

GOAL

Record Notes

Question

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.

Email your Professor

Flag for Review

Monitor Difficulty Level

Possible Answers

A

 Less than 0.20

✓

 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 $P(S \leq 3) = 0.2883$.

Tables, Graphs, and Other Solution Techniques Demonstrated When Applicable

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 $\Pr(S = 0) = \Pr(N = 0) = e^{-\lambda}$.

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

Mas Study Guide

Theodore Presser



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