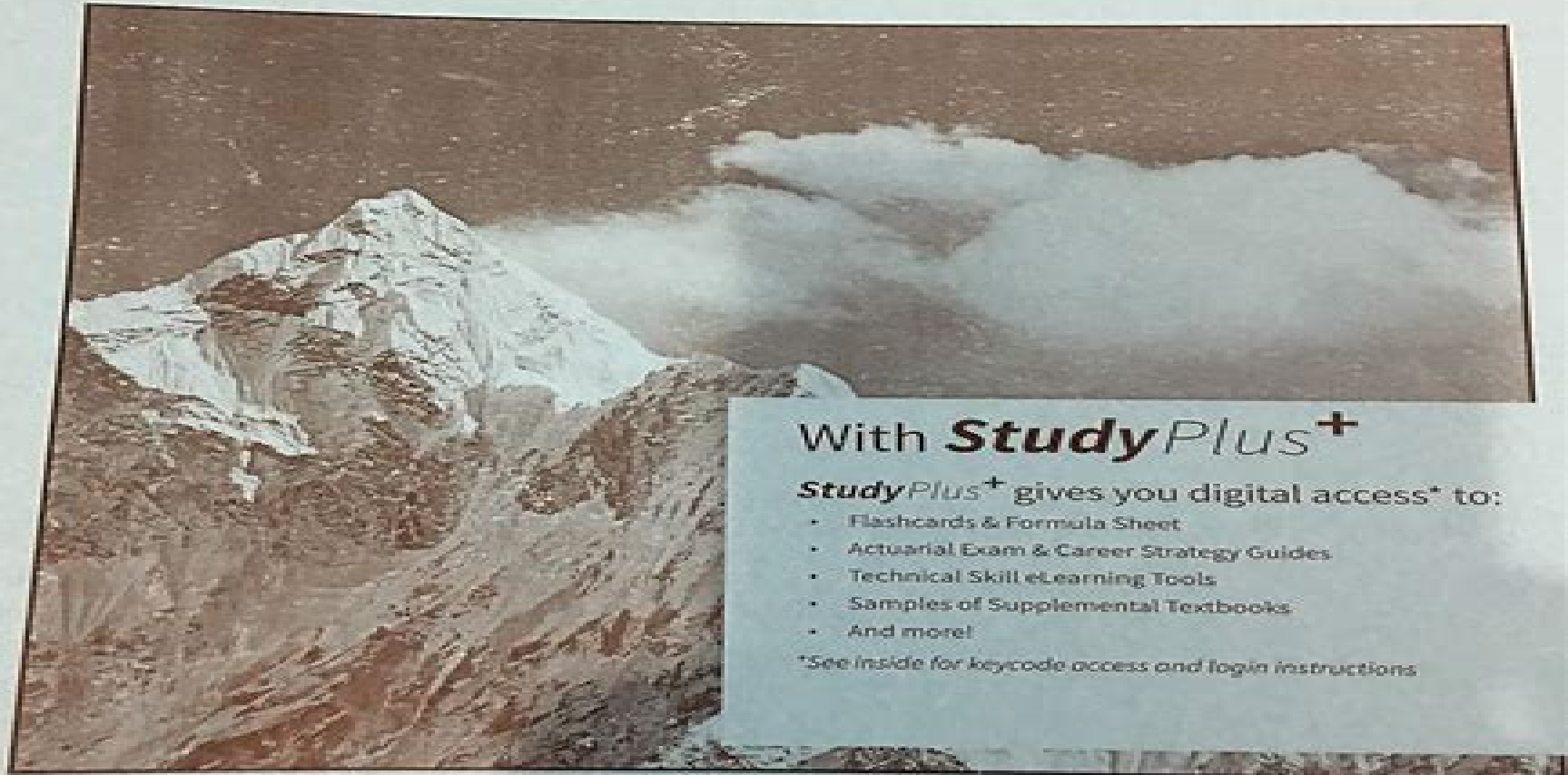




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Financial Data Analytics with Machine Learning, Optimization and Statistics
Sam Chen, Ka Chun Cheung, Phillip Yam, 2024-10-18 An essential introduction to data analytics and Machine Learning techniques in the business sector. In *Financial Data Analytics with Machine Learning Optimization and Statistics* a team consisting of a distinguished applied mathematician and statistician, experienced actuarial professionals and working data analysts delivers an expertly balanced combination of traditional financial statistics, effective machine learning tools and mathematics. The book focuses on contemporary techniques used for data analytics in the financial sector and the insurance industry with an emphasis on mathematical understanding and statistical principles and connects them with common and practical financial problems. Each chapter is equipped with derivations and proofs, especially of key results and includes several realistic examples which stem from common financial contexts. The computer algorithms in the book are implemented using Python and R, two of the most widely used programming languages for applied science and in academia and industry so that readers can implement the relevant models and use the programs themselves. The book begins with a brief introduction to basic sampling theory and the fundamentals of simulation techniques followed by a comparison between R and Python. It then discusses statistical diagnosis for financial security data and introduces some common tools in financial forensics such as Benford's Law, Zipf's Law and anomaly detection. The statistical estimation and Expectation Maximization (EM), Majorization Minimization (MM) algorithms are also covered. The book next focuses on univariate and multivariate dynamic volatility and correlation forecasting and emphasis is placed on the celebrated Kelly's formula followed by a brief introduction to quantitative risk management and dependence modelling for extremal events. A practical topic on numerical finance for traditional option pricing and Greek computations immediately follows as well as other important topics in financial data.

driven aspects such as Principal Component Analysis PCA and recommender systems with their applications as well as advanced regression learners such as kernel regression and logistic regression with discussions on model assessment methods such as simple Receiver Operating Characteristic ROC curves and Area Under Curve AUC for typical classification problems The book then moves on to other commonly used machine learning tools like linear classifiers such as perceptrons and their generalization the multilayered counterpart MLP Support Vector Machines SVM as well as Classification and Regression Trees CART and Random Forests Subsequent chapters focus on linear Bayesian learning including well received credibility theory in actuarial science and functional kernel regression and non linear Bayesian learning such as the Na ve Bayes classifier and the Comonotone Independence Bayesian Classifier CIBer recently independently developed by the authors and used successfully in InsurTech After an in depth discussion on cluster analyses such as K means clustering and its inversion the K nearest neighbor KNN method the book concludes by introducing some useful deep neural networks for FinTech like the potential use of the Long Short Term Memory model LSTM for stock price prediction This book can help readers become well equipped with the following skills To evaluate financial and insurance data quality and use the distilled knowledge obtained from the data after applying data analytic tools to make timely financial decisions To apply effective data dimension reduction tools to enhance supervised learning To describe and select suitable data analytic tools as introduced above for a given dataset depending upon classification or regression prediction purpose The book covers the competencies tested by several professional examinations such as the Predictive Analytics Exam offered by the Society of Actuaries and the Institute and Faculty of Actuaries Actuarial Statistics Exam Besides being an indispensable resource for senior undergraduate and graduate students taking courses in financial engineering statistics quantitative finance risk management actuarial science data science and mathematics for AI Financial Data Analytics with Machine Learning Optimization and Statistics also belongs in the libraries of aspiring and practicing quantitative analysts working in commercial and investment banking

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Table of Contents Actex Study Manual For Soa Exam P

1. Understanding the eBook Actex Study Manual For Soa Exam P
 - The Rise of Digital Reading Actex Study Manual For Soa Exam P
 - Advantages of eBooks Over Traditional Books
2. Identifying Actex Study Manual For Soa 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 Actex Study Manual For Soa Exam P
 - User-Friendly Interface
4. Exploring eBook Recommendations from Actex Study Manual For Soa Exam P
 - Personalized Recommendations
 - Actex Study Manual For Soa Exam P User Reviews and Ratings

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

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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