

عنوان مقاله:

A DSS for Life Insurance Business: Process and Development

محل انتشار:

چهارمین کنفرانس ملی مهندسی صنایع (سال: 1384)

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خلاصه مقاله:

The forces driving decision-making process in insurance business are the existence of multiple parameters classified as unknown/uncertain/random/fuzzy and/or ambiguous. Problems dealing with multiple unknown/random parameters are very common in insurance, in general, and in life insurance, in particular. The main factors associating with life insurance business are: mortality rates, lapse rates, incidence rates and termination rates. Other driving forces such as interest and inflation rates, investment indicators and marketing parameters are also the playing factors. To fulfill the state and federal law requirements, cash flow testing must be performed to demonstrate the matching of the assets and liabilities to demonstrate company's solvency in the long time. This is a very complex task and a great deal .of approximation as result of problem complexity is involved

كلمات كليدي:

Life Insurance, Decision Support System, Computer Modeling, Decision Making, Goal Programming, Optimization

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