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Excerpt from Actuarial Theory: Notes for Students on the Subject-Matter Required in the Examinations of the Institute of Actuaries and the Faculty of Actuaries in Scotland, With Numerous Practical Examples and Exercises The joint authors of this work consulted me, about two years since, as to the desirability of compiling and publishing a volume, much on the lines of Graduated Exercises and Examples, issued by Mr G. F. Hardy and myself in 1889, which work, owing to the material advance in actuarial science and in assurance practice since that date, has now become insufficient for the full needs of actuarial students. Being in entire agreement with the authors as to the demand for such a work, brought up to date, I encouraged them in their project, and now welcome the result of their labours. The authors have kindly given me an opportunity of perusing a proof of this volume; and it is evident that they have devoted much care and labour to its production, and that their large and successful experience in training actuarial students has wisely guided them in the preparation of the work, which appears to me to form a most useful and illuminating commentary upon the admirable Institute Text Books. A fairly large experience of actuarial students, both in their preliminary studies and in the examination room, has shown me two deficiencies frequently manifest in their work; first, the lack of original and independent thought, and a too slavish dependence upon the demonstrations and conclusions set out in the approved text books; and, secondly, a considerable failure in the power to apply, in practice, the results deduced theoretically; these two deficiencies being closely associated with one another. I have no doubt that the present work, by its elucidatory notes, alternative demonstrations, and illustrative examples (which deal not only with the fundamental bases of our Science but also with its later practical developments), will prove most useful to students, by stimulating original thought and research, and thus enabling them to secure a firmer grip, both of the Theory and Practice of Actuarial Science. About the Publisher Forgotten Books publishes hundreds of thousands of rare and classic books. Find more at www.forgottenbooks.com This book is a reproduction of an important historical work. Forgotten Books uses state-of-the-art technology to digitally reconstruct the work, preserving the original format whilst repairing imperfections present in the aged copy. In rare cases, an imperfection in the original, such as a blemish or missing page, may be replicated in our edition. 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Due to its age, it may contain imperfections such as marks, notations, marginalia and flawed pages. Because we believe this work is culturally important, we have made it available as part of our commitment for protecting, preserving, and promoting the world's literature in affordable, high quality, modern editions that are true to the original work. These tables, prepared by the Government Actuary's Department, are designed to assist the courts in calculating the amount of compensation appropriate to a range of situations in personal injury and fatal accident cases. Also known as the Ogden Tables (after Sir Michael Ogden, QC, the original working party chairman) this is the 6th edition of the publication which supersedes the 5th edition (ISBN 9780115601170) published in 2004. The new multipliers use mortality rates from the latest available population projections, which take account of data following the last National Census. They relate to pecuniary loss for life and for loss of earnings to pension age, both for males and females at different ages. The edition includes a section covering discounts to the working life multiplier for contingencies other than mortality, based on two recent research studies. 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