

GENERAL PROBABILITY
Basic Probability Relationships

$$\Pr(A \cup B) = \Pr(A) + \Pr(B) - \Pr(A \cap B)$$

$$\Pr(A \cup B \cup C) = \Pr(A) + \Pr(B) + \Pr(C) - \Pr(A \cap B) - \Pr(B \cap C) - \Pr(A \cap C) + \Pr(A \cap B \cap C)$$

$$\Pr(A^c) = 1 - \Pr(A)$$

Law of Total Probability

$$\Pr(B) = \sum_{i=1}^n \Pr(B \cap A_i)$$

De Morgan's Law

$$\Pr[(A \cup B)^c] = \Pr(A^c \cap B^c)$$

$$\Pr[(A \cap B)^c] = \Pr(A^c \cup B^c)$$

Conditional Probability

$$\Pr(A|B) = \frac{\Pr(A \cap B)}{\Pr(B)}$$

Independence

$$\Pr(A \cap B) = \Pr(A) \cdot \Pr(B)$$

$$\Pr(A|B) = \Pr(A)$$

Bayes' Theorem

$$\Pr(A_k|B) = \frac{\Pr(B|A_k) \cdot \Pr(A_k)}{\sum_{i=1}^n \Pr(B|A_i) \cdot \Pr(A_i)}$$

Combinatorics

$$n! = n \cdot (n-1) \cdot \dots \cdot 2 \cdot 1$$

$${}^n P_k = \frac{n!}{(n-k)!}$$

$${}^n C_k = \binom{n}{k} = \binom{n}{n-k} = \frac{n!}{(n-k)! \cdot k!}$$

$$\text{Partition} = \frac{n!}{k_1! \cdot k_2! \cdot \dots \cdot k_r!} \quad k_1 + k_2 + \dots + k_r = n$$

$$\text{Probability} = \frac{\text{number of outcomes that satisfy the event}}{\text{total number of outcomes}}$$

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**Learn both discrete and continuous cases*

***Probability Mass Function (PMF)**

$$\sum_{\text{all } x} p_X(x) = 1$$

$$\Pr(X = a) = 0 \text{ (continuous)}$$

***Cumulative Distribution Function (CDF)**

$$F_X(x) = \Pr(X \leq x) = \sum_{t \leq x} p_X(t)$$

$$\Pr(a < X \leq b) = F_X(b) - F_X(a)$$

$$f_X(x) = \frac{d}{dx} F_X(x) \text{ (continuous)}$$

$$S_X(x) = 1 - F_X(x) = \Pr(X > x)$$

***Expected Value**

$$E[g(X)] = \int_{-\infty}^{\infty} g(x) \cdot f_X(x) \, dx$$

$$E[g(X)] = \int_0^{\infty} g'(x) \cdot S_X(x) \, dx, \text{ for } x \geq 0 \text{ and } g(0) = 0$$

$$E[g(X)|j \leq X \leq k] = \frac{\int_j^k g(x) \cdot f_X(x) \, dx}{\Pr(j \leq X \leq k)}$$

$$E[c] = c$$

$$E[c \cdot g(X)] = c \cdot E[g(X)]$$

$$E[g_1(X) + \dots + g_n(X)] = E[g_1(X)] + \dots + E[g_n(X)]$$

Variance, Standard Deviation, and
Coefficient of Variation

$$\text{Var}[X] = E[(X - \mu)^2] = E[X^2] - (E[X])^2$$

$$\text{Var}[aX + b] = a^2 \cdot \text{Var}[X]$$

$$\text{Var}[c] = 0$$

$$\text{SD}[X] = \sqrt{\text{Var}[X]}$$

$$\text{CV}[X] = \text{SD}[X]/E[X]$$

Percentiles

The 100pth percentile is the smallest value of x_p where $F_X(x_p) \geq p$.

Modes

The mode(s) of a random variable is/are the value(s) where the probability function is maximized.

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Ping Wang, Fred Szabo



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Conclusion We wish you all the best in your journey to become an actuary We know that it will be a long and challenging road but we believe that the rewards are worth it With hard work perseverance and a deep understanding of probability theory you can achieve your goals and make a positive impact on the world Good luck

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Table of Contents Best Study Guide For Actuary Exam P

1. Understanding the eBook Best Study Guide For Actuary Exam P
 - The Rise of Digital Reading Best Study Guide For Actuary Exam P
 - Advantages of eBooks Over Traditional Books
2. Identifying Best Study Guide For Actuary Exam P
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Best Study Guide For Actuary Exam P
 - User-Friendly Interface
4. Exploring eBook Recommendations from Best Study Guide For Actuary Exam P
 - Personalized Recommendations
 - Best Study Guide For Actuary Exam P User Reviews and Ratings
 - Best Study Guide For Actuary Exam P and Bestseller Lists

5. Accessing Best Study Guide For Actuary Exam P Free and Paid eBooks
 - Best Study Guide For Actuary Exam P Public Domain eBooks
 - Best Study Guide For Actuary Exam P eBook Subscription Services
 - Best Study Guide For Actuary Exam P Budget-Friendly Options
6. Navigating Best Study Guide For Actuary Exam P eBook Formats
 - ePub, PDF, MOBI, and More
 - Best Study Guide For Actuary Exam P Compatibility with Devices
 - Best Study Guide For Actuary Exam P Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Best Study Guide For Actuary Exam P
 - Highlighting and Note-Taking Best Study Guide For Actuary Exam P
 - Interactive Elements Best Study Guide For Actuary Exam P
8. Staying Engaged with Best Study Guide For Actuary Exam P
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Best Study Guide For Actuary Exam P
9. Balancing eBooks and Physical Books Best Study Guide For Actuary Exam P
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Best Study Guide For Actuary Exam P
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Best Study Guide For Actuary Exam P
 - Setting Reading Goals Best Study Guide For Actuary Exam P
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Best Study Guide For Actuary Exam P
 - Fact-Checking eBook Content of Best Study Guide For Actuary Exam P
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
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