



You Bet Your Life

Your Guide to Deadly Risk

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- Each time you lay your head on the pillow at night or set your feet on the floor come morning, you bet your life. Exactly what odds do you face 24/7?

What are your chances of living through the next 24 hours? This week? This month? This decade? Will your job kill you? Your car kill you? Your spouse kill you? Will your own bad habits kill you? Or will a rogue asteroid just kill us all?

Each time you lay your head on the pillow at night or set your feet on the floor come morning, you bet your life. Exactly what odds do you face 24/7?

You Bet Your Life applies to you, the individual, the analytical approach insurance companies use to calculate risk: actuarial science. The result is a comprehensive, encyclopedic, real world assessment of more than 1,000 of the risks we take every day of our all-too-finite lives, from boarding an airplane to tempting a shark attack by dipping a toe in the ocean.

You Bet Your Life is introduced by an authoritative essay explaining how professional actuaries calculate risk and how less objective entities—in government, finance, science, technology, and religion—apply their own competing calculi of risk and reward.

Sheila Buff is the author of numerous books on consumer-oriented health and medicine, including national and Amazon bestsellers. Her husband and co-author, **Joe Buff**, holds an MS in mathematics from MIT and, an expert on risk, has been a Fellow of the Society of Actuaries (FSA) since 1980. After a long Wall Street career and engagement as a partner in a Top 10 global management consulting firm, he created the bestselling *USS Challenger* future submarine warfare fiction series. Joe and Sheila live in the rural town of Milan in New York State's beautiful mid-Hudson Valley with their dog Daphne.