

GENERAL PROBABILITY

Basic Probability Relationships

$$\begin{aligned} \Pr(A \cup B) &= \Pr(A) + \Pr(B) - \Pr(A \cap B) \\ \Pr(A \cup B \cup C) &= \Pr(A) + \Pr(B) + \Pr(C) \\ &\quad - \Pr(A \cap B) - \Pr(B \cap C) - \Pr(A \cap C) \\ &\quad + \Pr(A \cap B \cap C) \\ \Pr(A^c) &= 1 - \Pr(A) \end{aligned}$$

Law of Total Probability

$$\Pr(B) = \sum_{i=1}^n \Pr(B \cap A_i)$$

De Morgan's Law

$$\begin{aligned} \Pr[(A \cup B)^c] &= \Pr(A^c \cap B^c) \\ \Pr[(A \cap B)^c] &= \Pr(A^c \cup B^c) \end{aligned}$$

Conditional Probability

$$\Pr(A|B) = \frac{\Pr(A \cap B)}{\Pr(B)}$$

Independence

$$\begin{aligned} \Pr(A \cap B) &= \Pr(A) \cdot \Pr(B) \\ \Pr(A|B) &= \Pr(A) \end{aligned}$$

Bayes' Theorem

$$\Pr(A_i|B) = \frac{\Pr(B|A_i) \cdot \Pr(A_i)}{\sum_{j=1}^n \Pr(B|A_j) \cdot \Pr(A_j)}$$

Combinatorics

$$n! = n \cdot (n-1) \cdot \dots \cdot 2 \cdot 1$$

$${}_nP_k = \frac{n!}{(n-k)!}$$

$${}_nC_k = \binom{n}{k} = \frac{n!}{(n-k)! \cdot k!}$$

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*Learn both discrete and continuous cases

*Probability Mass Function (PMF)

$$\begin{aligned} \sum_{x=-\infty}^{\infty} p_X(x) &= 1 \\ \Pr(X = a) &= 0 \text{ (continuous)} \end{aligned}$$

*Cumulative Distribution Function (CDF)

$$\begin{aligned} F_X(x) &= \Pr(X \leq x) = \sum_{x_i \leq x} p_X(x_i) \\ \Pr(a < X \leq b) &= F_X(b) - F_X(a) \\ f_X(x) &= \frac{d}{dx} F_X(x) \text{ (continuous)} \end{aligned}$$

*Expected Value

$$\begin{aligned} E[c] &= c \\ E[g(X)] &= \int_{-\infty}^{\infty} g(x) \cdot f_X(x) dx \\ E[g(X)] &= \int_0^{\infty} g'(x) \cdot S_X(x) dx, \text{ for } x \geq 0 \\ E[g(X)|j \leq X \leq k] &= \frac{\int_j^k g(x) \cdot f_X(x) dx}{\Pr(j \leq X \leq k)} \\ E[c \cdot g(X)] &= c \cdot E[g(X)] \\ E[g_1(X) + \dots + g_n(X)] &= E[g_1(X)] + \dots + E[g_n(X)] \end{aligned}$$

Variance, Standard Deviation, and Coefficient of Variation

$$\begin{aligned} \text{Var}[X] &= E[X^2] - (E[X])^2 \\ \text{Var}[aX + b] &= a^2 \cdot \text{Var}[X] \\ \text{Var}[c] &= 0 \\ SD[X] &= \sqrt{\text{Var}[X]} \\ CV[X] &= SD[X]/E[X] \end{aligned}$$

*Moment Generating Function (MGF)

$$\begin{aligned} M_X(t) &= E[e^{tX}] \\ M_{X+a}(t) &= e^{at} \cdot M_X(at) \\ M_X(0) &= 1 \\ M_{X+Y}(t) &= M_X(t) \cdot M_Y(t) \text{ (independent)} \\ \frac{d^n}{dt^n} M_X(t) \Big|_{t=0} &= E[X^n] \end{aligned}$$

Probability Generating Function (PGF)

$$\begin{aligned} P_X(z) &= E[z^X] \\ P_X(0) &= p_X(0) \\ \frac{d^n}{dz^n} P_X(z) \Big|_{z=1} &= p_X(n) \\ \frac{d^n}{dz^n} P_X(z) \Big|_{z=1} &= E[X(X-1)\dots(X-n+1)] \end{aligned}$$

Percentiles

The 100pth percentile is the smallest value of x_p where $F_X(x_p) \geq p$.

Univariate Transformation

$$\begin{aligned} f_Y(y) &= f_X(g^{-1}(y)) \cdot \left| \frac{d}{dy} g^{-1}(y) \right| \\ \text{where } y &= g(x) \leftrightarrow x = g^{-1}(y) \end{aligned}$$

Actuary Exam 2 Study Guide

John A. Sorrentino



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Table of Contents Actuary Exam 2 Study Guide

1. Understanding the eBook Actuary Exam 2 Study Guide
 - The Rise of Digital Reading Actuary Exam 2 Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Actuary Exam 2 Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Actuary Exam 2 Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Actuary Exam 2 Study Guide
 - Personalized Recommendations
 - Actuary Exam 2 Study Guide User Reviews and Ratings
 - Actuary Exam 2 Study Guide and Bestseller Lists
5. Accessing Actuary Exam 2 Study Guide Free and Paid eBooks
 - Actuary Exam 2 Study Guide Public Domain eBooks
 - Actuary Exam 2 Study Guide eBook Subscription Services
 - Actuary Exam 2 Study Guide Budget-Friendly Options

6. Navigating Actuary Exam 2 Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Actuary Exam 2 Study Guide Compatibility with Devices
 - Actuary Exam 2 Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Actuary Exam 2 Study Guide
 - Highlighting and Note-Taking Actuary Exam 2 Study Guide
 - Interactive Elements Actuary Exam 2 Study Guide
8. Staying Engaged with Actuary Exam 2 Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Actuary Exam 2 Study Guide
9. Balancing eBooks and Physical Books Actuary Exam 2 Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Actuary Exam 2 Study Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Actuary Exam 2 Study Guide
 - Setting Reading Goals Actuary Exam 2 Study Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Actuary Exam 2 Study Guide
 - Fact-Checking eBook Content of Actuary Exam 2 Study Guide
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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