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## AIDAN HARLEY

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The first courses in Insurance Mathematics at ETH Zurich were held by J.G. Stocker (1856/57) and G.A. Zeuner (1858/59). Since then, scores of mathematics students of ETH Zurich have become actuaries (insurance mathematicians) using their quantitative skills for solving problems in insurance and related fields.

#### Basic Life Insurance Mathematics

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Solution 2.1 Maximum Likelihood and Hypothesis Test

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where  $n$  is the term. (The insurance is said to be a whole-life policy if  $n = \infty$ , and a term insurance otherwise.) The general form of this contract, for a specified term  $n \leq \infty$ , payment-amount function  $F(\cdot)$ , and number  $m$  of possible payment-periods per year, is to pay  $F(T - x)$  at time  $T_m - x + 1/m$  following policy initiation,

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