

SOCIETY OF ACTUARIES

UNDERSTANDING  
**Actuarial  
Practice**

STUART A. KLUGMAN  
EDITOR

JEFFREY A. BECKLEY  
PATRICIA L. SCAHILL  
MATTHEW C. VARITEK  
TOBY A. WHITE

# Klugman Understanding Actuarial Practice

**Takeaki Kariya, Hiroshi Kurata**



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