



# Introduction to Credibility Theory, Fourth Edition (ACTEX Academic Series)

*Ph.D., ASA Thomas N. Herzog*

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Several chapters of this text have been adopted as syllabus references for the SOA Group and Health specialty Design and Pricing Fellowship exam. Credibility modeling is a proven approach for analyzing unique product designs. This text presents a wide variety of credibility models in an easy-to-read style, and in so doing, traces the historical development of the subject. The Bayesian approach to credibility is emphasized. The text concentrates on basic statistical concepts, leaving more sophisticated theoretical concepts for a more advanced treatment elsewhere. It contains worked examples, a large number of end-of-chapter exercises and an extensive bibliography. Practical applications of credibility theory are presented in the Appendices. Some university professors utilize this text together with Risk Models and Their Estimation to prepare for Exam C/4. In the rapidly evolving healthcare environment, data credibility is more important than ever. The Fourth Edition of this text includes three case studies relating to healthcare issues.

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