

Article

# Explainable Machine Learning Approaches for Modeling Shock Lapse in Term Life Contracts

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**Simple Summary:** A Simple summary goes here.

**Abstract:** A single paragraph of about 200 words maximum. For research articles, abstracts should give a pertinent overview of the work. We strongly encourage authors to use the following style of structured abstracts, but without headings: 1) Background: Place the question addressed in a broad context and highlight the purpose of the study; 2) Methods: Describe briefly the main methods or treatments applied; 3) Results: Summarize the article's main findings; and 4) Conclusion: Indicate the main conclusions or interpretations. The abstract should be an objective representation of the article, it must not contain results which are not presented and substantiated in the main text and should not exaggerate the main conclusions.

**Keywords:** keyword 1; keyword 2; keyword 3 (list three to ten pertinent keywords specific to the article, yet reasonably common within the subject discipline.).

## 1. Introduction

## 2. Methods

## 3. Results

## 4. Discussion

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**Conflicts of Interest:** The authors declare no conflict of interest.

## 25 **Appendix A**

### 26 *Appendix A.1*

27 The appendix is an optional section that can contain details and data supplemental to the main  
28 text. For example, explanations of experimental details that would disrupt the flow of the main text,  
29 but nonetheless remain crucial to understanding and reproducing the research shown; figures of  
30 replicates for experiments of which representative data is shown in the main text can be added here if  
31 brief, or as Supplementary data. Mathematical proofs of results not central to the paper can be added  
32 as an appendix.

## 33 **Appendix B**

34 All appendix sections must be cited in the main text. In the appendixes, Figures, Tables, etc.  
35 should be labeled starting with 'A', e.g., Figure A1, Figure A2, etc.

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