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Abstract: Fraudulent automobile insurance claims are not only a loss for insurance companies, but also for their policyholders. In order for insurance companies to prevent significant loss from false claims, they must raise their premiums for the policyholders. The goal of this research is to develop a decision making algorithm to determine whether a claim is

classified as fraudulent based on the observed characteristics of a claim, which can in turn help prevent future loss. The data includes 923 cases of false claims, 14,497 cases of true claims and 33 describing variables from the years 1994 to 1996. To achieve the goal of this research, parametric and nonparametric methods are used to determine what variables play a major role in detecting fraudulent claims. These methods include logistic regression, the LASSO (least absolute shrinkage and selection operator) method, and Random Forests. This research concluded that a non-parametric Random Forests model classified fraudulent claims with the highest accuracy and best balance between sensitivity and specificity. Variable selection and importance are also implemented to improve the performance at which fraudulent claims are accurately classified.

A Comparison of Parametric and Non-parametric Efficiency Measures Nov 11 2021

Evaluating Cost and Profit Efficiency Nov 30 2020 This paper's objective is twofold. First it provides an empirical assessment of the cost and profit stochastic frontiers based on a panel dataset of Greek commercial banks over the 1993-2005 period. Second, on the basis of the same sample, it also compares the most widely used parametric and non-parametric techniques to cost efficiency measurement, namely the Stochastic Frontier Approach and Data Envelopment Analysis. The results suggest greater similarities between the predictions of cost and profit efficiency methods than between parametric and non-parametric techniques. Such evidence is new in the literature and calls for a more technically level playing field for estimating bank efficiency.

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A Pricing and Hedging Comparison of Parametric and Nonparametric Approaches for American Index Options Jul 07 2021 This article investigates the extent to which options on the Australian Stock Price Index can be explained by parametric and nonparametric option pricing techniques. In particular, comparisons are made of out-of-sample option pricing performance and hedging performance. The dataset differs from many of those used previously in the empirical options pricing literature in that it consists of American options. In addition, a broader spectrum of techniques are considered: a spline-based nonparametric technique is considered in addition to the standard kernel techniques, while the performance of a Heston stochastic volatility model is also considered. Although some evidence is found of superior performance by nonparametric techniques for in-sample pricing, the parametric methods exhibit a markedly better ability to explain future prices and show superior hedging performance.

On the Comparison of Parametric and Nonparametric Bootstrap Oct 10 2021

Econometric Analysis of Irreversible Investment with Financial Constraints Oct 18 2019

Goodness-of-fit Mar 23 2020 We study goodness of fit tests for exponential families. We compare, via Monte Carlo simulations, the powers of exact conditional tests based on co-sufficient samples (samples from the conditional distribution given the sufficient statistic) and approximate unconditional tests based on the parametric bootstrap. We use the Gibbs sampler to generate the co-sufficient samples. The gamma and von Mises families are investigated, and the Cramér-von Mises and Watson test statistics

are applied. The results of this study show that those two tests have very similar powers even for samples of very small size, such as $n=5$ for the gamma family and $n=10$ for the von Mises family.

Discussion Paper 37. An Empirical Comparison of Nonparametric and Parametric Engle Functions./Christopher J. Nicol Jan 21 2020

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This paper compares parametric, semi-parametric and non-parametric methods in prediction of bankruptcy. Special care is devoted to the effect of choice-based sampling. The choice of the sampling and estimation method lead to a similar trade off. Using choice-based sampling and logit model leads to minimization of risk exposure. Samples unbalanced across groups and Klein and Spady (1993) semi-parametric method allow for better overall prediction accuracy and thus profit maximization. Both the choice of sampling method and the choice of estimation method should be thus made conditional on an explicit objective function of the financial institution in assessing credit risk.

Comparison of Parametric Estimation Procedures in Multivariate Generalized Pareto Models Apr 04 2021

Comparison of Parametric and Semi-parametric Forecasting of the Time-varying Conditional Correlation Matrix in the Context of Portfolio Allocation Oct 30 2020

A Comparison of Parametric Models of Income Distribution Across Countries and Over Time Sep 28 2020 Study comparing parametric models of income distribution across country and time in Australia, Belgium, Canada, Czech Republic, Denmark, Finland, France, Germany, Hungary, Ireland, Israel, Italy, Mexico, Netherlands, Norway, Poland, Taiwan, Russia, Slovakia, Spain, Sweden, Switzerland, United States.

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