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$P P P \hat{E} \sim = - \hat{I} \hat{I}^{\circ} = - \text{¥ ¥} = - \text{¥ ¥} - + (1) \text{ Time 1 Payoff (1 \%), } 1.03 \text{ } 100 \text{ } 1 (1 \% (1), 103$
 $100 \text{ } 1 (1 \% 0, 103 (1) (1) 100 \text{ } S \text{ } Y_{\text{Max}} \text{ } Y_{\text{Max}} \text{ } S \text{ } Y_{\text{Max}} \text{ } S \text{ } S$ The Current Value Of A Payoff
Of Max $S[0, 103 (1) -]$ At Time 1 Is \$15.21, And The Current Value Of A Payoff Of (1)S
At Time 1 Is 100. Therefore, The Current Value Of The Payoff Is: $= - \dots$ Mar 21th,
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(iii) High-hazard Risks Have An Exponential Claim Size Distribution With Mean . 30.

(iv) No Claims From Low-hazard Risks Are Observed. (v) Three Claims From Medium-hazard Risks Are Observed, Of Sizes 1, 2 And 3. (vi) One Claim From A High-hazard Risk Is Observed, Of Size 15. Calculate The Maximum Likelihood Estimate Of θ . Jan 15th, 2024

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0.09 9.00% Pa P I I I 16. Solution: B Monthly Payment At Time T Is $1000(0.98)^t$. Because The Loan Amount Is Unknown, The Outstanding Balance Must Be Calculated Prospectively. The Value At Time 40 Months Is The Present Value Of Payments From 40 1 59 20 Time 41 To Time 60 : $40 \ 40 \ 1 \ 60 \ 21 \ 1000[0.98 \ 0.98 \]$
 $0.98 \ 0.98 \ 1000 \ , \ 1/(1.0075) \ 1 \ 0.98 \ 0 \ \dots$ Feb 16th, 2024

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