



### **VaR (Value At Risk) For Insurance Risk- A Simple Model**

Is The Real Line,  $R$ . For A Given Subset (A) Of  $R$ , A Risk Measure,  $Q_t$ , Can Be Defined As A Real Valued Function On  $L_t$  Where (since  $\beta \in \Omega$ ,  $F$ )  $T. \in L A$ . For The Insurance Measure We Could Apply Generic Measures Of VaR: Historical Simulation Method: Lets Make It Simpler, And Simply Look At Jan 1th, 2024

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- Common Risk Measures, Such As The Outcome At Specific Percentiles (e.g. The 1 In 100 Loss Exceedence Is  $X$ ) And Standard Deviation, Are Often Misinterpreted And Abused - Partly Due To Some Fundamental Limitations In The Ability Of These May 11th, 2024

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