Povzetek

V diplomskem delu so obravnavane osnove teorije tveganj. Poseben poudarek je na Cramér-Lundbergovem modelu tveganja. Dokazan je Cramér-Lundbergov izrek za oceno verjetnosti propada pod pogojem nizkih zahtevkov. Podani sta tudi dve oceni verjetnosti propada v primeru visokih zahtevkov. Obravnavane so osnove obnovitvenega modela tveganj in obnovitvene teorije, ki je potrebna za dokaz Cramér-Lundbergovega izreka.

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Ključne besede: Cramér-Lundbergov model tveganja, obnovitveni model tveganja, višina zahtevkov, časovni intervali, verjetnost propada, Cramér-Lundbergov pogoj, nizki zahtevki, visoki zahtevki, porazdelitve z lahkim repom, porazdelitve s težkim repom.

Key words: Cramér-Lundberg risk model, renewal risk model, claim size, claim times, ruin probability, Cramér-Lundberg condition, small claims, large claims, light-tailed distributions, heavy-tailed distributions.

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