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STUART A. KLUGMAN, PhD, is Principal Financial Group Distinguished Professor of Actuarial Science at Drake University. A Fellow of the Society of Actuaries, Dr. Klugman was vice president of the SOA from 2001–2003. HARRY H. PANJER, PhD, is Professor Emeritus in the Department of Statistics and Actuarial Science at the University of Waterloo, Canada.

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1 UNDERSTANDING ACTUARIAL MODELS 3 In [1], the following process for building an actuarial model is presented. Phases of a Good Modeling Process A good modeling requires a thorough understanding of the problem modelled. The following is a helpful checklist of a modeling process which is by no means complete: Choice of Models.

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