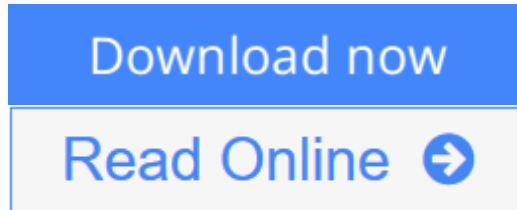


Life Insurance Theory: Actuarial Perspectives

By F. Etienne De Vylder



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This book is different from all other books on Life Insurance by at least one of the following characteristics 1-4.

1. The treatment of life insurances at three different levels: time-capital, present value and price level. We call time-capital any distribution of a capital over time: $(*)$ is the time-capital with amounts C_1, \dots, C_n at moments T_1, T_2, \dots, T_n resp. For instance, let (x) be a life at instant 0 with future lifetime X . Then the whole life insurance A is the time-capital (I, X) . The whole life annuity \ddot{a} is the time-capital $(1, 0) + (1, 1) + (1, 2) + \dots + (1, X)$, where X is the integer part of X . The present value at 0 of time-capital $(*)$ is the random variable $T_1 C_1 v + \dots + T_n C_n v^n$. (**) In particular, the present value of A and \ddot{a} is $A = \tilde{A}$ and $\ddot{a} = 1 + v + v^2 + \dots + v^X$ resp. The price (or premium) of a time-capital is the expectation of its present value. In particular, the price of A and \ddot{a} is $A = E(\tilde{A})$ and $\ddot{a} = E(1 + v + v^2 + \dots + v^X)$ resp.

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Life Insurance Theory: Actuarial Perspectives By F. Etienne De Vylder Bibliography

- Rank: #8339635 in Books
- Brand: F Etienne De Vylder
- Published on: 1997-08-31
- Original language: English
- Number of items: 1
- Dimensions: 9.21" h x .56" w x 6.14" l, 1.06 pounds
- Binding: Hardcover
- 184 pages

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