

GENERAL PROBABILITY
Basic Probability Relationships

$$\Pr(A \cup B) = \Pr(A) + \Pr(B) - \Pr(A \cap B)$$

$$\Pr(A \cup B \cup C) = \Pr(A) + \Pr(B) + \Pr(C) - \Pr(A \cap B) - \Pr(B \cap C) - \Pr(A \cap C) + \Pr(A \cap B \cap C)$$

$$\Pr(A^c) = 1 - \Pr(A)$$

Law of Total Probability

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

De Morgan's Law

$$\Pr[(A \cup B)^c] = \Pr(A^c \cap B^c)$$

$$\Pr[(A \cap B)^c] = \Pr(A^c \cup B^c)$$

Conditional Probability

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

Independence

$$\Pr(A \cap B) = \Pr(A) \cdot \Pr(B)$$

$$\Pr(A|B) = \Pr(A)$$

Bayes' Theorem

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

Combinatorics

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

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

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

$$\text{Partition} = \frac{n!}{k_1! \cdot k_2! \cdot \dots \cdot k_r!} \quad k_1 + k_2 + \dots + k_r = n$$

$$\text{Probability} = \frac{\text{number of outcomes that satisfy the event}}{\text{total number of outcomes}}$$

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*Learn both discrete and continuous cases

***Probability Mass Function (PMF)**

$$\sum_{\text{all } x} p_X(x) = 1$$

$$\Pr(X = a) = 0 \text{ (continuous)}$$

***Cumulative Distribution Function (CDF)**

$$F_X(x) = \Pr(X \leq x) = \sum_{t \leq x} p_X(t)$$

$$\Pr(a < X \leq b) = F_X(b) - F_X(a)$$

$$f_X(x) = \frac{d}{dx} F_X(x) \text{ (continuous)}$$

$$S_X(x) = 1 - F_X(x) = \Pr(X > x)$$

***Expected Value**

$$E[g(X)] = \int_{-\infty}^{\infty} g(x) \cdot f_X(x) \, dx$$

$$E[g(X)] = \int_0^{\infty} g'(x) \cdot S_X(x) \, dx, \text{ for } x \geq 0 \text{ and } g(0) = 0$$

$$E[g(X)|j \leq X \leq k] = \frac{\int_j^k g(x) \cdot f_X(x) \, dx}{\Pr(j \leq X \leq k)}$$

$$E[c] = c$$

$$E[c \cdot g(X)] = c \cdot E[g(X)]$$

$$E[g_1(X) + \dots + g_n(X)] = E[g_1(X)] + \dots + E[g_n(X)]$$

Variance, Standard Deviation, and
Coefficient of Variation

$$\text{Var}[X] = E[(X - \mu)^2] = E[X^2] - (E[X])^2$$

$$\text{Var}[aX + b] = a^2 \cdot \text{Var}[X]$$

$$\text{Var}[c] = 0$$

$$\text{SD}[X] = \sqrt{\text{Var}[X]}$$

$$\text{CV}[X] = \text{SD}[X]/E[X]$$

Percentiles

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

Modes

The mode(s) of a random variable is/are the value(s) where the probability function is maximized.

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AW Chickering



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A Risky Business illuminates how actuaries are central to society as we know it revealing what they do and how they do it It is the essential primer on actuarial science

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The Structure of the Book This book is divided into two parts The first part covers the fundamental concepts of probability theory including the basic rules of probability random variables distributions and expected values The second part contains a set of high quality sample problems that cover a range of topics in probability theory Each problem is fully explained and solved in detail so you can follow the logic and understand the reasoning behind the solution This book is not designed to help you achieve a perfect score on Exam P Instead our goal is to help you develop a

deep understanding of probability theory that will serve you well throughout your career as an actuary If you study the material in this book carefully and work through the sample problems you should have no problem achieving a passable score on Exam P and laying a strong foundation for future exams Conclusion We wish you all the best in your journey to become an actuary We know that it will be a long and challenging road but we believe that the rewards are worth it With hard work perseverance and a deep understanding of probability theory you can achieve your goals and make a positive impact on the world Good luck

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Congratulations on your decision to become an actuary The path ahead is long and challenging but the rewards are great Actuaries are among the most respected and well paid professionals and their work has a profound impact on society This book is designed to help you prepare for Exam P the first of several exams that you will need to pass in order to become an actuary Exam P is focused on probability theory which is a foundation of actuarial science Without a solid understanding of probability it will be difficult to succeed in subsequent exams and in your career as an actuary Problem solving vs Conceptual Understanding Many test takers prepare for Exam P by focusing solely on mechanical problem solving techniques without taking the time to develop a deep understanding of the underlying concepts While this approach may be sufficient to pass Exam P it can be detrimental in the long run Actuaries are not just problem solvers they are also critical thinkers who must be able to apply their knowledge to real world situations Our goal in this book is to help you develop both problem solving skills and a strong conceptual foundation in probability theory We believe that the best way to achieve this is by solving high quality problems that require both mathematical and critical thinking We have selected a set of sample problems from the Society of Actuaries SOA that we believe represent the core concepts of probability theory The Structure of the Book This book is divided into two parts The first part covers the fundamental concepts of probability theory including the basic rules of probability random variables distributions and expected values The second part contains a set of high quality sample problems that cover a range of topics in probability theory Each problem is fully explained and solved in detail so you can follow the logic and understand the reasoning behind the solution This book is not designed to help you achieve a perfect score on Exam P Instead our goal is to help you develop a deep understanding of probability theory that will serve you well

throughout your career as an actuary If you study the material in this book carefully and work through the sample problems you should have no problem achieving a passable score on Exam P and laying a strong foundation for future exams

Conclusion We wish you all the best in your journey to become an actuary We know that it will be a long and challenging road but we believe that the rewards are worth it With hard work perseverance and a deep understanding of probability

theory you can achieve your goals and make a positive impact on the world Good luck **ACTEX Study Manual for SOA Exam P** Samuel A. Broverman,2022 The study guide is designed to help in the preparation for the Society of Actuaries Exam P The study manual is divided into two main parts It will be most effective for those who have had courses in college calculus at least to the sophomore level and courses in probability to the sophomore or junior level Actuarial Probability Exam (P)

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,1981 **Digital Actuarial Resources** Digital Actuarial Resources,2005-10 Digital Actuarial Resources published a short study guide for Exam FM 2 offered through the Society of Actuaries and the CAS This study guide contains all the financial mathematics equations that you need to know for Exam FM The study guide is 19 pages with 180 formulas The guide covers

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