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13-4 liabilities that are predictable and largely impacted only by the same financial variables that impact the assets. III. Key Elements of ALM: Measurement and Management of Risk Two key elements of ALM include: 1) measurement of the risk exposure and 2) management of the risk exposure.

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Understanding Actuarial Management: the actuarial control cycle is essential reading for actuarial students and other professionals. It provides insights into how actuaries manage financial risk within dynamic economic and social systems.

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Chapter 13-18. A single spreadsheet, life section tables and solutions, contains calculations for various examples and solutions to selected exercises in these chapters. Chapter 13. Section 13.1.4 — The experience study on lapse rates at the end of the level term period is in three files: research-2009-post-level; research-

shock-lapse-report; research-shock-lapse-pivot; Section 13.1.7 Exercises

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