



DAFTAR PUSTAKA

- Andersen, P.K., Borgan, Ø., Gill, R. D. & Keiding, N. 1993. *Statistical Models Based on Counting Processes*. New York: Springer-Verlag.
- Asanjarani, A., Liqueet, B., & Nazarathy, Y. 2021. *Estimation of semi-Markov multi-state models: a comparison of the sojourn times and transition intensities approaches*. The international journal of biostatistics, 18(1), 243-262.
- Aswad.,Muh., 2013. Proses Semi Markov. Jurnal Pendidikan Matematika (1)
- Bain, L., J., dan Engelhardt M., 1992, *Intriduction to Probability and Mathematical Statistics, Second Edition*, Duxbury Press, California.
- Bennett, C.L., Weinberg, P.D. and Lieberman, J.J., 1998. *Cancer insurance policies in Japan and the United States*. Western journal of medicine, 168(1),17.
- Bowers, N., Gerber, H., Hickman, J., Jones, D., & Nesbitt, C.1997. *Actuarial Mathematics (Second ed.)*. Schaumburg: Society of Actuaries.
- Daniel, J.W., 2004. *Multistatus transition models with actuarial applications*. Article by Casualty Actuarial Society and the Society of Actuaries.
- Dębicka, J., Marciniuk, A., & Zmyślona, B. 2015. *Combination reverse annuity contract and critical illness insurance*. In 18th AMSE, Applications of Mathematics and Statistics in Economics, Conference Proceedings, Jindřichův Hradec, Czech Republic, September (pp. 2-6).
- Denuit, M., Lucas, N. and Pitacco, E., 2019. *Pricing and reserving in LTC insurance*. In Actuarial Aspects of Long Term Care (129-158). Springer, Cham.
- Dickson DCM, Hardy MR, Waters HR.2013. *Actuarial mathematics for life contingent risks*. Cambridge University Press, Cambridge
- Haberman, et.al., 1997. *Multiple state modelling and long term care insurance*. *Journal presented to the staple in actuarial society*. Accessed from <http://www.sias.org.uk/>.
- Haberman S and Pitacco E., 1999. *Actuarial Models for Disability Insurance*, Florida : CRC Press LLC.
- Hendriks, M.J., Harju, E., Roser, K., Ienca, M. and Michel, G., 2021. *The long shadow of childhood cancer: a qualitative study on insurance hardship among survivors of childhood cancer*. BMC Health Services Research, 21(1),1-12.
- Hartawan, I.G.N.Y., 2013. Pendekatan Model Multi State Semi Markov Dalam Menentukan Premi Tunggal Bersih Pada Asuransi Jiwa Multi-Life (Doctoral dissertation, Universitas Gadjah Mada).
- Foucher, Y., Mathieu, E., Saint-Pierre, P., Durand, J. F., & Daurès, J. P. 2005 . *A semi-Markov model based on generalized Weibull distribution with an illustration for HIV disease*. Biometrical Journal: Journal of Mathematical Methods in Biosciences, 47(6), 825-833.



- Gross, D., Shortie, J.F., Thompson, J.M., and Harris, C.M. 2008. *Fundamental of Queueing Theory. 4th Edition*. John Wiley & Sons: New York.
- Life, S.G., 2015. Long-term care insurance: *A multi-state semi-Markov model to describe the dependency process for elderly people*.
- Lee, E. T., dan Wang, J. W. (2003). *Statistical Methods for Survival Data Analysis (3rd Ed)*. Hoboken: John Wiley & Sons, Inc.
- Janssen, J. and Manca, R., 2007. *Semi-Markov risk models for finance, insurance and reliability*. Springer Science & Business Media.
- Jones, B.L., 1994. *Actuarial calculations using a markov model*. Journal of the Institute of Actuaries, 46, pp. 227-250
- Lin, Y., 2011. *Parametric estimation in competing risks and multistatus models. Theses and Dissertation-Statistics paper 1*. University of Kentucky. Kentucky. Accessed from http://uknowledge.uky.edu/statistics_etds/1
- Massart, M., 2018. *A long-term survivor's perspective on supportive policy for a better access to insurance, loan and mortgage*. Journal of cancer policy, 15,70-71.
- Mebis, L & Van den Berghe, G. *The hypothalamus-pituitary-thyroid axis incritical illness*. Neth J Med. 2009;67:332-40.
- Wackerly, D.D., W. Mendenhall III. dan R.L. Scheaffer, 2008, *Mathematical Statistics with Applications, 7 th edition*, Thomson Learning, Inc.
- Pitacco, E., 2014. *Health insurance. Basic Actuarial Models, Cham, Switzerland: Springer Verlag*.
- Pitacco, E., 1995, *Actuarial Models for Pricing Disability Benefits: towards a unifying approach, Insurance Math. Econom.* 16, 39-62.
- Ross, S.M., 2010. *Introdution to Probability Models*, Elsevier, Oxford.
- Sasmita, W.E., 2015. *Model Multi Status Untuk Menentukan Premi Asuransi Critical Illness;(Multi State Model For Pricing Critical Illness Insurance)*. Magister Thesis, Universitas Gadjah Mada.
- Shang K .2019. *Individual cancer mortality prediction*. Fundacion Mapfre
- Soetewey, A., Legrand, C., Denuit, M. and Silversmit, G., 2022. *Semi-Markov modeling for cancer insurance*. European Actuarial Journal, pp.1-25.
- Wackerly, D.D., W. Mendenhall III. dan R.L. Scheaffer, 2008, *Mathematical Statistics with Applications, 7 th edition*, Thomson Learning, Inc.
- World Health Organization, 2022. <https://www.who.int>.