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Multiple state models are discussed to Page 14/32

accommodate the insurance products in which the payment of benefits or premiums is dependent on being in a given state or moving between a given pair of states at a given time, for example, disability income insurance model.

Multiple decrement models in ction nsurance : an introduction ... Chapter 8 - Multi-Decrement Discrete Models In insurance settings policyholders leave active status for a variety of reasons and these reasons often have insurance coverage consequences. Example 8-1:Life Page 16/32

insurance often includes an accidental death rider which sets the bene?t for accidental death at a much higher rate (for

Chapter 8 - Multi Decrement Discrete
Models
The texts are also clear with the
Page 17/32

associated Single Decrement Tables and the basic relationship between a multiple decrement table and its associated single decrement tables, where the single force of decrement is equal to the force for that decrement in the multiple decrement models. But the texts and other papers that Page 18/32

describe the building of the single tables like the

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Examples of multiple decrement models Multiple decrement models are Page 20/32

extensions of standard mortality on models whereby there is simultaneous operation of several causes of decrement. A life fails because of one of these decrements. Examples include: life insurance contract is terminated because of death/survival or withdrawal (lapse).

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Actuarial Modeling of Life Insurance
Using Decrement Models
3. THE MULTIPLE-DECREMENT
MODEL We now consider the multipledecrement model. As outlined in [1,
Sec- tion 9.1], a multiple-decrement
Page 23/32

survival distribution is a joint of a joint of a joint of a joint of the time of the cause of failure. We assume that we have a family of multiple-decrement distribu-

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paid on termination of employment depends upon the several causes of termination.

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