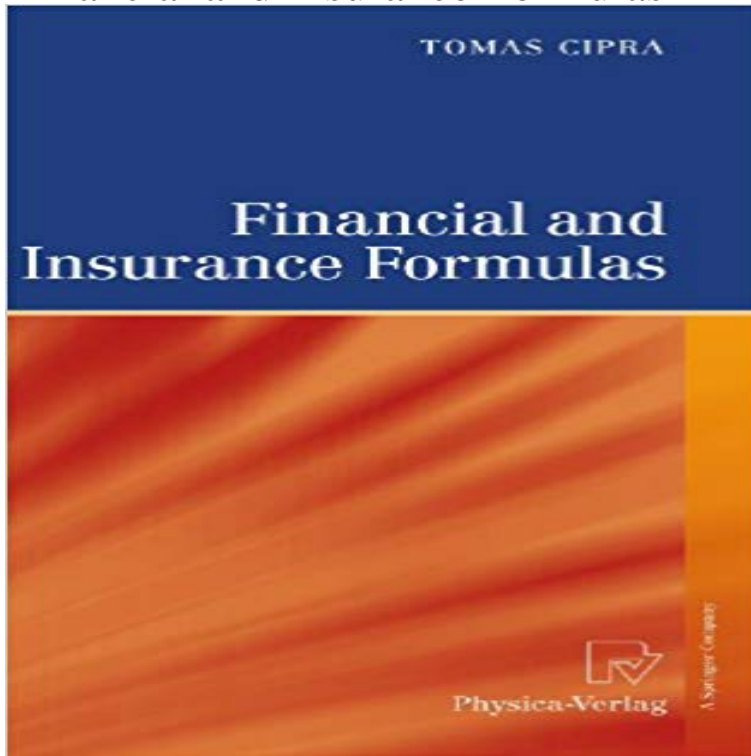


Financial and Insurance Formulas



Financial and insurance calculations become more and more frequent and helpful for many users not only in their profession life but sometimes even in their personal life. Therefore a survey of formulas of financial and insurance mathematics that can be applied to such calculations seems to be a suitable aid. In some cases one should use instead of the term formula more suitable terms of the type method, procedure or algorithm since the corresponding calculations cannot be simply summed up to a single expression, and a verbal description without introducing complicated symbols is more appropriate. The survey has the following ambitions: The formulas should be applicable in practice: it has motivated their choice for this survey first and foremost. On the other hand it is obvious that by time one puts to use in practice seemingly very abstract formulas of higher mathematics, e.g. when pricing financial derivatives, evaluating financial risks, applying accounting principles based on fair values, choosing alternative risk transfers ARL in insurance, and the like. The formulas should be error-free (though such a goal is not achievable in full) since in the financial and insurance framework one publishes sometimes in a hetic way various untried formulas and methods that may be incorrect. Of course, the formulas are introduced here without proofs because their derivation is not the task of this survey.

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