Uniform asymptotics for the tail probability of weighted sums with heavy tails

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Abstract. This paper studies the tail probability of weighted sums of the form \( \sum_{i=1}^{n} c_i X_i \), where random variables \( X_i \)'s are either independent or pairwise quasi-asymptotical independent with heavy tails. Using \( h \)-insensitive function, the uniform asymptotic equivalence of the tail probabilities of \( \sum_{i=1}^{n} c_i X_i \), max \( 1 \leq k \leq n \) \( \sum_{i=1}^{k} c_i X_i \) and \( \sum_{i=1}^{n} c_i X_i^+ \) is established, where \( X_i \)'s are independent and follow the long-tailed distribution, and \( c_i \)'s take value in a broad interval. Some further uniform asymptotic results for the weighted sums of \( X_i \)'s with dominated varying tails are obtained. An application to the ruin probability in a discrete-time insurance risk model is presented.

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1. Introduction

In this paper, all asymptotic and limit relations are taken as \( x \to \infty \) unless otherwise stated. For independently and identically distributed (iid) subexponential random variables \( X_i, i \geq 1 \), it is well-known that, for any \( n \geq 2 \),

\[
P \left( \sum_{i=1}^{n} X_i > x \right) \sim P \left( \max_{1 \leq k \leq n} \sum_{i=1}^{k} X_i > x \right) \sim P \left( \sum_{i=1}^{n} X_i^+ > x \right) \sim \sum_{i=1}^{n} P(X_i > x),
\]

where \( x^+ = \max\{x, 0\} \). There are quite a few ways to generalize these asymptotic relations. One way is to consider some broader classes of heavy-tailed distributions, see, e.g., Ng et al. [18]. Another way is to study the randomly stopped sums, see, e.g., Denisov et al. [6]. Allowing some dependence of \( X_i \)'s, similar results can be obtained for different classes of heavy-tailed distributions, see Wang and Tang [22], Geluk and Ng [11], Tang [20], Geluk and Tang [12], and references therein.

A more general way is to work on the weighted sums of form \( \sum_{i=1}^{n} c_i X_i \), where weights \( c_i \)'s are real numbers. If \( X_i \)'s are iid subexponential random variables, Tang and Tsitsiashvili [21] proved that for any \( 0 < a \leq b < \infty \), the asymptotic relation

\[
P \left( \sum_{i=1}^{n} c_i X_i > x \right) \sim \sum_{i=1}^{n} P(c_i X_i > x),
\]

holds uniformly for \( a \leq c_i \leq b, 1 \leq i \leq n \), in the sense that

\[
\lim_{x \to \infty} \sup_{a \leq c_i \leq b, 1 \leq i \leq n} \left| \frac{P \left( \sum_{i=1}^{n} c_i X_i > x \right)}{\sum_{i=1}^{n} P(c_i X_i > x)} - 1 \right| = 0.
\]

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Recently, Liu et al. [16] and Li [14] established the same asymptotic relation for some dependent \(X_i\)’s.

Chen et al. [3] showed that for any fixed \(0 < a < b < \infty\) it holds that uniformly for \(a \leq c_i \leq b\), \(1 \leq i \leq n\),

\[
P\left( \sum_{i=1}^{n} c_i X_i > x \right) \sim P\left( \max_{1 \leq k \leq n} \sum_{i=1}^{k} c_i X_i > x \right) \sim P\left( \sum_{i=1}^{n} c_i X_i^+ > x \right),
\]  

where \(X_i\)’s are independent, not necessarily identically distributed, random variables with long-tailed distributions. This result is extended by substituting \(b\) with any positive function \(b(x)\) such that \(h(x) \not\to \infty\) and \(b(x) = o(x)\) in this paper.

Replacing the constant weights \(c_i\)’s with random weights \(\theta_i\)’s, the asymptotic relation (2) and (3) still hold if the weights \(\theta_i\)’s, independent of \(X_i\)’s, are uniformly bounded away from zero and infinity. Then it is very natural to consider the randomly weighted sum of form \(\sum_{i=1}^{n} \theta_i X_i\). Wang and Tang [23] obtained

\[
P\left( \sum_{i=1}^{n} \theta_i X_i > x \right) \sim P\left( \max_{1 \leq k \leq n} \sum_{i=1}^{k} \theta_i X_i > x \right) \sim P\left( \sum_{i=1}^{n} \theta_i X_i^+ > x \right)
\]

for the case that the random weights are not necessarily bounded and \(X_i\)’s are independently random variables with common distribution belonging to a smaller class than the class of subexponential distributions. Furthermore, Zhang et al. [24], Chen and Yuen [4] established the same results for dependent \(X_i\)’s, where the dependence structures of \(X_i\)’s are essentially same for proof of their results.

The rest of this paper is organized as follows. Section 2 reviews some important classes of heavy-tailed distributions. Section 3 states the main results along with some corollaries. Section 4 gives an application of the main results to the ruin probability in a discrete-time insurance risk model. The proof of the main results and some lemmas are presented in Section 5.

2. Classes of Heavy-Tailed Distributions

A random variable \(X\) or its distribution \(F\) is said to be heavy-tailed to the right or have a heavy (right) tail if the corresponding moment generate function does not exist on the positive real line, i.e., \(E e^{tX} = \int_{-\infty}^{\infty} e^{tx} dF(x) = \infty\) for any \(t > 0\). The most important class of heavy-tailed distributions is the class of subexponential distributions, denoted by \(\mathcal{S}\). Write the tail distribution by \(F(x) = 1 - F(x)\) for any distribution \(F\). Let \(F^{*n}\) denote the \(n\)-fold convolution of \(F\). A distribution \(F\) concentrated on \([0, \infty)\) is subexponential if

\[
\overline{F}^{*n}(x) \sim n \overline{F}(x)
\]

for some or, equivalently, for all \(n \geq 2\). More generally, a distribution \(F\) on \((-\infty, \infty)\) belongs to the subexponential class if \(F^+(x) = F(x)I_{[x\geq0]}\) does.

Closely related to the subexponential class \(\mathcal{S}\), the class \(\mathcal{D}\) of dominated varying distributions consists of distributions satisfying

\[
\limsup_{x \to \infty} \frac{\overline{F}(yx)}{\overline{F}(x)} < \infty
\]
for some or, equivalently, for all $0 < y < 1$. A slightly smaller class of $\mathcal{D}$ is the class of distributions with consistently varying tail, denoted by $\mathcal{C}$. Say that a distribution $F$ belongs to the class $\mathcal{C}$ if
\[
\lim_{x \to \infty} \lim_{y \downarrow 1} \frac{F(yx)}{F(x)} = 1 \text{ or, equivalently, } \lim_{y \downarrow 1} \lim_{x \to \infty} \frac{F(yx)}{F(x)} = 1.
\]

A distribution $F$ belongs to the class $\mathcal{L}$ of long-tailed distributions if
\[
\lim_{x \to \infty} \frac{F(x + y)}{F(x)} = 1
\]
for some or, equivalently, for all $y$. A tail distribution $F$ is called $h$-insensitive if $F(x+y) \sim F(x)$ holds uniformly for all $|y| \leq h(x)$, where $h(x)$ is a positive nondecreasing function and $\lim_{x \to \infty} h(x) = \infty$. The concept of $h$-insensitive function is extensively used in the monograph of Foss et al. [9]. For any distribution $F \in \mathcal{L}$, it can be shown that $F$ is $h$-insensitive for some positive nondecreasing function $h(x) := h_F(x)$ such that $h(x) \nearrow \infty$ and $h(x) = o(x)$, see, e.g., Lemma 5.1 in Section 5, Section 2 in Foss and Zachary [10], Lemma 4.1 of Li et al. [15]. Consequently, $F$ is $ch$-insensitive for any fixed positive real number $c$.

It is known that the proper inclusion relations
\[
\mathcal{C} \subset \mathcal{D} \cap \mathcal{L} \subset \mathcal{S} \subset \mathcal{L}
\]
hold, see, e.g., Embrecht et al. [8], Foss et al. [9].

3. Main Results

Throughout the rest of this paper $X_i, i \geq 1$, are random variables with distribution $F_i, i \geq 1$, respectively. Adopt the notation $M_cF$ and $\ast_{1 \leq i \leq n} M_c F_i$ in Barbe and McCormick [1]. For $X \sim F$ and $c > 0$, let $M_c F(x) = F(x/c)$ be the distribution of $cX$. The distribution of $\sum_{i=1}^{n} c_i X_i$ is $\ast_{1 \leq i \leq n} M_c F_i$, where $X_i, 1 \leq i \leq n$, are independent random variables and $\ast_{1 \leq i \leq n} M_c F_i$ is the convolution of $M_c F_i, 1 \leq i \leq n$.

The first main result generalizes Lemma 4.1 of Chen et al. [3] with different approach in two ways. First, it increases the upper bound of the weights and decreases the lower bound of the weights. Second, the fixed shift term $A$ in Lemma 4.1 of Chen et al. [3] is enlarged to some unbounded function, which is irrespective of the upper bound of the weights.

**Theorem 3.1.** If $X_i \sim F_i \in \mathcal{L}, 1 \leq i \leq n$, are independent random variables, there exists a positive nondecreasing function $h(x) := h(x; F_1, \cdots, F_n)$ satisfying $h(x) \nearrow \infty$ such that $\ast_{1 \leq i \leq n} M_c F_i$ is uniformly $h(x)$-long-tailed for $a(x) \leq c_i \leq b(x), 1 \leq i \leq n$, in the sense that
\[
P\left( \sum_{i=1}^{n} c_i X_i > x \pm h(x) \right) \sim P\left( \sum_{i=1}^{n} c_i X_i > x \right)
\]
holds uniformly for $a(x) \leq c_i \leq b(x), 1 \leq i \leq n$, i.e.,
\[
\lim_{x \to \infty} \sup_{a(x) \leq c_i \leq b(x), 1 \leq i \leq n} \left| \frac{\ast_{1 \leq i \leq n} M_c F_i(x \pm h(x))}{\ast_{1 \leq i \leq n} M_c F_i(x)} - 1 \right| = 0,
\]
where the positive function $b(x)$ satisfies $b(x) \nearrow \infty$ and $b(x) = o(x)$, $h(x)$ is irrespective of $b(x)$, $a(x) = h^{-\delta}(x) \searrow 0$ for some $\delta > 0$. 

3
Remark 3.1. Considering the case of Weibull distribution \( F_1(x) = 1 - e^{-c x^\tau} \in \mathcal{S} \subset \mathcal{L} \) with \( 0 < \tau < 1 \), it indicates that the restriction on \( a(x) \) can not be weakened in general.

It is known that the class \( \mathcal{L} \) is closed under convolution (see, e.g., Theorem 3 of Embrechts and Goldie [7], Corollary 2.42 of Foss et al. [9]), which can be also derived directly from Theorem 3.1.

Corollary 3.1. If \( X_i \sim F_i \in \mathcal{L}, 1 \leq i \leq n \), are independent random variables, then the distribution of \( \sum_{i=1}^{n} c_i X_i > x \) is long-tailed for any fixed \( c_i > 0, 1 \leq i \leq n \). Consequently, the class \( \mathcal{L} \) of long-tailed distributions is closed under convolution.

Theorem 3.2. If \( X_i \sim F_i \in \mathcal{L}, 1 \leq i \leq n \), are independent random variables, there exist positive functions \( a(x) \) and \( b(x) \) satisfying \( a(x) \searrow 0 \) and \( b(x) \nearrow \infty \) such that the asymptotic relations (3) hold uniformly for \( a(x) \leq c_i \leq b(x), 1 \leq i \leq n \).

The following result can be also founded in Lemma 3.4 of Foss et al. [9].

Corollary 3.2. A distribution \( F \in \mathcal{S} \) iff \( F \in \mathcal{L} \) and \( \overline{F} \circ \overline{F}(x) \sim 2 \overline{F}(x) \).

Random variables \( X_i, i \geq 1 \), are pairwise strong quasi-asymptotically independent (pSQAI) if, for any \( i \neq j \),

\[
\lim_{\min\{x_i, x_j\} \to \infty} P(\{X_i > x_i | X_j > x_j\}) = 0,
\]

which was used in Geluk and Tang [12], Liu et al. [16] and Li [14], and related to what is called asymptotic independence; see e.g. Resnick [17].

Theorem 3.3. If \( X_i \sim F_i \in \mathcal{C}, 1 \leq i \leq n \), are pSQAI random variables and \( b(x) \) is an arbitrary fixed positive function satisfying \( b(x) \nearrow \infty \) and \( b(x) = o(x) \), then it holds that, uniformly for any \( 0 < c_i \leq b(x), 1 \leq i \leq n \),

\[
P\left(\sum_{i=1}^{n} c_i X_i > x\right) \sim P\left(\max_{1 \leq k \leq n} \sum_{i=1}^{k} c_i X_i > x\right) \sim P\left(\sum_{i=1}^{n} c_i X_i^+ > x\right) \sim \sum_{i=1}^{n} P(c_i X_i > x).
\]

Corollary 3.3. Under assumption of Theorem 3.3, the above result still holds for \( 0 \leq c_i \leq b(x), 1 \leq i \leq n \), and \( \min_{1 \leq i \leq n} c_i > 0 \).

The next theorem extends Lemma 2.1 of Liu et al [16] and Theorem 2.1 of Li [14] with a different proof, which is based on Theorem 3.1.

Theorem 3.4. If \( X_i \sim F_i \in \mathcal{D} \cap \mathcal{L}, 1 \leq i \leq n \), are pSQAI random variables, there exist a positive function \( a(x) \searrow 0 \) and a positive function \( b(x) \nearrow \infty \) such that (5) holds uniformly for \( a(x) \leq c_i \leq b(x), 1 \leq i \leq n \).

Remark 3.2. Both \( a(x) \) and \( b(x) \) depend on \( h(x) \) in Theorem 3.2 and 3.4, where \( h(x) = o(x) \) is given in Theorem 3.1. More specifically, \( a(x) = h^{-\delta}(x) \) for some \( \delta > 0 \) and \( b(x) = o(h(x)) \), for example, \( b(x) = h^{1/2}(x) \).

Remark 3.3. If the constant weights \( c_i, 1 \leq i \leq n \) are replaced by random weights \( \theta_i, 1 \leq i \leq n \), which are independent of \( X_i, 1 \leq i \leq n \), conditioning on the random weights can easily establish the corresponding results for random weights sums.
The proof of Theorem 3.4 gives an extension of Lemma 4.3 of Geluk and Tang [12].

**Corollary 3.4.** If $X_i \sim F_i \in \mathcal{L}, 1 \leq i \leq n$, are $pQSAI$ random variables, it holds that, for some the positive functions $b(x) \nearrow \infty$ and $a(x) \searrow 0$,

$$
\lim_{x \to \infty} \inf_{a(x) \leq c_i \leq b(x), 1 \leq i \leq n} \frac{P\left(\sum_{i=1}^{n} c_i X_i > x\right)}{\sum_{i=1}^{n} P(c_i X_i > x)} \geq 1.
$$

(6)

### 4. Application to Risk Theory

Consider the following discrete-time insurance risk model

$$U_0 = x, \quad U_n = U_{n-1}(1 + r_n) - X_n, \quad n \geq 1,$$

where $U_n$ stands an insurer’s surplus at the end of period $n$ with a deterministic initial surplus $x$, $r_n$ represents the constant interest force of an insurer’s risk-free investment, and the net loss $X_n$ over period $n$ equals the total amount of claims plus other costs minus the total amount of premiums during period $n$. It is an interesting and important problem arising from the above discrete-time insurance risk model to study the ruin probabilities of the insurer. See Tang [19] for detailed discussion.

The ruin probability by time $n$ is defined as

$$\psi(x; n) = P\left(\min_{i=1}^{n} U_i < 0 \mid U_0 = x\right).$$

It is easy to see that the surplus process is of form

$$U_0 = x, \quad U_n = \prod_{i=1}^{n} (1 + r_i) x - \sum_{i=1}^{n} \left(\prod_{j=i+1}^{n} (1 + r_j)\right) X_i, \quad n \geq 1.$$

Define the discounted surplus process as follows

$$\tilde{U}_n = \left(\prod_{i=1}^{n} (1 + r_i)\right)^{-1} U_n = x - \sum_{i=1}^{n} c_i X_i,$$

where $c_i = \prod_{j=1}^{i} (1 + r_j)^{-1}$ represents the discount factor from time $i$ to time 0, $1 \leq i \leq n$. Then the corresponding ruin probability can be written as

$$\psi(x; n) = P\left(\min_{i=1}^{n} \tilde{U}_i < 0 \mid \tilde{U}_0 = x\right) = P\left(\max_{1 \leq i \leq k} \sum_{i=1}^{k} c_i X_i > x\right).$$

Applying Theorem 3.2 and Theorem 3.4 in Section 3, the following asymptotic results can be obtained.

**Corollary 4.1.** Assume that net losses $X_i, i \geq 1$ are independent random variables, which are not necessarily identically distributed, with distribution $F_i, i \geq 1$, respectively. If $F_i \in \mathcal{L}, 1 \leq i \leq n$, then

$$\psi(x; n) \sim P\left(\sum_{i=1}^{n} c_i X_i > x\right) \sim P\left(\sum_{i=1}^{n} c_i X_i^+ > x\right).$$

If $F_i \in \mathcal{D} \cap \mathcal{L}, 1 \leq i \leq n$, then

$$\psi(x; n) \sim P\left(\sum_{i=1}^{n} c_i X_i > x\right) \sim P\left(\sum_{i=1}^{n} c_i X_i^+ > x\right) \sim \sum_{i=1}^{n} P(c_i X_i > x).$$
5. Proof of Results

A function $h(x)$ is called slowly varying at infinity if $h(xy) \sim h(x)$ for any $y > 0$. It is well-known that $h(x) = o(x^\delta)$ for any $\delta > 0$ if $h(x)$ is a slowly varying function, see, e.g., Bingham et al. [2]. The following result is crucial for the proof of all theorems in this paper. It shows that any tail distribution of a long-tailed distribution is uniformly $h$-insensitive for a slowly varying function $h$.

**Lemma 5.1.** If $X \sim F \in \mathcal{L}$, then $\overline{F}$ is $h$-insensitive for a positive nondecreasing and slowly varying function $h(x) := h(x; F) : (0, \infty) \to (0, \infty)$ satisfying $h(x) \nearrow \infty$, $h(x) \leq c h(x)$ for all $c \geq 1$, and

$$\lim_{x \to \infty} \sup_{a(x) \leq x \leq b(x)} \left| \frac{P(cX > x \pm h(x))}{P(cX > x)} - 1 \right| = 0,$$

where $b(x)$ is an arbitrary positive function such that $b(x) \nearrow \infty$ and $b(x) = o(x)$, and $a(x) = h^{-\delta}(x)$ for some $\delta > 0$.

**Proof.** For any fixed $\delta > 0$, let $\{x_n, n \geq 1\}$ be a sequence of increasing positive real numbers such that $x_{n+1} \geq 2x_n > 0$, $n \geq 1$, and for any $x \geq x_n$,

$$\sup_{|y| \leq x} \left| \frac{\overline{F}(x + y)}{\overline{F}(x)} - 1 \right| \leq \max \left\{ \left| \frac{\overline{F}(x + n^{1+\delta})}{\overline{F}(x)} - 1 \right|, \left| \frac{\overline{F}(x - n^{1+\delta})}{\overline{F}(x)} - 1 \right| \right\} \leq \frac{1}{n}.$$

Borrowing the idea of the proof of Corollary 2.5 in [5], let

$$h(x) = \left\{ \begin{array}{ll}
\frac{2}{x_1} x & x_0 = 0 < x < x_1 \\
\frac{x-x_{n-1}}{x_n-x_{n-1}} & x_{n-1} \leq x < x_n, n \geq 2.
\end{array} \right.$$

Clearly, $h(x)$ is a positive nondecreasing, piecewise linear, continuous function and $h(x) \nearrow \infty$. Since $h(x)$ is a nondecreasing function, $h(xy) \sim h(x)$ for any $y > 0$ is equivalent to $h(2x) \sim h(x)$, which follows from the facts that $h(x) \nearrow \infty$ and $h(x) \leq h(2x) < h(x_{n+1}) = n + 2 \leq h(x) + 2$ for any $x_{n-1} \leq x < x_n$.

For any $x \geq x_n$, i.e., $x \in [x_{n+k}, x_{n+k+1})$ for some $k := k(x) \geq 0$, and $|y| \leq h^{1+\delta}(x) = (n+k+1)^{1+\delta}$, it follows from (8) that

$$\sup_{|y| \leq h^{1+\delta}(x)} \left| \frac{\overline{F}(x + y)}{\overline{F}(x)} - 1 \right| \leq \frac{1}{n+k+1} \leq \frac{1}{n} \to 0, \quad \text{as } n \to \infty,$$

i.e., $\overline{F}$ is $h^{1+\delta}$-insensitive, which of course implies that $\overline{F}$ is $h$-insensitive. Since $x_{n+1} - x_n \geq x_n - x_{n-1}, n \geq 1$, $h'(x)$ is a nonincreasing function on $\bigcup_{n=1}^{\infty} (x_{n-1}, x_n)$, which implies that $h(x)$ is a concave function on $[0, \infty)$. The concavity of $h(x)$ and the fact $h(0) = 0$ lead to $h(\frac{x}{c}) = h(\frac{x}{c} + (1 - \frac{1}{c})0) \geq \frac{1}{c} h(x) + (1 - \frac{1}{c}) h(0) = \frac{1}{c} h(x)$, i.e., $h(x) \leq c h(\frac{x}{c})$, for any $x > 0, c > 1$.

Hence, $\frac{h(x)}{c} \leq h(\frac{x}{c}) \leq h^{1+\delta}(\frac{x}{c})$ for $1 \leq c \leq b(x)$. Note that $\frac{h(x)}{c} \leq \frac{h(x)}{a(x)} = h^{1+\delta}(\frac{x}{a(x)}) \leq h^{1+\delta}(\frac{x}{c})$ for $a(x) \leq c \leq 1$. The monotonicity of $\overline{F}$ yields $\overline{F}(\frac{x}{c} + h^{1+\delta}(\frac{x}{c}))) \leq P(cX > x \pm h(x)) = \overline{F}(\frac{x}{c} + h^{1+\delta}(\frac{x}{c})))$ for $a(x) \leq c \leq b(x)$. The uniform asymptotic relation (7) follows from the inequalities

$$\frac{\overline{F}(\frac{x}{c} + h^{1+\delta}(\frac{x}{c})))}{\overline{F}(\frac{x}{c}))} - 1 \leq \frac{P(cX > x \pm h(x))}{P(cX > x)} = \frac{\overline{F}(\frac{x}{c} + h^{1+\delta}(\frac{x}{c})))}{\overline{F}(\frac{x}{c}))} - 1 \leq \frac{\overline{F}(\frac{x}{c} - h^{1+\delta}(\frac{x}{c})))}{\overline{F}(\frac{x}{c}))} - 1$, \quad a(x) \leq c \leq b(x),$$

...
and the fact that $F$ is $h^{1+\delta}$-insensitive.

**Remark 5.1.** It is easy show that $\frac{h(x)}{x} \to 0$ for $h(x)$ in the proof of Lemma 5.1.

**Proof of Theorem 3.1.** Assume that $F_i$ is $h_i$-insensitive, where $h_i(x) = h(x; F_i)$ is given in Lemma 5.1, $1 \leq i \leq n$. Let $h(x) := h(x; F_1, \ldots, F_n) = \min\{h_i(x), 1 \leq i \leq n\} = o(x)$. Then all $F_i$’s are $h$-insensitive and $h(x) \leq ch(\frac{x}{n})$, $c \geq 1$, by Lemma 5.1. The uniform asymptotic relation (6), which is essentially the case of $n = 2$ in proof, will be proved by induction. It is obviously true for $n = 1$ by Lemma 5.1. Since distribution functions are nondecreasing, (6) is equivalent to

$$\lim_{x \to \infty} \inf_{a(x) \leq c_i \leq b(x), 1 \leq i \leq n} \frac{P\left(\sum_{i=1}^{n} c_i X_i > x + h(x)\right)}{P\left(\sum_{i=1}^{n} c_i X_i > x\right)} \geq 1,$$

and

$$\lim_{x \to \infty} \sup_{a(x) \leq c_i \leq b(x), 1 \leq i \leq n} \frac{P\left(\sum_{i=1}^{n} c_i X_i > x - h(x)\right)}{P\left(\sum_{i=1}^{n} c_i X_i > x\right)} \leq 1.$$  

Write $A + B + C$ for the union of disjoint sets $A, B, C$. The fact that $\{\sum_{i=1}^{n} c_i X_i > x + h(x)\} = \{\sum_{i=1}^{n} c_i X_i > x + h(x), c_n X_n \leq \frac{x + h(x)}{2}\} + \{\sum_{i=1}^{n} c_i X_i > x + h(x), \sum_{i=1}^{n-1} c_i X_i \leq \frac{x + h(x)}{2}\} + \{\sum_{i=1}^{n-1} c_i X_i > \frac{x + h(x)}{2}, c_n X_n > \frac{x + h(x)}{2}\}$ and independence of $X_i$’s yield

$$P\left(\sum_{i=1}^{n} c_i X_i > x + h(x)\right) \geq \int_{-\infty}^{x/2} P\left(\sum_{i=1}^{n-1} c_i X_i > x + h(x) - t\right) dP(c_n X_n \leq t) + \int_{-\infty}^{x/2} P(c_n X_n > x + h(x) - t) dP\left(\sum_{i=1}^{n-1} c_i X_i \leq t\right) + P\left(\sum_{i=1}^{n-1} c_i X_i > \frac{x + h(x)}{2}\right) P\left(c_n X_n > \frac{x + h(x)}{2}\right).$$

The induction assumption with $b(x)$ replaced by $2b(x)$ implies that

$$P\left(\sum_{i=1}^{n-1} c_i X_i > \frac{x + h(x)}{2}\right) P\left(c_n X_n > \frac{x + h(x)}{2}\right)$$

$$= P\left(\sum_{i=1}^{n-1} 2c_i X_i > x + h(x)\right) P\left(2c_n X_n > x + h(x)\right)$$

$$\sim P\left(\sum_{i=1}^{n-1} 2c_i X_i > x\right) P\left(2c_n X_n > x\right) = P\left(\sum_{i=1}^{n-1} c_i X_i > \frac{x}{2}\right) P\left(c_n X_n > \frac{x}{2}\right)$$

holds uniformly for $a(x) \leq c_i \leq b(x), 1 \leq i \leq n$.

Use monotonicity of any distribution function and the inequality $h(x) \leq 2h(\frac{x}{2})$ to obtain

$$1 \geq \inf_{t \leq x/2} \frac{F(x + h(x) - t)}{F(x - t)} \geq \inf_{t \leq x/2} \frac{F(x - t + 2h(\frac{x}{2}))}{F(x - t)} \geq \inf_{u = x - 2 \geq x/2} \frac{F(u + 2h(u))}{F(u)} \sim 1$$

provided $F$ is $h$-insensitive. It follows from the induction assumption and Lemma 5.1 that the tail distribution of $\sum_{i=1}^{n-1} c_i X_i$ and the tail distribution of $c_n X_n$ are $h$-insensitive. The asymptotic
relation (12) and the inequality (11) imply

\[
P(\sum_{i=1}^{n} c_i X_i > x + h(x)) \\
\geq \left( \int_{-\infty}^{x/2} P\left(\sum_{i=1}^{n-1} c_i X_i > x - t\right) dP(c_n X_n \leq t) + \int_{-\infty}^{x/2} P(c_n X_n > x - t) dP\left(\sum_{i=1}^{n-1} c_i X_i \leq t\right) \right) \\
+ P\left(\sum_{i=1}^{n-1} c_i X_i > x/2\right) P\left(c_n X_n > x/2\right)(1 + o(1)) \\
= (1 + o(1)) P\left(\sum_{i=1}^{n} c_i X_i > x\right),
\]

where the term \(o(1)\) goes to 0 uniformly for \(a(x) \leq c_i \leq b(x), 1 \leq i \leq n\). This complete the proof of (9).

The other uniform asymptotic relation (10) can be obtained by substituting \(+h(x), +2h(\frac{x}{2}), \geq, \inf\) with \(-h(x), -2h(\frac{x}{2}), \leq, \sup\), respectively, in the proof of (9).

**Proof of Theorem 3.2.** The idea is from the proof of Theorem 2.1 of Chen et al. [3]. Let \(\{\Omega_K = \{X_i \geq 0\ for all \ i \in K, X_j < 0\ for all \ j \in \{1, \ldots, n\}\} \subseteq \{1, \ldots, n\}\) be a finite partition of the whole space \(\Omega\). Obviously, \(P\left(\sum_{i=1}^{n} c_i X_i > x, \Omega_K\right)\) is not less than

\[
P\left(\sum_{i \in K} c_i X_i > x + h(x), \sum_{j \notin K} c_j X_j > -h(x), \Omega_K\right) \\
= P\left(\sum_{i=1}^{n} c_i X_i^+ > x + h(x), \Omega_K\right) - P\left(\sum_{i \in K} c_i X_i > x + h(x), \sum_{j \notin K} c_j X_j \leq -h(x), \Omega_K\right),
\]

where, due to the independence of \(X_i\)’s, the second term equals

\[
P\left(\sum_{i \in K} c_i X_i > x + h(x), \bigcap_{i \in K} \{X_i \geq 0\}\right) P\left(\sum_{j \notin K} c_j (-X_j) \geq h(x), \bigcap_{j \notin K} \{X_j < 0\}\right).
\]

and it is at most \(P\left(\sum_{i=1}^{n} c_i X_i^+ > x + h(x)\right) P\left(\sum_{j=1}^{n} c_j X_j^- \geq h(x)\right)\), where \(x^- = \max\{-x, 0\}\). Note that \(\bigcup_{j=1}^{n} \{c_j X_j^- \geq h(x)\} = \bigcup_{j=1}^{n} \{c_j X_j \leq -h(x)\}\), whose probability is at most \(\sum_{j=1}^{n} P(X_j \leq -\frac{h(x)}{\inf(x)}\) = \(o(1)\) provided \(b(x) = o(h(x))\). Therefore, uniformly for \(0 < a \leq c_i \leq b(x), 1 \leq i \leq n\), the second term in (14) is \(o\left(P\left(\sum_{i=1}^{n} c_i X_i^+ > x + h(x)\right)\right)\) and

\[
P\left(\sum_{i=1}^{n} c_i X_i > x, \Omega_K\right) \geq P\left(\sum_{i=1}^{n} c_i X_i^+ > x + h(x), \Omega_K\right) + o\left(P\left(\sum_{i=1}^{n} c_i X_i^+ > x + h(x)\right)\right).
\]

Sum it over all \(K\)’s to get

\[
P\left(\sum_{i=1}^{n} c_i X_i > x\right) \geq P\left(\sum_{i=1}^{n} c_i X_i^+ > x + h(x)\right) + o\left(P\left(\sum_{i=1}^{n} c_i X_i^+ > x + h(x)\right)\right).
\]

Clearly, \(X_i^+ \sim F_i^+(x) = F_i(x)I_{\{x \geq 0\}} \in \mathcal{L}, 1 \leq i \leq n\). Choose \(h(x)\) such that (6) holds with \(F_i\) substituted by \(F_i^+\). The desired result follows from Theorem 3.1 and the simple fact that \(\sum_{i=1}^{n} c_i X_i \leq \max_{1 \leq k \leq n} \sum_{i=1}^{k} c_i X_i \leq \sum_{i=1}^{n} c_i X_i^+\).

8
Proof of Corollary 3.2. Recall that $\overline{F} \in \mathcal{S}$ if $\overline{F}^+ \in \mathcal{S}$, i.e., $\overline{F}^+ * \overline{F}^+(x) \sim 2\overline{F}^+(x)$ for $F^+(x) = F(x) I_{x \geq 0}$. Clearly, $F \in \mathcal{L}$ iff $\overline{F}^+ \in \mathcal{L}$. If $F^+ \in \mathcal{S}$, the fact that $\mathcal{S} \subset \mathcal{L}$ implies $F \in \mathcal{L}$. Then it is equivalent to show that $\overline{F}^+ * \overline{F}^+(x) \sim 2\overline{F}^+(x)$ if $\overline{F} * \overline{F}^+(x) \sim 2\overline{F}^+(x)$, i.e. $\overline{F}^+ * \overline{F}^+(x) \sim \overline{F} * \overline{F}^+(x)$ since $\overline{F}^+(x) = \overline{F}(x)$ for all $x > 0$. It is obviously true by Theorem 3.2.

The next two lemma can be easily checked from the definition of the class $\mathcal{C}$.

Lemma 5.2. If $X$ follows distribution $F \in \mathcal{C}$, then $\overline{F}(x)$ is $h$-insensitive provided $h(x) = o(x)$ and it holds that, uniformly for $0 < c < b(x) = o(x)$,

$$P(cX > x \pm h(x)) \sim P(cX > x).$$

Lemma 5.3. If $X_i \sim F_i \in \mathcal{C}, 1 \leq i \leq n$, are pSQAI random variables, it holds that, uniformly for $0 < c < b(x) = o(x)$,

$$P\left(\frac{c_jX_j}{x} \geq \frac{n}{1 \leq k \neq j \leq n} \max |c_kX_k| > b(x) \ln \left(\frac{x}{b(x)}\right)\right) = o(P(c_jX_j > x))$$

and consequently

$$P\left(\bigcup_{j=1}^{n} \left\{c_jX_j > \frac{x}{n}, \max_{1 \leq k \neq j \leq n} |c_kX_k| > b(x) \ln \left(\frac{x}{b(x)}\right)\right\}\right) = o\left(\sum_{j=1}^{n} P(c_jX_j > x)\right).$$

Proof of Theorem 3.3. Let $h(x) = b(x) \ln \left(\frac{2}{b(x)}\right)$. The proof is similar to that of Theorem 3.4 and is omitted.

Proof of Corollary 3.3. Partition the range of the weights as $\{(c_1, \ldots, c_n) : 0 \leq c_i \leq b(x), 1 \leq i \leq n, \min_{i=1}^{n} c_i > 0\} = \bigcup_{K \subset \{1, \ldots, n\}} \{(c_1, \ldots, c_n) : 0 \leq c_i \leq b(x), i \in K, 0 < c_i \leq b(x), i \notin K\}$. The desired result follows from Theorem 3.3.

Lemma 5.4. If $X_i \sim F_i \in \mathcal{D}, 1 \leq i \leq n$, are pSQAI random variables, $h(x) = o(x)$ and $h(x) \nearrow \infty$, it holds that, uniformly for $0 < a < c_i < b(x) = o(h(x)), 1 \leq i \leq n$,

$$P\left(c_jX_j > \frac{x}{n}, \max_{1 \leq k \neq j \leq n} |c_kX_k| > h(x)\right) = o(P(c_jX_j > x))$$

and consequently

$$P\left(\bigcup_{j=1}^{n} \left\{c_jX_j > \frac{x}{n}, \max_{1 \leq k \neq j \leq n} |c_kX_k| > h(x)\right\}\right) = o\left(\sum_{j=1}^{n} P(c_jX_j > x)\right).$$

Proof. The results follow from the fact that $F_i \in \mathcal{D}$ and $b(x) = o(h(x))$, the pSQAI property of $X_i$’s and the elementary probability inequality $P(A \cap \bigcup_{i=1}^{n} B_i) \leq \sum_{i=1}^{n} P(AB_i)$.

If $X_i$ is large, the pSQAI property of $X_j$’s implies that other $X_j$’s are relatively close to 0 and negligible compared with $X_i$. If $\sum_{i=1}^{n} c_iX_i > x$, there should be exactly one $c_iX_i$ greater than $\frac{x}{n}$ and consequently Lemma 5.4 implies

$$P\left(\sum_{i=1}^{n} c_iX_i > x\right) \sim \sum_{j=1}^{n} P\left(\sum_{i=1}^{n} c_iX_i > x, c_jX_j > \frac{x}{n}, \max_{1 \leq k \neq j \leq n} |c_kX_k| \leq h(x)\right).$$

It gives the idea of the proof of Theorem 3.4, which is simpler and more straightforward than the proof of Lemma 2.1 of Liu et al. [16] and Theorem 2.1 of Li [14].
Proof of Theorem 3.4. All asymptotic relations hold uniformly for \( a(x) \leq c_i \leq b(x), 1 \leq i \leq n \), in the proof. By Lemma 5.1, there exists a positive nondecreasing function \( h(x) := h(x, a; F_1, \cdots, F_n) \) satisfying \( h(x) \to^\gamma \infty \) and \( b(x) = o(x) \) such that (7) holds for \( F = F_i, 1 \leq i \leq n, \) respectively. Choose \( b(x) = o(h(x)) \) and \( b(x) \to^\gamma \infty \). Note that

\[
\left\{ \sum_{i=1}^{n} c_i X_i > x \right\} = \bigcup_{j=1}^{n} \left\{ \sum_{i=1}^{n} c_i X_i > x, c_j X_j > \frac{x}{n} \right\}
\]

\[
\bigcup_{j=1}^{n} A_j \bigcup \left\{ \sum_{i=1}^{n} c_i X_i > x, \bigcup_{j=1}^{n} \left\{ c_j X_j > \frac{x}{n} \right\} \right\},
\]

where \( A_j = \left\{ \sum_{i=1}^{n} c_i X_i > x, c_j X_j > \frac{x}{n}, \max_{1 \leq k \neq j \leq n} |c_k X_k| \leq h(x) \right\}, 1 \leq j \leq n, \) are mutually exclusive events provided \( \frac{x}{n} > h(x) \). The elementary probability inequality \( P(A) \leq P(A \cup B) \leq P(A) + P(B) \) and Lemma 5.4 lead to

\[
P\left( \sum_{i=1}^{n} c_i X_i > x \right) = \sum_{j=1}^{n} P(A_j) + o\left( \sum_{j=1}^{n} P(c_j X_j > x) \right).
\]

Lemma 5.1 and the fact that \( c_j X_j \) is at least \( x - (n - 1)h(x) \) on \( A_j \) lead to

\[
P(A_j) \leq P(c_j X_j > x - (n - 1)h(x)) = P(c_j X_j > x) + o(P(c_j X_j > x)), \quad 1 \leq j \leq n.
\]

Since \( \max_{1 \leq k \neq j \leq n} |c_k X_k| \leq h(x) \) on \( A_j, c_j X_j > x + (n - 1)h(x) \) implies \( \sum_{i=1}^{n} c_i X_i > x \) on \( A_j \) for any \( 1 \leq j \leq n \). It follows from Lemma 5.1 and 5.4 that

\[
P(A_j) \geq P(c_j X_j > x + (n - 1)h(x)), \quad \max_{1 \leq k \neq j \leq n} |c_k X_k| \leq h(x)
\]

\[
= P(c_j X_j > x + (n - 1)h(x)) - P(c_j X_j > x + (n - 1)h(x)), \quad \max_{1 \leq k \neq j \leq n} |c_k X_k| > h(x)
\]

\[
= P(c_j X_j > x) + o(P(c_j X_j > x)), \quad 1 \leq j \leq n.
\]

Therefore, (15) can be written as

\[
P\left( \sum_{i=1}^{n} c_i X_i > x \right) \sim \sum_{i=1}^{n} P(c_i X_i > x).
\]

In the exactly same way, it can be proved that

\[
P\left( \sum_{i=1}^{n} c_i X_i^+ > x \right) \sim \sum_{i=1}^{n} P(c_i X_i^+ > x) = \sum_{i=1}^{n} P(c_i X_i > x).
\]

Note that \( \sum_{i=1}^{n} c_i X_i \leq \max_{1 \leq k \leq n} \sum_{i=1}^{k} c_i X_i \leq \sum_{i=1}^{n} c_i X_i^+ \). The desired results follow from the uniform asymptotic relation (16) and (17).

Remark 5.2. The proof of Theorem 3.4 also leads to Corollary 3.4.

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