

## SELECTIVE LACK-OF-MEMORY AND ITS APPLICATION

CZESŁAW STĘPNIAK

*Institute of Mathematics, University of Rzeszów*  
*Rejtana 16 A, PL-35-959 Rzeszów, Poland*

**e-mail:** cees@univ.rzeszow.pl

### Abstract

We say that a random variable  $X$  taking nonnegative integers has selective lack-of-memory (SLM) property with selector  $s$  if  $P(X \geq n + s/X \geq n) = P(X \geq s)$  for  $n = 0, 1, \dots$ . This property is characterized in an elementary manner by probabilities  $p_n = P(X = n)$ . An application in car insurance is presented.

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