

distribution and the calculation of convolutions thereof. This part contains useful numerical information regarding the reserves the insurer should maintain.

*Een eenvoudige brandverzekeringsstatistiek*, by P. D. PESTMAN, *Het Verzekerings-Archief*, 1958, pp. 178-195, 's Gravenhage.

The fire insurer needs statistics which give him insight into the structure of the portfolio. The author gives a description of an existing simple system, based on punched cards, which has been designed to meet special demands for information required in connection with questions of stability and net retentions. The quotients

$$\frac{(1 - W_0) \bar{s}}{(1 - W_0) \bar{s}^2 - (1 - W_0)^2 (\bar{s})^2} \approx \frac{\bar{s}}{\bar{s}^2}$$

where  $(1 - W_0)$  is the fire risk (probability) and  $s$  the observed individual damage percentage, are introduced as retention factors per risk group. Special importance is attached to the variance  $(1 - W_0) \bar{s}^2 - (1 - W_0)^2 (\bar{s})^2$

and the expression  $\sqrt{\frac{1}{n} W_0 (1 - W_0) \bar{s}^2}$  in judging stability.

*On some simple stochastic processes of special use in actuarial statistics*, by J. VAN KLINKEN, *Verzekerings-Archief* 1958, Actuariel Bijvoegsel 1958, pp. 107\*-117\*, 's Gravenhage.

Random processes where the intensities depend on time are particularly suited to describe in detail the developments in time of certain groups of insured persons or objects. An important case is that where two groups are involved with transitions in both directions. As an example may be considered disability insurance which involves groups of active and disabled insured and in which the transitions arise from falling ill and recovery. It is argued that in the general case in which all four intensities have positive values dependent on time, only numerical solutions are practicable. Some suggestions are made as regards calculation and attention is drawn to certain convenient approximations.

*De kennis van de verzekeraar op het gebied van de kernenergie*, by P. D. PESTMAN, *Het Verzekerings-Archief*, April 1959, 's Gravenhage.

Now that in the Netherlands a pool has been formed for the insurance of atomic risks, the participating insurers need information regarding the technical aspects of insuring these special risks. In this context a coordinated information service guided by Euratom will be very helpful. An extensive discussion is given on the proceedings of the Nuclear Energy Training Course for Insurance Personnel, sponsored by Nuclear Energy Reinsurance Pool and Nuclear Energy Property Insurance Association.

*Steekproefmethoden en Verzekeringsbedrijf*, by L. J. SMID. *Het Verzekerings-Archief*, April 1961, 's Gravenhage.

After introducing some statistical concepts and clarifying them for the general reader, the author discusses a number of applications of random sample theory in the field of insurance technique. Random sample technique was included in the subjects of the actuarial congresses held at Scheveningen