

## 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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Principles of European Insurance Contract Law ,2009-11-16 In this volume the Project Group Restatement of European Insurance Contract Law presents its Principles of European Insurance Contract Law PEICL These principles were submitted to the European Commission as a Draft Common Frame of Reference of European Insurance Contract Law DCFR Insurance The volume comprises the PEICL DCFR Insurance as well as translations into Czech Dutch French German Greek Hungarian Italian Polish Portuguese Slovak Spanish and Swedish A short introduction sets out the approach used by the Project Group how the PEICL DCFR Insurance relate to the overall Draft Common Frame of Reference the participation of the Project Group in the CoPECL Common Principles of European Contract Law Network as well as the general structure and characteristics of the PEICL DCFR Insurance The Project Group has also drafted the PEICL DCFR Insurance as a model for an Optional Instrument of European Insurance Contract Law

**Papers and Transactions** Actuarial Society of America,1898      **The Spectator Handy Guide to Standard and Special Life Insurance Contracts, Non-forfeiture Values, Useful to the Life Underwriter** ,1948      **Implicit Embedded Options in Life Insurance Contracts** Nils

Rüfenacht,2012-04-03 This book presents a market consistent valuation framework for implicit embedded options in life insurance contracts This framework is used to perform an empirical analysis based on more than 110 000 actual and in force life insurance policies and with a focus on the modeling of interest rates Its results are the answer to the central question posed in the objectives What value do the embedded options and guarantees considered have This question is answered both absolutely and relative to the current policy reserves from the perspective of the insurer the policyholder and the shareholder respectively      **Life Insurance & Modified Endowments** Christian J. DesRochers,2004      **The Total**

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## **Table of Contents Life Assurance Contracts**

1. Understanding the eBook Life Assurance Contracts
  - The Rise of Digital Reading Life Assurance Contracts
  - Advantages of eBooks Over Traditional Books
2. Identifying Life Assurance Contracts
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Life Assurance Contracts
  - User-Friendly Interface
4. Exploring eBook Recommendations from Life Assurance Contracts
  - Personalized Recommendations

- Life Assurance Contracts User Reviews and Ratings
- Life Assurance Contracts and Bestseller Lists
- 5. Accessing Life Assurance Contracts Free and Paid eBooks
  - Life Assurance Contracts Public Domain eBooks
  - Life Assurance Contracts eBook Subscription Services
  - Life Assurance Contracts Budget-Friendly Options
- 6. Navigating Life Assurance Contracts eBook Formats
  - ePub, PDF, MOBI, and More
  - Life Assurance Contracts Compatibility with Devices
  - Life Assurance Contracts Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Life Assurance Contracts
  - Highlighting and Note-Taking Life Assurance Contracts
  - Interactive Elements Life Assurance Contracts
- 8. Staying Engaged with Life Assurance Contracts
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Life Assurance Contracts
- 9. Balancing eBooks and Physical Books Life Assurance Contracts
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Life Assurance Contracts
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Life Assurance Contracts
  - Setting Reading Goals Life Assurance Contracts
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Life Assurance Contracts
  - Fact-Checking eBook Content of Life Assurance Contracts

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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