



University of Iowa

STAT:4560 Statistics for Risk Modeling Course Syllabus Fall 2021

MWF, 221 MLH
11:30 a.m. – 12:20 p.m.

Department of Statistics and
Actuarial Science

University of Iowa
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Department of Statistics and
Actuarial Science

1 Contact Information

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(Feel free to visit it from time to time for latest updates on my courses and books!)
 - ▷ *Office hours (held in person unless otherwise announced):*
 - Wednesday and Friday : 3:30 p.m. – 4:30 p.m.
 - Thursday : 2:30 p.m. – 3:30 p.m.Also available by appointment
- **Grader:** Mr. Shiao Liu
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2 Course Description and Objectives

Prerequisite: C+ or above in STAT:4101 (Mathematical Statistics II) or STAT:5101 (Statistical Inference II)

Building upon your prior exposure to actuarial science and preparation in mathematical statistics, this applied statistics course for B.S. and M.S. in Actuarial Science students prepares you for the bulk of the materials of the **Statistics for Risk Modeling (SRM) Exam** offered by the Society of Actuaries (SOA). You will learn the general tools available for constructing and evaluating models and the technical details (e.g., mechanics, variable selection, prediction, relative pros and cons) of specific types of models, such as linear regression models, generalized linear models, and tree-based models. Practical implementations of these models with real data by means of the R programming language will be demonstrated to give you some hands-on data analysis experience. This is an important way to put the theory we learn in the course into practice. Although the use of R is not strictly required for Exam SRM, it is essential for the **Predictive Analytics (PA) Exam**, which is, to a large extent, a follow-up exam (see Section 4).

Structure-wise, this course consists of three central strands:

Strand I :	Linear Regression Models	(approx. 7-8 weeks)
Strand II :	Generalized Linear Models	(approx. 3-4 weeks)
Strand III :	Decision Trees	(approx. 3-4 weeks)

After taking this course, the successful student is expected to:

- Understand the ideas and assumptions underlying the predictive models covered in the course.
- Apply appropriate predictive analytic methods to real-world problems amenable to such techniques.
- Implement a predictive model using R and interpret the computer output.
- Take (and pass!) Exam SRM in January 2022 with considerable ease.
- Be equipped with the conceptual underpinnings to take Exam PA in October 2022.

3 Exam SRM

Exam SRM is a three and one-half hour computer-based exam consisting of 35 multiple-choice questions. In 2021 and 2022, it will be delivered via computer-based testing (CBT) in January, May, and September. Specifics of each testing window (e.g., dates, registration deadlines) can be found at:

<https://www.soa.org/education/exam-req/exam-day-info/exam-schedules/>

It is strongly suggested that you take the exam in **January 2022** (January 5-11) shortly after you learn the material, do the homework, and study for the quizzes and exams in this course (as the old saying goes, “strike while the iron is hot!”). You will have time to study for Exam SRM because ACTS:4280 *Life Contingencies II*, which prepares you for Exam LTAM, will end in late October. In the unfortunate event that you cannot pass SRM in January 2022, you should retake it in May 2022 when your memory is still fresh.

Out of the six topics in the SRM exam syllabus, this course is dedicated to:

Topic 1: Basics of Statistical Learning (7.5-12.5%)

Topic 2: Linear Models (40-50%)

Topic 5: Decision Trees (10-15%)

Together, these three topics account for about two-thirds of the exam syllabus. To learn Topic 4: Principal Components Analysis (2.5-7.5%) and Topic 6: Cluster Analysis (10-15%), consider taking STAT:4540 *Statistical Learning*, in addition to STAT:4560, in this fall semester. (Topic 3: Time Series Models (12.5-17.5%) will be left as self-learning.)

One distinguishing characteristic of Exam SRM compared to other multiple-choice ASA-level exams is that most of the questions in this exam are *conceptual* (a.k.a. qualitative and true-or-false) in nature, testing the uses, motivations, considerations, pros and cons, do's and don'ts of different predictive models, and their similarities and differences. As the SOA publicly admitted in the 2019 Annual Meeting & Exhibit,¹

“there are a lot of qualitative questions [in Exam SRM].”

Statistics for Risk Modeling Exam

- It has been administered four times (35 multiple choice questions)
 - September 2018: 116/174 effective = 67% pass rate
 - January 2019: 166/264 effective = 63% pass rate
 - May 2019: 237/391 effective = 61% pass rate
 - September 2019: grades not yet released
- Thing to know:
 - There are a lot of qualitative questions.
 - Goal is to ensure candidates know the definitions, differences, similarities, and uses of the various techniques.



You are typically given three statements and asked to pick the correct one(s). The five answer choices take a symmetric structure:

Determine which of the following statements about [...a particular statistical concept/method...] is/are true.

- I. [blah blah blah...]
 - II. [blah blah blah...]
 - III. [blah blah blah...]
- (A) I only
(B) II only
(C) III only
(D) I, II, and III
(E) The correct answer is not given by (A), (B), (C), or (D).

¹See Slide 9 of <https://www.soa.org/globalassets/assets/files/e-business/pd/events/2019/annual-meeting/pd-2019-10-annual-session-070.pdf>.

or

- (A) None
- (B) I and II only
- (C) I and III only
- (D) II and III only
- (E) The correct answer is not given by (A), (B), (C), or (D).

Do not be under the impression that these conceptual questions must be easy. They can test the ins and outs of different predictive analytic techniques, some of which are only briefly mentioned in the syllabus. At times, they can also be controversial: Rather than an absolute “yes” or “no,” the statement is more a matter of extent. Sadly, if you get any of Statements I, II, or III incorrect, you will likely be led to an incorrect final answer. By the way, Answer (E) occasionally turns out to be the right answer—it is not a filler!

4 Exam PA

As noted earlier, Exam SRM is an important stepping stone to Exam PA, which is a five hour and fifteen minute computer-based exam offered twice a year, in April and in October. In essence, Exams SRM and PA are about the same subject, but test it differently. While Exam SRM emphasizes the theory underlying different predictive analytic techniques, Exam PA applies and illustrates the theory you learned in Exam SRM to real data by means of computer-based implementations using R. Some practical considerations are also presented. You will be given a business project with a series of exam tasks and asked to write a report in Microsoft Word addressing those tasks. After taking Exam PA, you will see the predictive models you learned in Exam SRM in action and gain a much more thorough understanding.

5 CAS Exam MAS-I

Students who aspire to specialize in property and casualty insurance will take Exam MAS-I (Modern Actuarial Statistics I) of the Casualty Actuarial Society (CAS), Section C (Extended Linear Models; 30-50% of the exam syllabus) of which overlaps substantially with Exam SRM. More information about Exam MAS-I can be found at

<https://www.casact.org/exam/exam-mas-i-modern-actuarial-statistics-i>.

6 Textbook

The text of this course is

ACTEX Study Manual for SOA Exam SRM (Fall 2021 Edition), 2021, by Feng, R., Linders, D., **Lo, A. (yours truly)**, ACTEX Learning.

This study manual not only addresses all important topics required in the SRM exam syllabus, but also presents lots of intuition for you to understand the subject matter deeply, and a wide variety of examples and practice problems for exam preparation. In this course, we will cover the following chapters in the manual:

- Chapter 1: Simple Linear Regression (background)
- Chapter 2: Multiple Linear Regression
- Chapter 4: Linear Models from a Statistical Learning Perspective
- Chapter 5: Generalized Linear Models
- Chapter 8: Decision Trees

These chapters correspond to Topics 1, 2, and 5 of the SRM syllabus. During lectures, the instructor will provide a framework, cover the main ideas, point out subtleties, and go over representative examples with you. You should put down additional details, work out examples together with the instructor, and take supplementary notes to better understand concepts.

7 Grading System

Assessment in this course comprises the following items:

- **Attendance and Attitude:** $\pm \varepsilon\%$ ⁱⁱ

You may choose to attend or not to attend classes, but everyone needs to be aware that unexcused absences from classes can adversely affect your final grade. It is also impossible for absentees to get a copy of the course material they miss, inquire about announcements made in class, or seek out-of-class help from the instructor. Likewise, your participation, preparedness, and work ethic may affect your final grade (positively or negatively).

- **Homework Assignments: 18%**

There will be weekly homework assignments usually consisting of 5 to 7 end-of-section/ chapter problems in the SRM study manual, assigned on Friday and due the following Friday. Please refer to the course schedule on pages 7 and 8. Any exceptions will be announced in class or on ICON. These assignments are central to consolidating your understanding of the course materials and are an integral part of this course. Some assignment problems may require some simple data analysis, which you are expected to perform using R (resources for learning R will be provided). Late homework will be severely penalized (see the assignment instructions on ICON). For students' guidance, illustrative solutions will be posted on ICON shortly after each homework is due.

A note on collaboration: Discussion with other students on homework problems is allowed. However, you should always write up your own solutions.

- **Short Quizzes: 17%**

There will be a total of six 15-minute quizzes held on Mondays (except Quiz 1). These quizzes are intended to motivate you to study regularly (instead of cramming just before the Midterm and Final Exams!) and will consist of relatively straightforward questions. The quiz with the lowest score will be dropped when it comes to computing the final grade. With this policy, missed quizzes due to illness cannot be made up under any circumstances.

- **Midterm Examination: 25%**

There will be a 90-minute Midterm Examination to be held in the evening (6:30 p.m. – 8:00 p.m.) of **November 1, 2021 (Monday)** at 140 SH covering Chapters 1, 2, 4, and part

ⁱⁱIn mathematics, ε usually denotes a small positive number.

of Chapter 5 of this course. It will consist of 13 to 15 multiple-choice questions similar in style to typical SRM problems. You will therefore find that problems from released SOA past/sample exams and the SRM study manual are useful in preparing for the Midterm Exam.

● **Final Examination: 40%**

A two-hour comprehensive Final Examination will take place in the week of December 13–17, 2021. Like the Midterm Exam, the Final Exam will comprise multiple-choice questions similar in style to Exam SRM problems and/or end-of-chapter problems in the course package. The exact date and time will be announced by the Registrar in mid-September. Please do not plan your end-of-semester travel plans until the final exam schedule is made public. It is your responsibility to know the date, time, and place of the Final Exam.

All quizzes and exams in this course are closed-book. The SRM tables (also available on the real SRM exam) will be provided if needed, and you are not allowed to bring your own formula sheets (the same applies to the real SRM exam as well!). Only calculators listed on Point 9 of the SOA exam rules and regulations/instructions (see <https://www.soa.org/Files/Edu/edu-rules-reg-instructions.pdf>) are permitted.

A note on absence from exams. If, because of illness, you are unable to take any exams (not including quizzes) in this course as scheduled, you should inform the course instructor *within 24 hours* after the exam has ended and explain why you are medically unfit to take the exam on the scheduled date. Otherwise, a zero score will be awarded. Approval for absences for other reasons such as mandatory religious obligations, certain University activities, or unavoidable circumstances should be sought well in advance with documentation provided.

Grading scheme. Plus/minus grades will be given in this course, and undergraduate and graduate students will be treated as two separate groups when it comes to assigning final grades. An *approximate* guide is as follows:

Undergraduate students		
A- [85,90)	A [90,95)	A+ [95,100]
B- [70,75)	B [75,80)	B+ [80,85)
C- [55,60)	C [60,65)	C+ [65,70)
D- [40,45)	D [45,50)	D+ [50,55)
F [0,40)		

Graduate students		
A- [86.5,91)	A [91,95.5)	A+ [95.5,100]
B- [73,77.5)	B [77.5,82)	B+ [82,86.5)
C- [59.5,64)	C [64,68.5)	C+ [68.5,73)
D- [46,50.5)	D [50.5,55)	D+ [55,59.5)
F [0,46)		

These are not completely absolute scales and the instructor reserves the right to adjust the cutoffs, depending on the difficulty of the exams. Note that with this grading scheme you are not “graded on a curve,” and so you are not competing with fellow students. Therefore, you are not penalized in any way for working together to better understand concepts and perform better in this course.

IMPORTANT NOTE

This is *not* an easy course for most students, even if you have prior exposure to regression analysis. Each week you should spend at least 3 hours outside of class meetings reviewing the SRM study manual and working on the end-of-chapter problems. It is fine to work harder, but working less is risky. Let me know if you encounter any problems with your learning.

8 Tentative Teaching, Assignment, and Quiz Schedule

The tentative schedule below will be updated as needed as the semester unfolds.

Teaching Week	Lecture	Date	Topic (Refer to course package)
1	1	August 23, 2021 (Mon)	Introduction and course overview
	2	August 25, 2021 (Wed)	Chapter 2
	3	August 27, 2021 (Fri)	Chapter 2
2	4	August 30, 2021 (Mon)	Chapter 2
	5	September 1, 2021 (Wed)	Chapter 2
	6	September 3, 2021 (Fri)	Chapter 2, Assignment 1
3	—	September 6, 2021 (Mon)	(University Holiday)
	7	September 8, 2021 (Wed)	Chapter 2, Quiz 1
	8	September 10, 2021 (Fri)	Chapter 2, Assignment 2
4	9	September 13, 2021 (Mon)	Chapter 2
	10	September 15, 2021 (Wed)	Chapter 2
	11	September 17, 2021 (Fri)	Chapter 2, Assignment 3
5	12	September 20, 2021 (Mon)	Chapter 2, Quiz 2
	13	September 22, 2021 (Wed)	Chapter 4
	14	September 24, 2021 (Fri)	Chapter 4, Assignment 4
6	15	September 27, 2021 (Mon)	Chapter 4
	16	September 29, 2021 (Wed)	Chapter 4
	17	October 1, 2021 (Fri)	Chapter 4, Assignment 5
7	18	October 4, 2021 (Mon)	Chapter 4, Quiz 3
	19	October 6, 2021 (Wed)	Chapter 4
	20	October 8, 2021 (Fri)	Chapter 4, Assignment 6
8	21	October 11, 2021 (Mon)	Chapter 4
	22	October 13, 2021 (Wed)	Chapter 4
	23	October 15, 2021 (Fri)	Chapter 4, Assignment 7
9	24	October 18, 2021 (Mon)	Chapter 5, Quiz 4
	25	October 20, 2021 (Wed)	Chapter 5
	26	October 22, 2021 (Fri)	Chapter 5
10	—	October 25, 2021 (Mon)	(No class due to Exam LTAM!)
	27	October 27, 2021 (Wed)	Chapter 5
	28	October 29, 2021 (Fri)	Chapter 5, Assignment 8
11	—	November 1, 2021 (Mon) ⁱⁱⁱ	(No class. Midterm in evening!)
	29	November 3, 2021 (Wed)	Chapter 5
	30	November 5, 2021 (Fri)	Chapter 5, Assignment 9
12	31	November 8, 2021 (Mon)	Chapter 5
	32	November 10, 2021 (Wed)	Chapter 5
	33	November 12, 2021 (Fri)	Chapter 5, Assignment 10
13	34	November 15, 2021 (Mon)	Chapter 8, Quiz 5
	35	November 17, 2021 (Wed)	Chapter 8
	36	November 19, 2021 (Fri)	Chapter 8, Assignment 11

ⁱⁱⁱDrop date for undergraduates.

—	—	November 22, 2021 (Mon)	(Thanksgiving Recess—No class!)
	—	November 24, 2021 (Wed)	
	—	November 26, 2021 (Fri)	
14	37	November 29, 2021 (Mon)	Chapter 8, Quiz 6
	38	December 1, 2021 (Wed)	Chapter 8
	39	December 3, 2021 (Fri)	Chapter 8, Assignment 12
15	40	December 6, 2021 (Mon)	Chapter 8
	41	December 8, 2021 (Wed)	Chapter 8
	42	December 10, 2021 (Fri)	Chapter 8 and Final Review
—	—	December 13–17, 2021	Final Examination
⋮	⋮	⋮	⋮
—	—	January 5-11, 2022	January 2022 Exam SRM

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More about the Instructor (“Shameless” Self-introduction...)

Professor Ambrose Lo, PhD, FSA, CERA, is currently Associate Professor of Actuarial Science with tenure at the Department of Statistics and Actuarial Science, The University of Iowa. He earned his B.S. in Actuarial Science (first class honors) and PhD in Actuarial Science from The University of Hong Kong in 2010 and 2014, respectively. He joined The University of Iowa as Assistant Professor of Actuarial Science in August 2014, and was tenured and promoted to Associate Professor in July 2019. His research interests lie in dependence structures, quantitative risk management as well as optimal (re)insurance. His research papers have been published in top-tier actuarial journals, such as *ASTIN Bulletin: The Journal of the International Actuarial Association*, *Insurance: Mathematics and Economics*, and *Scandinavian Actuarial Journal*.

Besides dedicating himself to actuarial research, Ambrose attaches equal importance to teaching, through which he nurtures the next generation of actuaries and serves the actuarial profession. He has taught courses on financial derivatives, mathematical finance, life contingencies, and statistics for risk modeling. In addition to coauthoring the *ACTEX Study Manual for SOA Exam SRM* (Fall 2021 Edition), he is also the sole author of the *ACTEX Study Manual for CAS Exam MAS-I* (Spring 2021 Edition), *ACTEX Study Manual for SOA Exam PA* (Fall 2021 Edition), and the textbook *Derivative Pricing: A Problem-Based Primer* (2018) published by Chapman & Hall/CRC Press. Although helping students pass actuarial exams is an important goal of his teaching, inculcating students with a thorough understanding of the subject and concrete problem-solving skills is always his top priority. In recognition of his exemplary teaching, Ambrose has received a number of awards and honors ever since he was a graduate student, including the 2012 Excellent Teaching Assistant Award from the Faculty of Science, The University of Hong Kong, public recognition in the *Daily Iowan* as a faculty member “making a positive difference in students’ lives during their time at The University of Iowa” for six years in a row (2016 to 2021), and, most recently, the 2019-2020 Collegiate Teaching Award from the College of Liberal Arts and Sciences, The University of Iowa.

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COLLEGE OF LIBERAL ARTS AND SCIENCES
Information for CLAS Undergraduates
Fall 2021

ATTENDANCE AND CLASSROOM EXPECTATIONS

Students are responsible for attending class and for knowing an instructor's attendance policies, which vary by course and content area. All students are expected to attend class and to contribute to its learning environment in part by complying with University policies and directives regarding appropriate classroom behavior or other matters.

ABSENCES

Students are responsible for communicating with instructors as soon they know that an absence might occur or as soon as possible in the case of an illness or an unavoidable circumstance. Students can use the CLAS absence form to help communicate with instructors who will decide if the absence is excused or unexcused; the form is located on ICON within the top banner under "Student Tools." Delays by students in communication with an instructor could result in a forfeit of what otherwise might be an excused absence (<https://clas.uiowa.edu/students/handbook/attendance-absences>).

ABSENCES: ILLNESS, UNAVOIDABLE CIRCUMSTANCES, AND UNIVERSITY SPONSORED ACTIVITIES

Students who are ill, in an unavoidable circumstance affecting academic work, or who miss class because of a University sponsored activity are allowed by UI policy to make up a missed exam. Documentation is required by the instructor except in the case of a brief illness. Students are responsible for communicating with instructors as soon as the absence is known (<https://opsmanual.uiowa.edu/students/absences-class#8.1>).

ABSENCES: HOLY DAYS

Reasonable accommodations are allowed for students whose religious holy days coincide with their classroom assignments, tests, and attendance if the student notifies the instructor in writing of any such religious Holy Day conflicts *within the first days of the semester and no later than the third week*. (See the UI Operations Manual, <https://opsmanual.uiowa.edu/students/absences-class#8.2>).

ABSENCES: MILITARY SERVICE OBLIGATIONS

Students absent from class due to U.S. veteran or U.S. military service obligations (including military service-related medical appointments, military orders, and National Guard Service obligations) must be excused without penalty. Instructors must make reasonable accommodations to allow students to make-up exams or other work. Students must communicate with their instructors about the expected possibility of missing class as soon as possible. (For more information, see <https://opsmanual.uiowa.edu/iv-8-absences-class%C2%A0-0>).

ACADEMIC MISCONDUCT

All undergraduates enrolled in courses offered by CLAS have in essence agreed to the College's Code of Academic Honesty. Academic misconduct affects a student's grade and is reported to the College which applies an additional sanction, such as suspension. Outcomes about misconduct are communicated through UI email (<https://clas.uiowa.edu/students/handbook/academic-fraud-honor-code>).

ACADEMIC ACCOMMODATIONS FOR STUDENTS WITH DISABILITIES

UI is committed to providing an educational experience that is accessible to all students. A student may request academic accommodations for a disability (such as a mental health, attention, learning, vision, and a physical or health-related condition) through the Student Disability Services (SDS) office. The student is responsible for discussing specific accommodations with the instructor. Note that accommodations are not granted retroactively but from the time of the student's request to the instructor onward; additionally, accommodations must be requested at least two weeks in advance of the related assignment or exam (<https://sds.studentlife.uiowa.edu/>).

CLASS RECORDINGS: PRIVACY AND SHARING

Course lectures and discussions are sometimes recorded or live-streamed. These are only available to students registered for the course and the intellectual property of the faculty member. These materials may not be shared or reproduced without the explicit written consent of the instructors. Students may not share these recordings with those who are not enrolled in the course; likewise, students may not upload recordings to any other online environment. Doing so is a breach of the Code of Student Conduct and could be a violation of the Federal Education Rights and Privacy Act (FERPA); also see <https://dos.uiowa.edu/policies/code-of-student-life/>.

COMMUNICATION: UI EMAIL

Students are responsible for all official correspondences sent to their UI email address (uiowa.edu) and must use this address for any communication with instructors or staff in the UI community ([Operations Manual, III.15.2](#)). Emails should be respectful and brief, with complex matters addressed during the instructor's drop-in hours, for example. Faculty are not expected to answer email after business hours or during the weekends.

COMPLAINTS ABOUT ACADEMIC MATTERS

Students with a complaint about a grade or a related academic issue should first visit with the instructor and then with the course supervisor (if one is assigned), and next with the Chair of the department or program offering the course. If not resolved, students may bring their concerns to the College of Liberal Arts and Sciences:

<https://clas.uiowa.edu/students/handbook/student-rights-responsibilities>.

FINAL EXAMINATION POLICIES

The final exam schedule is published during the fifth week of the fall and spring semesters or on the first day of summer classes; *students are responsible for knowing the date, time, and place of their final exams*. Students should not make travel plans until knowing this information. A student with exams scheduled on the same day and time or who have more than two final exams on the same day should visit this page for how to resolve these problems by the given deadline: <https://registrar.uiowa.edu/makeup-final-examination-policies>. No exams may be scheduled the week before finals; some exception, however, have been made for labs, language courses, and off-cycle courses (<https://registrar.uiowa.edu/final-examination-scheduling-policies>).

FREE SPEECH AND EXPRESSION

The University of Iowa supports and upholds the First Amendment protection of freedom of speech and the principles of academic and artistic freedom. We are committed to open inquiry, vigorous debate, and creative expression inside and outside of the classroom. Visit Free Speech at Iowa for more information on the University's policies on free speech and academic freedom (<https://freespeech.uiowa.edu/>).

HOME OF THE COURSE

The College of Liberal Arts and Sciences (CLAS) is the home of this course, and CLAS governs the course's add and drop deadlines, the "second-grade only" option (SGO), and other undergraduate policies and procedures. Different UI colleges may have other policies or deadlines. See <https://clas.uiowa.edu/students/handbook>. Questions? Contact CLAS at clasps@uiowa.edu or 319-335-2633.

MENTAL HEALTH

Students are encouraged to seek help as a preventive measure or if feeling stressed or overwhelmed. Students should talk to their instructors for guidance with specific class-related concerns and are encouraged to contact University Counseling Service (UCS) at 319-335-7294 during regular business hours to schedule an appointment. UCS offers group and individual therapy as well as counseling for couples about relationships while making referrals to other resources (<https://counseling.uiowa.edu/>). Student Health can also address related concerns (<https://studenthealth.uiowa.edu/>). These visits are free to students. After hours, students are encouraged to call the Johnson County Community Crisis Line at (319) 351-0140 or dial 911 in an emergency.

NONDISCRIMINATION IN THE CLASSROOM

The University of Iowa is committed to making the classroom a respectful and inclusive space for people of all gender, sexual, racial, religious, and other identities. Toward this goal, students are invited in MyUI to optionally share the names and pronouns they would like their instructors and advisors to use to address them. The University of Iowa prohibits discrimination and harassment against individuals based on race, class, gender, sexual orientation, national origin, and other identity categories indicated by the University's Human Rights policy. Contact the Office of Equal Opportunity and Diversity at <https://diversity.uiowa.edu/division/office-equal-opportunity-and-diversity-eod>.

SEXUAL HARASSMENT

Sexual harassment subverts the mission of the University and threatens the well-being of students, faculty, and staff; all members of the UI community are expected to conduct themselves in a manner that maintains an environment free from sexual harassment and sexual misconduct. Those experiencing sexual harassment are strongly encouraged to report the incidents and to seek help (<https://osmrc.uiowa.edu/>).