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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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Loss Models: From Data to Decisions - Stuart A. Klugman

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.

An Introductory Guide in the Construction of Actuarial

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