

DAFTAR PUSTAKA

- Asghari, V., Kazemi, M.H., Shahrokhishahraki, M., Tang, P., Alvanchi, A. & Hsu, S.C., 2023. Process-oriented guidelines for systematic improvement of supervised learning research in construction engineering. *Advanced Engineering Informatics*, 58, 102215.
- Asosiasi Asuransi Jiwa Indonesia, 2024, *Klaim Asuransi Kesehatan Terus Meningkatkan, Industri Asuransi Jiwa Perkuat Konsolidasi dengan Regulator*. Siaran Pers. [https://aaji.or.id/file/uploads/content/file/Final Siaran Pers Kinerja Industri Asurans Jiwa FY 2023.pdf](https://aaji.or.id/file/uploads/content/file/Final%20Siaran%20Pers%20Kinerja%20Industri%20Asurans%20Jiwa%20FY%202023.pdf)
- Bain, L.J. & Engelhardt, M., 1992. *Introduction to Probability and Mathematical Statistics*. Brooks/Cole Cengage Learning. USA.
- Bintoro, P., Ratnasari, R., Wihardjo, E., Putri, I.P. & Asari, A., 2024. *Pengantar Machine Learning*. Mafy Media Literasi Indonesia. Indonesia.
- Chollet, F., 2021. *Deep learning with Python*, 2nd Edition. Manning Publications Co. USA.
- Dietterich, T.G., 1997. Machine learning research: Four current directions. *Artificial Intelligence, Magazine*, 18(4), 97–136.
- Eling, M. & Kochanski, M., 2013. Research on lapse in life insurance: what has been done and what needs to be done?. *The Journal of Risk Finance*, 14(4), 392–413.
- Farahdiba, S., Kartini, D., Nugroho, R. A., Herteno, R., & Saragih, T. H., 2023. Backward elimination for feature selection on breast cancer classification using logistic regression and support vector machine algorithms. *IJCCS (Indonesian Journal of Computing and Cybernetics Systems)*, 17(4), 429-440.



- Ferreira, A.J. & Figueiredo, M.A., 2012. Boosting algorithms: A review of methods, theory, and applications. In C. Zhang, Y. Ma (Eds.), *Ensemble machine learning: Methods and applications*, 35–85.
- Guntara, D., 2016. Asuransi dan ketentuan-ketentuan hukum yang mengaturnya. *Justisi: Jurnal Ilmu Hukum*, 1(1).
- Han, J., Kamber, M. & Pei, J., 2012. *Data Mining Concepts and Techniques*, 3rd Edition. Waltham: Elsevier Inc.
- Hancock, J. & Khoshgoftaar, T.M., 2017. Medicare Fraud Detection Using Machine Learning Methods. *2017 16th IEEE international conference on machine learning and applications (ICMLA)*. 858–865. IEEE.
- Huang, F., Xie, G. & Xiao, R., 2009, November. Research on ensemble learning. *2009 international conference on artificial intelligence and computational intelligence*, Vol. 3, 249–252. IEEE.
- Kleinbaum, D. G., & Klein, M. (2010). *Logistic Regression*. Statistics for Biology and Health. New York: Springer-Verlag.
- Michorius, C.Z., 2011. *Modeling lapse rates: Investigating the variables that drive lapse rates*. Thesis. University of Twente. Zeist.
- Milhaud, X., Loisel, S. & Maume-Deschamps, V., 2011. Surrender triggers in life insurance: what main features affect the surrender behavior in a classical economic context?. *Bulletin Français d'Actuariat*, 11(22), 5–48.
- Mitchell, T.M., 1997. *Machine learning*. McGraw-hill New York. USA.
- Mumtaza, A.Z.F, 2024. *Klasifikasi Data Tak Seimbang Status Lapse Polis Asuransi Kendaraan Menggunakan Regresi Logistik dan Support Vector Machine*. Skripsi. Otoritas Jasa Keuangan, 2015. *Peraturan Otoritas Jasa Keuangan Nomor 1/POJK.05/2015 Tentang Penerapan Manajemen Risiko bagi Lembaga Jasa Keuangan Non-Bank*.



- Otoritas Jasa Keuangan, 2016. *Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.05/2016 Tentang Pelaporan Produk Asuransi bagi Perusahaan Asuransi.*
- Pinheiro, J.M.H., de Oliveira, S.V.B., Silva, T.H.S., Saraiva, P.A.R., de Souza, E.F., Godoy, R.V., Ambrosio, L.A. and Becker, M., 2025. The Impact of Feature Scaling In Machine Learning: Effects on Regression and Classification Tasks. *arXiv preprint arXiv:2506.08274.*
- Prokhorenkova, L., Gusev, G., Vorobev, A., Dorogush, A.V. & Gulin, A., 2018. CatBoost: unbiased boosting with categorical features. *Advances in neural information processing systems*, 31.
- Rainio, O., Teuvo, J. & Klén, R., 2024. Evaluation metrics and statistical tests for machine learning. *Scientific Reports*, 14(1), 6086.
- Sarjana, S., 2022. Konsep Dasar Manajemen Risiko. In H. F. Ningrum (Ed.), *Manajemen Risiko*. 1–22. Media Sains Indonesia.
- Siregar, R.Y., Kholilul, I., Serpina, N. & Octariza, B., 2023. *Memahami Karakteristik Keputusan Lapse Pemegang Polis Asuransi Jiwa*. IFG Progress. https://ifgprogress.id/wp-content/uploads/2023/12/Economic-Bulletin-No.-39-Perilaku-Lapse-Pemegang-Polis-Asuransi-Jiwa_Final.pdf
- So, B., 2024. Enhanced gradient boosting for zero-inflated insurance claims and comparative analysis of CatBoost, XGBoost, and LightGBM. *Scandinavian Actuarial Journal*, 2024(10), 1013–1035.
- Song, Y. Y., & Lu, Y., 2015. Decision tree methods: applications for classification and prediction. *Shanghai archives of psychiatry*, 27(2), 130–135.
- Utari, D.R. & Wibowo, A., 2020. Pemodelan Prediksi Status Keberlanjutan Polis Asuransi Kendaraan dengan Teknik Pemilihan Mayoritas Menggunakan Algoritma-Algoritma Klasifikasi Data Mining. *Prosiding Seminar Nasional Teknoka*, 5, 19–24.



Zhang, T., Lin, W., Vogelmann, A. M., Zhang, M., Xie, S., Qin, Y., & Golaz, J.C., 2021. Improving convection trigger functions in deep convective parameterization schemes using machine learning. *Journal of Advances in Modeling Earth Systems*, 13.