory Of Insurance:

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