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Tail Conditional Expectations for Extended Exponential Dispersion Models

Ye (Zoe) Ye, Qiang Wu, and Don Hong¹

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Murfreesboro, Tennessee, USA

Abstract: The measurement of the tail conditional expectation, also called tail value-at-risk, helps insurance companies determine the amount of capital needed to pay claims resulting from catastrophic events when premium revenues are insufficient. In this paper, we extend the exponential dispersion models and derive tail conditional expectation forms of the new models that generalize results and discussions of paper by Landsman and Valdez (2005).

Keywords: Exponential dispersion model, tail conditional expectations, tail value-at-risk

I. INTRODUCTION

Insurance companies often need to determine the amount of capital to pay claims resulting from catastrophic events when premium revenues are insufficient. Determining these amounts is a difficult process. We need to model the probability distribution of the incurred and occurring losses. More importantly, we should determine the best risk measurement [1] to find the amount of loss to cover the claims. Tail conditional expectation (TCE) has become increasingly popular for measuring this kind of risk, especially the adequacy of existing capital and the possibility of financial ruin [3, 4, 9]. It is one of the newest risk modeling techniques adopted by the insurance industry.

Suppose that for some period of time, an insurance company faces the risk of losing an amount of X . Its distribution function and tail function are denoted by $F_X(x) = \Pr(X \leq x)$ and $S_X(x) = \Pr(X > x)$. The function $S_X(x)$ is also called the survival function in life contingency literature. The *tail conditional expectation* of X is defined as

IV. CONCLUSION

This paper examines tail conditional expectations for loss random variables that belong to the class of generalized exponential dispersion models. For the exponential dispersion models in [12], it has both the reproductive form and additive form. We extended the exponential dispersion families as GEDF based on these two forms. The representations for its mean and variance are derived. The tail conditional expectation is characterized. By comparing our results with those in [12], we see they share great similarity, but our new model covers wider scenarios.

We considered the two generalizations simultaneously to derive a more general and complicated distribution. In this case, the general form of the distribution is

$$dP_{\theta,\lambda}^{**} = e^{\lambda r(\theta)x - \kappa(\lambda,\theta)} dQ_{\lambda}^{**}(x).$$

$$\text{We obtain } \mu = \mu(\theta) = \frac{1}{\lambda r'(\theta)} \frac{\partial \kappa(\lambda, \theta)}{\partial \theta}, \text{Var}(X) = \frac{1}{\lambda^2 r'(\theta)} \left[\frac{1}{r'(\theta)} \frac{\partial \kappa(\lambda, \theta)}{\partial \theta} \right]'$$

$$\text{and } TCE_X(x) = \mu + \frac{h}{\lambda r'(\theta)}.$$

Finally, we remark that the EDF contains a couple of special distributions that are commonly seen in probability theory and used in loss modeling. These special distributions are clearly also examples of generalized exponential dispersion models. Although it seems that no commonly seen special distributions belong to GEDF but not to EDF, it

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Rapid Genetic and Developmental Morphological Change Following Extreme Celerity

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Abstract: Proximate environmental effects on metamorphosis have been explored in many vertebrate systems, but less attention has been devoted to how the environment affects morphological change in mammals. Understanding proximate environmental effects on mammalian morphological change, particularly changes involving skin replacement, may aid in the design of the reparative strategies to address severe burn or other debilitating injuries. Here, we specifically explore effects of celerity broadly, and we present results showing rapid change in mammalian morphology following encountering maximum celerity. Morphological changes were pronounced within 96 hours and included at least partial regeneration of both skin and organs as well as an elevated somatic mutation rate. Significantly, this high mutation rate did not result in detectable loss of fertility or viability of offspring. Overall, our findings strongly suggest that extreme celerity, an environmental factor rarely considered, can produce strikingly rapid developmental changes in morphology even in mammalian systems and open the door to future studies on the impact of celerity on genetics and morphology.

Keywords: celerity, morphology, development, genetic

DISCUSSION

We sought to explore the effects of extreme celerity on developmental morphological change in a model mammalian system. Replicates were exposed to theoretical maximum celerity and assessed for developmental and genetic alterations as a result. We found that celerity induced major changes in internal and external form as well as an elevated mutation rate. This study is the first to identify celerity as a potentially major force in such developmental changes, arguably increasing the pace of evolution.

While the developmental morphological changes are striking, the somatic mutation rate increase was wholly unexpected. Other studies have found a median somatic mutation frequency of 2.8×10^{-7} and 4.4×10^{-7} per bp per cell mitosis for human and mouse respectively for single nucleotide sites (e.g., Milholland et al 2017), so our observed somatic mutation rate following extreme celerity is roughly 100 times higher. Importantly, we failed to find evidence that this mutation rate increase had severe effects on fertility or offspring viability.

While our results are preliminary at present, these findings have major basic and applied science research implications. From an applied standpoint, induction of such radical turnover of skin and internal morphological

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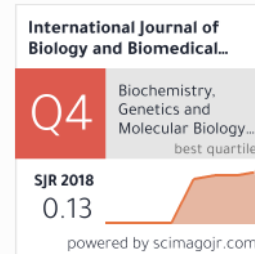
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Biography

I was born and raised mostly in the barrios of Old North Toronto, spending summers in southern Bruce County, which is where my family came from. I am adept at playing the violin and sailing small boats of the Laser class.

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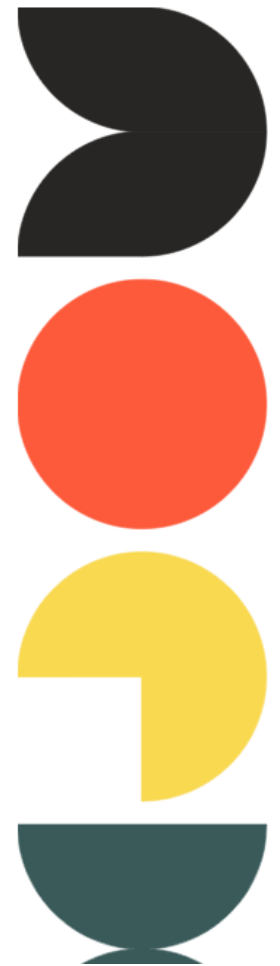
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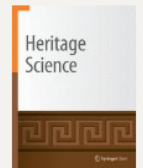
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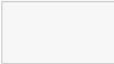
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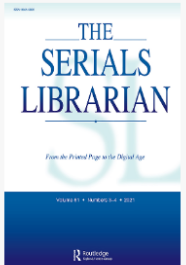
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