

女子新規裁定者

ストリームモデル

平成 21 年 3 月 2 日

$$fis(age, car) = (1 - \mu(age)) * fis(age - 1, car - 1) + \gamma(age) * fos(age - 1, car - 1) \quad (1)$$

$$\gamma(age) = \frac{\theta(age) * (f2(age) - \sum (1 - \mu(age)) * fis(age - 1, car))}{\sum fos(age - 1, car)} \quad (2)$$

$$fis(age, 1) = (1 - \theta(age)) * (f2(age) - \sum (1 - \mu(age)) * mis(age - 1, car - 1)) \quad (3)$$

$$fos(age, car) = (1 - \gamma(age) - \sigma(age)) * fos(age - 1, car) + (\mu - \alpha - \beta) * fis(age - 1, car) \quad (4)$$