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dependence models, longitudinal data, and asymmetric information in insurance. James Guszczak is the U.S. predictive analytics lead for Deloitte Consulting's Actuarial, Risk, and Advanced Analytics practice. He is a Fellow of the Casualty Actuarial Society.

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regulatory requirements. Model selection depends on the data form.

For some data, we observe the claim amount and think about a zero claim as meaning no claim during that period. Frequency and Severity Models (Chapter 6) -

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