

CHAPTER 2 LIFE ASSURANCE CONTRACTS

In this chapter, we will look at the following contracts:

1. Whole life assurance
2. Term assurance
3. Pure endowment
4. Endowment assurance
5. Deferred assurance

We will also develop formulae for the means and variances of the payments under various assurance contracts, assuming a constant deterministic interest rate.

We will then define the assurance factors and their select and continuous equivalents.

We will obtain expressions in the form of sums/integrals for the mean and variance of the present value of benefit payments under each contract defined in terms of the (curtate) random future lifetime, assuming (constant) contingent benefits are payable at the middle or end of the year of contingent event or continuously.

Where appropriate, simplify the above expressions into a form suitable for evaluation by table look-up or other means.

Introduction

In the previous chapter, we looked at how life tables can be used to calculate probabilities of survival and death for an individual.

We now define the **present values** of all the main life insurance and annuity contracts, and show how the means and variances of these present values can be calculated.

We now look at each of the following assurance contracts:

Whole life assurance

The simplest life insurance contract is the whole life assurance. The benefit under such a contract is an amount, called the **sum assured**, which will be paid on the policyholder's death.

Term assurance

A term assurance contract is a contract to pay a sum assured on or after death, provided death occurs during a specified period, called the **term of the contract**.

Pure endowment

A pure endowment contract provides a sum assured at the end of a fixed term, provided the policyholder is alive.

Endowment assurance

An endowment assurance is a combination of:

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LP Steffe

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