

GLOSSARY OF TERMS - SURVIVAL MODELS

Prepared by David Forfar, MA, FFA.

Deterministic Approach (where you know exactly how many persons will die at each age)

Life table functions

l_x :- the number of persons alive aged x in a life table. For example, we might have $l_0=100$, $l_1=90$, $l_2=82$, $l_3=75$, etc. which would mean that out of 100 births, 90 persons are alive at exact age 1, 82 alive at exact age 2, 75 alive at exact age 3 etc.

d_x :- the number of persons who die aged x last birthday. In the above example, $d_0=10$, $d_1=8$, $d_2=7$ etc.

p_x :- the probability that a person aged exactly x survives one year to exactly age $(x+1)$ i.e. the probability of surviving one year. Example, $p_0=90/100=.9$, $p_1=82/90=.9111$, $p_2=75/82=.9146$, etc. Hence $p_x = l_{x+1}/l_x$.

q_x :- the probability that a person aged exactly x dies before exact age $(x+1)$, $q_x = (1-p_x)$ i.e. the probability of dying in the next year. Example, $q_0=10/100=.1$, $q_1=8/90=.0889$, $q_2=7/82=.0854$. Hence $q_x = d_x/l_x$.

${}_tp_x$:- the probability that a person aged exactly x lives for another t years to exact age $(x+t)$. Hence ${}_tp_x = l_{x+t}/l_x$.

${}_tq_x$:- the probability that a person aged exactly x dies before exact age $(x+t)$.
Hence ${}_tq_x = 1 - {}_tp_x = (l_x - l_{x+t})/l_x$.

${}_m|{}_nq_x$:- the probability that a person aged exactly x dies between exact ages $(x+n)$ and $(x+m+n)$. Hence ${}_m|{}_nq_x = (l_{x+n} - l_{x+m+n})/l_x$. The period m is sometimes referred to as the deferred period.

μ_x , force of mortality :- $\mu_x = -\frac{1}{l_x} \frac{dl_x}{dx}$. Hence μ_x represents the instantaneous rate at which people are dying. If x is fixed and t is the variable then $\mu_{x+t} = -\frac{1}{l_{x+t}} \frac{dl_{x+t}}{dt}$. By integration of this equation it can

be seen that $l_{x+t} = l_x e^{-\int_{s=0}^{s=t} \mu_{x+s} ds}$ and therefore that ${}_tp_x = e^{-\int_{s=0}^{s=t} \mu_{x+s} ds}$

Assumption of uniform of distribution of deaths between exact ages x and $(x+1)$:- The d_x deaths between ages x and $(x+1)$ are assumed uniformly spread across the year of age. Hence $l_{x+t} = l_x - t.d_x$ for $0 \leq t \leq 1$.

Assumption of constant force of mortality between exact ages x and $(x+1)$:- The force of mortality between ages x and $(x+1)$ is assumed constant (μ_x , say). Hence, $l_{x+t} = l_x e^{-\mu_x t}$ for $0 \leq t \leq 1$.

Terms Of Survival

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