## Approaches to Predicting Future Behavior

There are two types of approaches to predicting future behavior—the actuarial approach and the clinical judgment approach.

## **Actuarial Approach**

The actuarial method uses data about the individual to predict risk of dangerousness, such as age, prior charges, and gender. Much of this is historical data about the person and is similar to how insurance companies determine your automobile insurance rates.

## **Clinical Judgment Approach**

The clinical judgment approach relies on the mental health professional's clinical judgment to make the determination. This decision would typically be based on psychological testing and a clinical interview.