UNIVERSITAS
GADJAH MADA
**Model Penentuan Premi Asuransi Penyakit Kritis di Bawah Keterbatasan Data Menggunakan Pendekatan
Rantai Markov Diskrit**
Victorius Chendryanto, Dr. Solikhatun, S.Si., M.Si.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

REFERENCES

Asosiasi Asuransi Jiwa Indonesia. (2019). *Tabel Mortalitas Indonesia IV*. Jakarta.

Asosiasi Asuransi Jiwa Indonesia. (2022). *Tabel Morbiditas Indonesia Penyakit Kritis*. Jakarta.

Bain, L. J., & Engelhardt, M. (1992). *Introduction to probability and mathematical statistics* (2nd ed.). Duxbury.

Baione, F., & Levantesi, S. (2014). *A health insurance pricing model based on prevalence rates: Application to critical illness insurance*. Insurance: Mathematics and Economics, 58, 174–184. https://doi.org/10.1016/j.insmatheco.2014.07.005

Bowers, N. L., Gerber, H. U., Hickman, J. C., Jones, D. A., & Nesbitt, C. J. (1997). *Actuarial mathematics*. The Society of Actuaries.

Dash, A. C., & Grimshaw, D. L. (1993). Dread Disease Cover—An Actuarial Perspective. *Journal of the Staple Inn Actuarial Society*, 33(1), 149–193. doi:10.1017/S2049929900010564

Durrett, R. (2010). *Probability Theory and Examples* (4th ed.). essay, Cambridge University Press.

Dickson, D. C. M., Hardy, M. R., & Waters, H. R. (2010). *Actuarial Mathematics for Life Contingent Risks* (2nd ed.). Cambridge University Press.

Haryanto, D. (2022). The application of Markov chain model to calculate premium and Reserve of endowment insurance. *BAREKENG: Jurnal Ilmu Matematika Dan Terapan*, 16(1), 015–022. https://doi.org/10.30598/barekengvol16iss1pp015-022

Kellison, S. G. (2009). *The Theory of Interest* (3rd ed.). McGraw-Hill LLC.

UNIVERSITAS
GADJAH MADA
**Model Penentuan Premi Asuransi Penyakit Kritis di Bawah Keterbatasan Data Menggunakan Pendekatan
Rantai Markov Diskrit**
Victorius Chendryanto, Dr. Solikhatun, S.Si., M.Si.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

Mercer Marsh Benefits. (2025). *Health trends 2025: Adapting plans to optimize value*. https://www.mercer.com/assets/id/id_id/shared-assets/global/attachments/pdf-2025-mmb-health-trends-report.pdf

Pasaribu, U. S., Husniah, H., Sari, RR. K., & Yanti, A. R. (2019). Pricing critical illness insurance premiums using multiple state continous Markov chain model. *Journal of Physics: Conference Series*, 1366(1). https://doi.org/10.1088/1742-6596/1366/1/012112

Pichler, A. (2014). Insurance pricing under ambiguity. *European Actuarial Journal*, 4(2), 335–364. https://doi.org/10.1007/s13385-014-0099-7

Ross, S. M. (1996). *STOCHASTIC PROCESS* (2nd ed.). John Wiley & Sons, Inc.

Sherris, M. (2001). *Principles of Actuarial Science*. Cengage Learning Australia.

Taraly, I. M., Satyahadewi, N., Perdana, H., & Tamtama, R. (2022). The calculation of life insurance premiums with a multiple-state model on critical illness insurance. *Jurnal Matematika*, 12(2), 68. https://doi.org/10.24843/jmat.2022.v12.i02.p150