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# Analytics For Insurance The Real Business Of Big Data The Wiley Finance Series

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Handbook of Statistical Analysis and Data Mining Applications  
Guerrilla Analytics  
Smarter Decisions, Better Results  
Regression Modeling with Actuarial and Financial Applications  
Making Money Out of Data  
Big Data Analytics: Systems, Algorithms, Applications  
How the Digital Lives of People, Things, and Organizations are Changing the Rules of Business  
An Introduction to the Methodology and its Applications  
Non-Life Insurance Pricing with Generalized Linear Models  
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Intelligence, Genes, and Success  
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Big Data and Health Analytics  
Fundamental Aspects of Operational Risk and Insurance Analytics  
Scientists Respond to The Bell Curve  
A Handbook of Operational Risk  
Fundamentals of Machine Learning for Predictive Data Analytics, second edition  
Decision Management Systems  
From Disruption to Evolution: Volume II. The Startups  
The Real Business of Big Data  
A Practical Approach to Working with Data  
Solutions Manual for Actuarial Mathematics for Life Contingent Risks  
Predictive Analytics  
The Power to Predict Who Will Click, Buy, Lie, or Die  
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Data Analytics for Accounting  
Data Science  
Analytics at Work  
Practical Predictive Analytics and Decisioning Systems for Medicine  
The Art and Science of Analytics  
The Analytics Process  
Intro to Bayesian Business Analytics in the R Ecosystem  
Property and Casualty Insurance Concepts Simplified

Impact, Implementation, and the Future of Work  
The Future of Insurance

*Analytics For Insurance The Real  
Business Of Big Data The Wiley  
Finance Series*

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## MAURICE CABRERA

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Handbook of Statistical Analysis and Data Mining Applications  
Cambridge University Press

"Mesmerizing & fascinating..." —The Seattle Post-Intelligencer  
"The Freakonomics of big data." —Stein Kretsinger, founding  
executive of Advertising.com Award-winning | Used by over 30  
universities | Translated into 9 languages An introduction for  
everyone. In this rich, fascinating — surprisingly accessible —  
introduction, leading expert Eric Siegel reveals how predictive  
analytics (aka machine learning) works, and how it affects  
everyone every day. Rather than a "how to" for hands-on techies,  
the book serves lay readers and experts alike by covering new  
case studies and the latest state-of-the-art techniques. Prediction  
is booming. It reinvents industries and runs the world. Companies,  
governments, law enforcement, hospitals, and universities are  
seizing upon the power. These institutions predict whether you're  
going to click, buy, lie, or die. Why? For good reason: predicting  
human behavior combats risk, boosts sales, fortifies healthcare,  
streamlines manufacturing, conquers spam, optimizes social  
networks, toughens crime fighting, and wins elections. How?  
Prediction is powered by the world's most potent, flourishing  
unnatural resource: data. Accumulated in large part as the by-  
product of routine tasks, data is the unsalted, flavorless residue  
deposited en masse as organizations churn away. Surprise! This  
heap of refuse is a gold mine. Big data embodies an extraordinary  
wealth of experience from which to learn. Predictive analytics  
(aka machine learning) unleashes the power of data. With this  
technology, the computer literally learns from data how to predict  
the future behavior of individuals. Perfect prediction is not  
possible, but putting odds on the future drives millions of  
decisions more effectively, determining whom to call, mail,  
investigate, incarcerate, set up on a date, or medicate. In this  
lucid, captivating introduction — now in its Revised and Updated  
edition — former Columbia University professor and Predictive

Analytics World founder Eric Siegel reveals the power and perils  
of prediction: What type of mortgage risk Chase Bank predicted  
before the recession. Predicting which people will drop out of  
school, cancel a subscription, or get divorced before they even  
know it themselves. Why early retirement predicts a shorter life  
expectancy and vegetarians miss fewer flights. Five reasons why  
organizations predict death — including one health insurance  
company. How U.S. Bank and Obama for America calculated the  
way to most strongly persuade each individual. Why the NSA  
wants all your data: machine learning supercomputers to fight  
terrorism. How IBM's Watson computer used predictive modeling  
to answer questions and beat the human champs on TV's  
Jeopardy! How companies ascertain untold, private truths — how  
Target figures out you're pregnant and Hewlett-Packard deduces  
you're about to quit your job. How judges and parole boards rely  
on crime-predicting computers to decide how long convicts  
remain in prison. 182 examples from Airbnb, the BBC, Citibank,  
ConEd, Facebook, Ford, Google, the IRS, LinkedIn, Match.com,  
MTV, Netflix, PayPal, Pfizer, Spotify, Uber, UPS, Wikipedia, and  
more. How does predictive analytics work? This jam-packed book  
satisfies by demystifying the intriguing science under the hood.  
For future hands-on practitioners pursuing a career in the field, it  
sets a strong foundation, delivers the prerequisite knowledge, and  
whets your appetite for more. A truly omnipresent science,  
predictive analytics constantly affects our daily lives. Whether you  
are a consumer of it — or consumed by it — get a handle on the  
power of Predictive Analytics.

### **Guerrilla Analytics** John Wiley & Sons

A concise introduction to the emerging field of data science,  
explaining its evolution, relation to machine learning, current  
uses, data infrastructure issues, and ethical challenges. The goal  
of data science is to improve decision making through the  
analysis of data. Today data science determines the ads we see  
online, the books and movies that are recommended to us online,  
which emails are filtered into our spam folders, and even how  
much we pay for health insurance. This volume in the MIT Press  
Essential Knowledge series offers a concise introduction to the  
emerging field of data science, explaining its evolution, current

uses, data infrastructure issues, and ethical challenges. It has  
never been easier for organizations to gather, store, and process  
data. Use of data science is driven by the rise of big data and  
social media, the development of high-performance computing,  
and the emergence of such powerful methods for data analysis  
and modeling as deep learning. Data science encompasses a set  
of principles, problem definitions, algorithms, and processes for  
extracting non-obvious and useful patterns from large datasets. It  
is closely related to the fields of data mining and machine  
learning, but broader in scope. This book offers a brief history of  
the field, introduces fundamental data concepts, and describes  
the stages in a data science project. It considers data  
infrastructure and the challenges posed by integrating data from  
multiple sources, introduces the basics of machine learning, and  
discusses how to link machine learning expertise with real-world  
problems. The book also reviews ethical and legal issues,  
developments in data regulation, and computational approaches  
to preserving privacy. Finally, it considers the future impact of  
data science and offers principles for success in data science  
projects.

### **Smarter Decisions, Better Results** John Wiley & Sons

In this book readers will find technological discussions on the  
existing and emerging technologies across the different stages of  
the big data value chain. They will learn about legal aspects of big  
data, the social impact, and about education needs and  
requirements. And they will discover the business perspective and  
how big data technology can be exploited to deliver value within  
different sectors of the economy. The book is structured in four  
parts: Part I "The Big Data Opportunity" explores the value  
potential of big data with a particular focus on the European  
context. It also describes the legal, business and social  
dimensions that need to be addressed, and briefly introduces the  
European Commission's BIG project. Part II "The Big Data Value  
Chain" details the complete big data lifecycle from a technical  
point of view, ranging from data acquisition, analysis, curation  
and storage, to data usage and exploitation. Next, Part III "Usage  
and Exploitation of Big Data" illustrates the value creation  
possibilities of big data applications in various sectors, including

industry, healthcare, finance, energy, media and public services. Finally, Part IV “A Roadmap for Big Data Research” identifies and prioritizes the cross-sectorial requirements for big data research, and outlines the most urgent and challenging technological, economic, political and societal issues for big data in Europe. This compendium summarizes more than two years of work performed by a leading group of major European research centers and industries in the context of the BIG project. It brings together research findings, forecasts and estimates related to this challenging technological context that is becoming the major axis of the new digitally transformed business environment.

**Regression Modeling with Actuarial and Financial Applications** John Wiley & Sons

As a follow-up to the successful *Competing on Analytics*, authors Tom Davenport, Jeanne Harris, and Robert Morison provide practical frameworks and tools for all companies that want to use analytics as a basis for more effective and more profitable decision making. Regardless of your company's strategy, and whether or not analytics are your company's primary source of competitive differentiation, this book is designed to help you assess your organization's analytical capabilities, provide the tools to build these capabilities, and put analytics to work. The book helps you answer these pressing questions: What assets do I need in place in my organization in order to use analytics to run my business? Once I have these assets, how do I deploy them to get the most from an analytic approach? How do I get an analytic initiative off the ground in the first place, and then how do I sustain analytics in my organization over time? Packed with tools, frameworks, and all new examples, *Analytics at Work* makes analytics understandable and accessible and teaches you how to make your company more analytical.

**Making Money Out of Data** MIT Press

This sweeping survey of the history of work, from hunter-gatherers to dotcom telecommuters, deftly compresses thousands of years of human evolution into an incisive volume. It is a book about work, about the organization and management of work, but it is also a book about people.

*Big Data Analytics: Systems, Algorithms, Applications* Morgan Kaufmann

This book is about the process of using analytics and the capabilities of analytics in today's organizations. Cutting through

the buzz surrounding the term analytics and the overloaded expectations about using analytics, the book demystifies analytics with an in-depth examination of concepts grounded in operations research and management science. Analytics as a set of tools and processes is only as effective as: The data with which it is working. The human judgment applying the processes and understanding the output of these processes. For this reason, the book focuses on the analytics process. What is intrinsic to analytics' real organizational impact are the careful application of tools and the thoughtful application of their outcomes. This work emphasizes analytics as part of a process that supports decision-making within organizations. It wants to debunk overblown expectations that somehow analytics outputs or analytics as applied to other concepts, such as Big Data, are the be-all and end-all of the analytics process. They are, instead, only a step within a holistic and critical approach to management thinking that can create real value for an organization. To develop this holistic approach, the book is divided into two sections that examine concepts and applications. The first section makes the case for executive management taking a holistic approach to analytics. It draws on rich research in operations and management science that form the context in which analytics tools are to be applied. There is a strong emphasis on knowledge management concepts and techniques, as well as risk management concepts and techniques. The second section focuses on both the use of the analytics process and organizational issues that are required to make the analytics process relevant and impactful.

*How the Digital Lives of People, Things, and Organizations are Changing the Rules of Business* Victory Belt Publishing

Be prepared for the arrival of automated decision making. Once thought of as science fiction, major corporations are already beginning to use cognitive systems to assist in providing wealth advice and also in medication treatment. The use of Cognitive Analytics/Artificial Intelligence (AI) Systems is set to accelerate, with the expectation that it'll be considered 'mainstream' in the next 5 - 10 years. It'll change the way we as individuals interact with data and systems—and the way we run our businesses. Cognitive Analysis and AI prepares business users for the era of cognitive analytics / artificial intelligence. Building on established texts and commentary, it specifically prepares you in terms of expectation, impact on personal roles, and responsibilities. It

focuses on the specific impact on key industries (retail, financial services, utilities and media) and also on key professions (such as accounting, operational management, supply chain and risk management). Shows you how users interact with the system in natural language. Explains how cognitive analysis/AI can source 'big data'. Provides a roadmap for implementation. Gets you up to speed now before you get left behind. If you're a decision maker or budget holder within the corporate context, this invaluable book helps you gain an advantage from the deployment of cognitive analytics tools.

*An Introduction to the Methodology and its Applications* Springer Science & Business Media

Big Data is the biggest game-changing opportunity for marketing and sales since the Internet went mainstream almost 20 years ago. The data big bang has unleashed torrents of terabytes about everything from customer behaviors to weather patterns to demographic consumer shifts in emerging markets. This collection of articles, videos, interviews, and slideshows highlights the most important lessons for companies looking to turn data into above-market growth: Using analytics to identify valuable business opportunities from the data to drive decisions and improve marketing return on investment (MROI). Turning those insights into well-designed products and offers that delight customers. Delivering those products and offers effectively to the marketplace. The goldmine of data represents a pivot-point moment for marketing and sales leaders. Companies that inject big data and analytics into their operations show productivity rates and profitability that are 5 percent to 6 percent higher than those of their peers. That's an advantage no company can afford to ignore.

*Non-Life Insurance Pricing with Generalized Linear Models*

Analytics for Insurance The Real Business of Big Data

The definitive compendium for the Insurance Digital Revolution. From slow beginnings in 2014, InsurTech has captured US\$7 billion in investment since 2010 — a 10% annual compound growth rate is predicted until at least 2020. Three in four insurance companies believe some part of their business is at risk of disruption and understanding the trends, drivers and emerging technologies behind Insurance's Digital Revolution is a business-critical priority for all growth-minded firms. The InsurTech Book offers essential updates, critical thinking and actionable insight — globally — from

start-ups, incumbents, investors, tech companies, advisors and other partners in this evolving ecosystem, in one volume. For some, Insurance is either facing an existential threat; for others, it is a sector on the brink of transforming itself. Either way, business models, value chains, customer understanding and engagement, organisational structures and even what Insurance is for, is never going to be the same. Be informed, be part of it. Learn from diverse experiences, mindsets and applications of technologies Discover new ways of defining and grasping growth opportunities Get the inside track from innovators, disruptors and incumbents Be updated on the evolution of InsurTech, why it is happening and how it will evolve Explore visions of the future of Insurance to help shape yours The InsurTech Book is your indispensable guide to a sector in transformation.

**Applied Insurance Analytics** John Wiley & Sons

The follow-up to the best-selling book by industry veteran, Bryan Falchuk, *The Future of Insurance: From Disruption to Evolution, Volume I. The Incumbents*. For centuries, the Insurance industry has been there for people at the worst moments of their lives, and kept the risk of those moments from stopping us from pursuing our dreams. Today, customer expectations are changing at an ever-increasing pace, driven further by the rapid digitization the world embraced in the pandemic. But that isn't the only thing driving change in the industry, with a new generation of insurers emerging to serve customers differently and rethink the art of the possible in Insurance. *The Future of Insurance: From Disruption to Evolution, Volume II. The Startups* dives deep into the genesis stories of eight startup carriers and MGAs as they pursued different goals, faced different circumstances, and responded uniquely to the twists and turns of being a startup in the fast-moving world of InsurTech. Whether you are in a startup, thinking about launching one, or are competing or partnering with one, understanding their journeys can inform and inspire you to help move the industry forward as we all face an ever-rising bar of customer expectations and needs. Read the first-hand accounts directly from the people who lived the stories in the second installment in the series that is the blueprint for evolution in Insurance.

[Data Science, Analytics and Machine Learning with R](#) Springer  
[Analytics for Insurance The Real Business of Big Data](#) John Wiley & Sons

*Big Data For Dummies* John Wiley & Sons

Detect fraud earlier to mitigate loss and prevent cascading damage *Fraud Analytics Using Descriptive, Predictive, and Social Network Techniques* is an authoritative guidebook for setting up a comprehensive fraud detection analytics solution. Early detection is a key factor in mitigating fraud damage, but it involves more specialized techniques than detecting fraud at the more advanced stages. This invaluable guide details both the theory and technical aspects of these techniques, and provides expert insight into streamlining implementation. Coverage includes data gathering, preprocessing, model building, and post-implementation, with comprehensive guidance on various learning techniques and the data types utilized by each. These techniques are effective for fraud detection across industry boundaries, including applications in insurance fraud, credit card fraud, anti-money laundering, healthcare fraud, telecommunications fraud, click fraud, tax evasion, and more, giving you a highly practical framework for fraud prevention. It is estimated that a typical organization loses about 5% of its revenue to fraud every year. More effective fraud detection is possible, and this book describes the various analytical techniques your organization must implement to put a stop to the revenue leak. Examine fraud patterns in historical data Utilize labeled, unlabeled, and networked data Detect fraud before the damage cascades Reduce losses, increase recovery, and tighten security The longer fraud is allowed to go on, the more harm it causes. It expands exponentially, sending ripples of damage throughout the organization, and becomes more and more complex to track, stop, and reverse. Fraud prevention relies on early and effective fraud detection, enabled by the techniques discussed here. *Fraud Analytics Using Descriptive, Predictive, and Social Network Techniques* helps you stop fraud in its tracks, and eliminate the opportunities for future occurrence.

[Strategic Analytics: The Insights You Need from Harvard Business Review](#) Createspace Independent Publishing Platform

Doing data science is difficult. Projects are typically very dynamic with requirements that change as data understanding grows. The data itself arrives piecemeal, is added to, replaced, contains undiscovered flaws and comes from a variety of sources. Teams also have mixed skill sets and tooling is often limited. Despite these disruptions, a data science team must get off the ground fast and begin demonstrating value with traceable, tested work

products. This is when you need *Guerrilla Analytics*. In this book, you will learn about: *The Guerrilla Analytics Principles*: simple rules of thumb for maintaining data provenance across the entire analytics life cycle from data extraction, through analysis to reporting. *Reproducible, traceable analytics*: how to design and implement work products that are reproducible, testable and stand up to external scrutiny. *Practice tips and war stories*: 90 practice tips and 16 war stories based on real-world project challenges encountered in consulting, pre-sales and research. *Preparing for battle*: how to set up your team's analytics environment in terms of tooling, skill sets, workflows and conventions. *Data gymnastics*: over a dozen analytics patterns that your team will encounter again and again in projects *The Guerrilla Analytics Principles*: simple rules of thumb for maintaining data provenance across the entire analytics life cycle from data extraction, through analysis to reporting *Reproducible, traceable analytics*: how to design and implement work products that are reproducible, testable and stand up to external scrutiny *Practice tips and war stories*: 90 practice tips and 16 war stories based on real-world project challenges encountered in consulting, pre-sales and research *Preparing for battle*: how to set up your team's analytics environment in terms of tooling, skill sets, workflows and conventions *Data gymnastics*: over a dozen analytics patterns that your team will encounter again and again in projects

[A Roadmap for Usage and Exploitation of Big Data in Europe](#) Springer

Harness "Code Halos" to gain competitive advantage in the digital era Amazon beating Borders, Netflix beating Blockbuster, Apple beating Kodak, and the rise of companies like Google, LinkedIn, and Pandora are not isolated or random events. Today's outliers in revenue growth and value creation are winning with a new set of rules. They are dominating by managing the information that surrounds people, organizations, processes, and products—what authors Malcolm Frank, Paul Roehrig, and Ben Pring call Code Halos. This is far beyond "Big Data" and analytics. Code Halos spark new commercial models that can dramatically flip market dominance from industry stalwarts to challengers. In this new book, the authors show leaders how digital innovators and traditional companies can build Code Halo solutions to drive success. The book: Examines the explosion of digital information



that now surrounds us and describes the profound impact this is having on individuals, corporations, and societies; Shows how the Crossroads Model can help anticipate and navigate this market shift; Provides examples of traditional firms already harnessing the power of Code Halos including GE's "Brilliant Machines," Disney's theme park "Magic Band," and Allstate's mobile devices and analytics that transform auto insurance. With reasoned insight, new data, real-world cases, and practical guidance, Code Halos shows seasoned executives, entrepreneurs, students, line-of-business owners, and technology leaders how to master the new rules of the Code Halo economy.

**Intelligence, Genes, and Success** Academic Press

Big Data Analytics in the Insurance Market is an industry-specific guide to creating operational effectiveness, managing risk, improving financials, and retaining customers. This book will be a 'must' for people seeking to broaden their knowledge of big data concepts and their real-world applications, particularly in the field of insurance. The insurance industry is largely dependent on data, and the advent of Big Data and analytics represents a major advance with tremendous potential. Yet clear, practical advice on the business side of analytics is lacking. This book fills the void with concrete information on using Big Data in the context of day-to-day insurance operations and strategy. This book an invaluable resource for any insurance professional from practitioners and policymakers working at insurance companies, to undergraduate and graduate students of economics management, and finance. Providing high quality academic research, ESFIRM provides a platform for authors to explore, analyse and discuss current and new financial models and theories, and engage with innovative research on an international scale.

**New Horizons for a Data-Driven Economy** Lulu.com

Is your company ready for the next wave of analytics? Data analytics offer the opportunity to predict the future, use advanced technologies, and gain valuable insights about your business. But unless you're staying on top of the latest developments, your company is wasting that potential--and your competitors will be gaining speed while you fall behind. Strategic Analytics: The Insights You Need from Harvard Business Review will provide you with today's essential thinking about what data analytics are capable of, what critical talents your company needs to reap their benefits, and how to adopt analytics throughout your

organization--before it's too late. Business is changing. Will you adapt or be left behind? Get up to speed and deepen your understanding of the topics that are shaping your company's future with the Insights You Need from Harvard Business Review series. Featuring HBR's smartest thinking on fast-moving issues--blockchain, cybersecurity, AI, and more--each book provides the foundational introduction and practical case studies your organization needs to compete today and collects the best research, interviews, and analysis to get it ready for tomorrow. You can't afford to ignore how these issues will transform the landscape of business and society. The Insights You Need series will help you grasp these critical ideas--and prepare you and your company for the future.

Big Data and Health Analytics John Wiley & Sons

This book teaches multiple regression and time series and how to use these to analyze real data in risk management and finance.

Fundamental Aspects of Operational Risk and Insurance Analytics CRC Press

A one-stop guide for the theories, applications, and statistical methodologies essential to operational risk Providing a complete overview of operational risk modeling and relevant insurance analytics, Fundamental Aspects of Operational Risk and Insurance Analytics: A Handbook of Operational Risk offers a systematic approach that covers the wide range of topics in this area. Written by a team of leading experts in the field, the handbook presents detailed coverage of the theories, applications, and models inherent in any discussion of the fundamentals of operational risk, with a primary focus on Basel II/III regulation, modeling dependence, estimation of risk models, and modeling the data elements. Fundamental Aspects of Operational Risk and Insurance Analytics: A Handbook of Operational Risk begins with coverage on the four data elements used in operational risk framework as well as processing risk taxonomy. The book then goes further in-depth into the key topics in operational risk measurement and insurance, for example diverse methods to estimate frequency and severity models. Finally, the book ends with sections on specific topics, such as scenario analysis; multifactor modeling; and dependence modeling. A unique companion with Advances in Heavy Tailed Risk Modeling: A Handbook of Operational Risk, the handbook also features: Discussions on internal loss data and key risk indicators, which are both fundamental for developing a risk-

sensitive framework Guidelines for how operational risk can be inserted into a firm's strategic decisions A model for stress tests of operational risk under the United States Comprehensive Capital Analysis and Review (CCAR) program A valuable reference for financial engineers, quantitative analysts, risk managers, and large-scale consultancy groups advising banks on their internal systems, the handbook is also useful for academics teaching postgraduate courses on the methodology of operational risk.

**Scientists Respond to The Bell Curve** Cambridge University Press

Insurers: use analytics to drive far more value from your most important asset -- data! Today, many insurers radically underutilize their data, leaving them vulnerable to traditional and non-traditional competitors alike. Now, drawing on 25 years of industry experience, Patricia Saporito shows how to systematically leverage analytics to improve business performance and customer satisfaction throughout any insurance business. Applied Insurance Analytics demonstrates how to use analytics to systematically improve operations ranging from underwriting and risk management to claims. Even more important: it will help you drive more value everywhere by defining a focused enterprise-wide analytics strategy, and overcoming the challenges that stand in your way. Saporito helps you assess your current analytics maturity, choose the new applications that offer the most value, and master best practices from throughout the industry and beyond. Throughout, she helps you gain more value from data assets, technologies and tools you've already invested in. You'll find new case studies, practical tools, and easy templates for improving the "Analytics IQ" of your entire enterprise. For every insurance industry professional and manager concerned with analytics, including users, IT pros, sales/marketing specialists, and data scientists. This book will also be valuable to students in any MBA or other program focused on insurance or risk management, and to many students in IT or analytics-specific programs.

*A Handbook of Operational Risk* Emerald Group Publishing

Machine learning is a relatively new field, without a unanimous definition. In many ways, actuaries have been machine learners. In both pricing and reserving, but also more recently in capital modelling, actuaries have combined statistical methodology with a deep understanding of the problem at hand and how any

solution may affect the company and its customers. One aspect that has, perhaps, not been so well developed among actuaries is validation. Discussions among actuaries' "preferred methods" were often without solid scientific arguments, including validation

of the case at hand. Through this collection, we aim to promote a good practice of machine learning in insurance, considering the following three key issues: a) who is the client, or sponsor, or otherwise interested real-life target of the study? b) The reason

for working with a particular data set and a clarification of the available extra knowledge, that we also call prior knowledge, besides the data set alone. c) A mathematical statistical argument for the validation procedure.

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