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STUART A. KLUGMAN, PhD, is Principal Financial Group Distinguished Professor of Actuarial Science at Drake University. A Fellow of the Society of Actuaries, Dr. Klugman was vice president of the SOA from 2001–2003. HARRY H. PANJER, PhD, is Professor Emeritus in the Department of Statistics and Actuarial Science at the University of Waterloo, Canada.

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Loss Models I | Department of Mathematics
Alternatively, you may want to construct a nonparametric model (also called an empir-ical model) where the goal is to determine a model that essentially reproduces the data. Such models are discussed in Chapter 12 At this point we present four data sets, referred to as Data Sets A, B, C, and D. They

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