

DAFTAR PUSTAKA

- Anton, H., dan Rorres, C., 2005, *Aljabar Linier Elementer edisi 8*, (Alih bahasa : Irzam Harmein, Julian Gressando, editor : Amalia Safitri), Jakarta: Erlangga.
- Ariawan, I., Sartono, B., Jaya, C., Mawardi, J., Sodik, J., Baros., W.A., Hidayat, Rahmat., Panggabean, P.D., Wahyuningsih, W., 2019, *Data Sampel BPJS Kesehatan Tahun 2015-2016*, Jakarta: BPJS Kesehatan.
- Badan Pusat Statistik Provinsi Gorontalo, 2015, *Indeks Harga Konsumen dan Inflasi Gorontalo 2014*, Gorontalo, Katalog BPS:7102023,75.
- Bain, L. J., dan Engelhardt, M., 1992, *Introduction to Probability and Mathematical Statistics*, Duxbury Press, California.
- Buhlmann, H., Gisler, A., dan Kolloffel, D, 2003, Multidimensional Credibility Applied to Estimating the Frequency of Big Claims. *ASTIN Colloquium International Actuarial Association*.
- Buhlmann, H., dan Gisler, A., 2005, *A Course in Credibility Theory*, Netherland:Springer.
- Englund, Martin., Gustafsson, Jim., Nielsen, Jens Perch., dan Thuring, Fredrik., 2009, Multidimensional Credibility with Time Effects: An Application to Commercial Business Lines, *The Journal of Risk and Insurance*, 2:443-453.
- Hachemeister CA, 1975, Credibility for regression models with application to trend. In credibility, theory and applications, *Proceeding of the berkeley Actuarial Research Conference on Credibility*, New York: Academic Press, 129-163.
- Jewell, W.S., 1974, Exact Multidimensional Credibility, *Bulletin of Swiss Association of Actuaries*, 74:193-214.

- Klugman, S.A., Panjer, H.H., dan Willmot, G.E., 2012, *Loss Models From Data to Decisions*, Fourth Edition, John Wiley and Sons, Inc., New Jersey.
- Mowbray, A.H., 1914, How Extensive a Payroll Exposure Is Necessary to Give a Dependable Pure Premium, *Proceedings of the Casualty Actuarial Society*, 1:24-30.
- Packov, V., olts, E., dan Linda, B., 2014, Multidimensional Credibility Model and Its Application, *Journal Ekonomie a Management*.
- Tim Nasional Penanggulangan Kemiskinan, 2015, *Perjalanan Menuju Jaminan Kesehatan Nasional (JKN)*.
- Utari, D., Cristina, R., dan Pambudi, S., 2015, *Inflasi di Indonesia: Karakteristik dan Pengendaliannya*, Bank Indonesia, Jakarta.
- Whitney, A. W., 1918, The Theory of Experience Rating, *Proceedings of the Casualty Actuarial Society*, 4:274-292.
- Zhang, Q., Wu, L., dan Cui, Q., 2015, The Balanced Credibility Estimators with Correlation Risk and Inflation Factor, *Statistical Paper*.