

<<精算学>>

图书基本信息

书名：<<精算学>>

13位ISBN编号：9787040192322

10位ISBN编号：7040192322

出版时间：2006-4

出版范围：高等教育

作者：尚汉冀主编

页数：266

版权说明：本站所提供下载的PDF图书仅提供预览和简介，请支持正版图书。

更多资源请访问：<http://www.tushu007.com>

## 内容概要

Since actuarial education was introduced into China in 1980s, more and more attention have been paid to the theoretical and practical research of actuarial science in China. In 1998, the National Natural Science Foundation of China approved a 1 million Yuan RMB financial support to a key project 《Insurance Information Processing and Actuarial Mathematics Theory & Methodology》 (project 19831020), which is the first key project on actuarial science supported by the government of China. From 1999 to 2003, professors and experts from Fudan University, Peking University, Institute of Software of Academia Sinica, East China Normal University, Shanghai University of Finance and Economics, Shanghai University and Jinan University worked together for this project, and achieved important successes in their research work. In a sense, this book is a summation of what they had achieved. The book consists of seven chapters. Chapter 1 mainly presents the major results about ruin probabilities, the distribution of surplus before and after ruin for a compound Poisson model with a constant premium rate and a constant interest rate. This chapter also gives asymptotic formulas of the low and upper bounds for the distribution of the surplus immediately after ruin under subexponential claims. Chapter 2 introduces some recent results on compound risk models and copula decomposition. For the compound risk models, it includes the recursive evaluation of compound risk models on mixed type severity distribution in one-dimensional case, the bivariate recursive equation on excess-of-loss reinsurance, and the approximation to total loss of homogeneous individual risk model by a compound Poisson random variable. On the copula decomposition, the uniqueness of bivariate copula convex decomposition is proved, while the coefficient of the terms in the decomposition equation is given.

Chapter 3 is concerned with distortion premium principles and some related topics. Apart from the characterization of a distortion premium principle, this chapter also examines the additivities involved in premium pricing and reveals the relationship among the three types of additivities. Furthermore, reduction of distortion premium to standard deviation principle for certain distribution families is investigated. In addition, ordering problem for real-valued risks (beyond the nonnegative risks) is addressed, which suggests that it is more reasonable to order risks in the dual theory than the original theory. Chapter 4 illustrates the application of fuzzy mathematics in evaluating and analyzing risks for insurance industry. As an example, fuzzy comprehensive evaluation is used to evaluate the risk of suffering from diseases related to better living conditions. Fuzzy information processing (including information distribution and information diffusion) is introduced in this chapter and plays an important role in dealing with the small sample problem. Chapter 5 presents some basic definitions and principles of Fuzzy Set Theory and the fuzzy tools and techniques applied to actuarial science and insurance practice. The fields of application involve insurance game, insurance decision, etc. Chapter 6 is concerned with some applications of financial economics to actuarial mathematics, especially to life insurance and pension. Combining financial economics, actuarial mathematics with partial differential equation, a general framework has been established to study the mathematical model of the fair valuation of life insurance policy or pension. In particular, analytic solutions and numerical results have been obtained for various life insurance policies and pension plans. Chapter 7 provides a working framework for exploring the risk profile and risk assessment of China insurance. It is for the regulatory objective of building a risk-oriented supervision system based on China insurance market profile and consistent to the international development of solvency supervision. The authors of various chapters of this book are: Professor Rongming Wang of East China Normal University (Chapter 1), Dr. Jingping Yang of Peking University (Chapter 2), Dr. Xianyi Wu of East China Normal University, Dr. Xian Zhou of Hong Kong University and Professor Jinglong Wang of East China Normal University (Chapter 3), Professor Hanji Shang of Fudan University (Chapter 4), Professor Yuchu Lu of Shanghai University (Chapter 5), Professor Weixi Shen of Fudan University (Chapter 6) and Professor Zhigang Xie of Shanghai University of Finance & Economics (Chapter 7). As the editor, I am most grateful to all authors for their cooperation. I would like to thank Professor Tatsien Li, Professor Zhongqin Xu and Professor Wenling Zhang. Their support is very important to our research work and to the publication of this book. I also thank Mr. Hao Wang for his effective work in editing the book.



书籍目录

Preface

Chapter 1 Risk Models and Ruin Theory

1.1 On the Distribution of Surplus Immediately after Ruin under Interest Force

1.1.1 The Risk Model

1.1.2 Equations for  $G(u, y)$

1.1.2.1 Integral Equations for  $(u, y)$ ,  $G(u, y)$  and  $\bar{G}(u, y)$

1.1.2.2 The Case

1.1.3 Upper and Lower Bounds for  $G(0, y)$

1.2 On the Distribution of Surplus Immediately before Ruin under Interest Force

1.2.1 Equations for  $B(u, y)$

1.2.1.1 Integral Equations for  $B(u, y)$

1.2.1.2 The Case = 0

1.2.1.3 Solution of the Integral Equation

1.2.2  $B(u, y)$  with Zero Initial Reserve

1.2.3 Exponential Claim Size

1.2.4 Lundberg Bound

1.3 Asymptotic Estimates of the Low and Upper Bounds for the Distribution of the Surplus Immediately after Ruin under Subexponential Claims

1.3.1 Preliminaries and Auxiliary Relations

1.3.2 Asymptotic Estimates of the Low and Upper Bounds

1.4 On the Ruin Probability under a Class of Risk Processes

1.4.1 The Risk Model

1.4.2 The Laplace Transform of the Ruin Probability with Finite Time

1.4.3 Two Corollaries

Chapter 2 Compound Risk Models and Copula De-composition

2.1 Introduction

2.2 Individual Risk Model and Compound Risk Model

2.2.1 The Link between the Compound Risk Model and the Individual Risk Model

2.2.2 One Theorem on Excess-of-loss Reinsurance

2.3 Recursive Calculation of Compound Distributions

2.3.1 One-dimensional Recursive Equations

2.3.2 Proofs of Theorems 2.2-2.3

2.3.3 Bivariate Recursive Equations

2.4 The Compound Poisson Random Variable's Approximation to the Individual Risk Model

2.4.1 The Existence of the Optimal Poisson r.v

2.4.2 The Joint Distribution of  $(N(0), N)$

2.4.3 Evaluating the Approximation Error

2.4.4 The Approximation to Functions of the Total Loss

2.4.5 The Uniqueness of the Poisson Parameter to Minimizing  $H_n(0)$

2.4.6 Proofs

2.5 Bivariate Copula Decomposition

2.5.1 Copula Decomposition

2.5.2 Application of the Copula Decomposition

Chapter 3 Comonotonically Additive Premium Principles and Some Related Topics

3.1 Introduction

3.2 Characterization of Distortion Premium Principles

3.2.1 Preliminaries

3.2.2 Greco Theorem

3.2.3 Characterization of Distortion Premium Principles

3.2.4 Further Remarks on Additivity of Premium Principles

.....

## 章节摘录

版权页：插图：Investment risk control for insurance companies has always been a central topic for insurance regulation. During the period of 1980—1995, before the Insurance Law was issued, the insurance business of the People's Insurance Company of China ( 1980 ), China Pacific ( 1986 ), Ping-an Insurance ( 1988 ), AIA Shanghai Branch ( 1992 ) and Tokyo Marine Shanghai Branch ( 1993 ) was under the Provisional Insurance Administration Rules by the State Council of China issued in 1985. As a temporary insurance regulation, it was short of detailed rules and restrictions on the use of insurance capital. The insurers enjoyed relatively flexibility and freedom for investing on various assets. This also resulted in non-performing assets for those companies. Since the enactment of the China Insurance Law ( 1995 ), investment of insurance capital was suddenly and strictly restricted in bank savings and government bonds. This period was followed by a slow and long process of releasing the investment restrictions in the later years. On October 1999, CIRC issued "Provisional Administration Rules for Insurance Companies Investing in Security Funds" ( CIRC[1999], No.206 ) which allows a certain percent of insurers' capital invested in security funds.

<<精算学>>

编辑推荐

《精算学:理论与方法》由高等教育出版社出版。

版权说明

本站所提供下载的PDF图书仅提供预览和简介，请支持正版图书。

更多资源请访问:<http://www.tushu007.com>