

Page 303, solution to the second Exercise: $\exp[0.0701 - 0.2895 - 0.2622] = 0.618$.

Q. 4.12: **causality**

Q. 4.22: **causal** relationship

Solution 4.30: low risks are **overcharged** and high risks are **undercharged**.

Solution 4.41: less sleep is **causally**

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The entry ratios are: $50 / \{(100(1.1))\} = 0.45$, $50 / \{(50(1.1))\} = 0.91$, and $50 / \{(10(1.1))\} = 4.5$.

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The denominator of **\$263,036** is the expected basic limits loss plus alae, limited by the MSL.