# Mortality of Disabled People

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## Abstract

Various types of insurance products require, as an item of the technical basis for pricing and reserving, appropriate assumptions about the mortality of disabled people. In this paper, we mostly focus on products providing Income Protection, which can be placed in the framework of "Disability Insurance". In particular, extra-mortality modeling is discussed, and some sources providing life tables of disabled people are addressed.

**Keywords:** Disability insurance, Disability annuities, Income protection, Extramortality, Substandard risks, Impaired lives, Life tables

**JEL Classification:** G22

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