



## DAFTAR PUSTAKA

- Aleandri, M., & Eletti, A. (2020). Modelling dynamic lapse with survival analysis and machine learning in CPI. *Decisions in Economics and Finance*, 1-20.
- Barsotti, F., Milhaud, X., & Salhi, Y. (2016). Lapse risk in life insurance: Correlation and contagion effects among policyholders' behaviors. *Insurance: Mathematics and Economics*, 71, 317–331.  
<https://doi.org/10.1016/j.insmatheco.2016.09.008>
- Banasik, J., Crook, J. N. and Thomas, L. C. (1999). Not If but When Will Borrowers Default. *Journal of the Operational Research Society*, 50(12), pp. 1185-1190, <https://doi.org/10.2307/3010627>
- Bølviken, E. (2016). *Solvency II in life insurance*. 1–16.
- Cerchiara, R. R., Edwards, M., & Gambini, A. (2008). Generalized linear models in life insurance: decrements and risk factor analysis under Solvency II. In 18th international AFIR colloquium.
- Cox, DR. and Oakes, D. (1984), *Analysis of Survival Data*, Chapman and Hall, London.
- Cox, S. H., & Lin, Y. (2006). Annuity lapse rate modeling: Tobit or not tobit. *Society of Actuaries*, 1–12.  
<http://www.societyofactuaries.org/files/research/projects/cox-linn-paper-11-15-06.pdf>
- Draper, N. R., Smith, H., & Sumantri, B. (1992). Analisis regresi terapan. PT Gramedia Pustaka Utama.
- Fier, S. G., & Liebenberg, A. P. (2013). Life Insurance Lapse Behavior. *North American Actuarial Journal*, 17(2), 153–167.  
<https://doi.org/10.1080/10920277.2013.803438>
- Gatzert, N., G. Hoermann, and H. Schmeiser. 2009. The Impact of the Secondary Market on Life Insurers' Surrender Profits. *Journal of Risk and Insurance* 76, 887–908.
- Kleinbaum, D. G., & Klein, M. (2012). Evaluating the proportional hazards assumption. In *Survival analysis* (pp. 161-200). Springer, New York, NY.
- Kiesenbauer, D. (2012). Main Determinants of Lapse in the German Life Insurance Industry. *North American Actuarial Journal*, 16(1), 52–73.  
<https://doi.org/10.1080/10920277.2012.10590632>
- Kim, C. (2005). Modeling Surrender and Lapse Rates With Economic Variables. *North American Actuarial Journal*, 9(4), 56–70.  
<https://doi.org/10.1080/10920277.2005.10596225>
- Kuo, W., Tsai, C., & Chen, W. K. (2003). An empirical study on the lapse rate: The cointegration approach. *Journal of Risk and Insurance*, 70(3), 489-508.
- Marín, A. M. P. (2005). Survival methods for the analysis of costumer lifetime duration in insurance (Doctoral dissertation, Universitat de Barcelona).
- Milhaud, X., & Dutang, C. (2018). Lapse tables for lapse risk management in insurance: a competing risk approach. *European Actuarial Journal*, 8(1), 97–126. <https://doi.org/10.1007/s13385-018-0165-7>
- Miller, R. (1998), *Survival Analysis*, John Wiley and Sons Inc. New York.
- Narain, B. (1992). Survival analysis and the credit granting decision. LC Thomas,



UNIVERSITAS  
GADJAH MADA

**ANALISIS KETAHANAN POLIS ASURANSI JIWA UNIT LINK MENGGUNAKAN MODEL PARAMETRIK  
DAN SEMIPARAMETRIK  
(STUDI PADA PT XYZ)**

DIMAS NUGROHO DWI S, Dr. Sumiyana, Ak., C.A., M.Si.

Universitas Gadjah Mada, 2021 | Diunduh dari <http://etd.repository.ugm.ac.id/>

- JN Crook, DB Edelman, eds. Credit Scoring and Credit Control.
- Niggli, M. dan Musy, A. (2005), A Bayesian combination method of flood models: Principles and application results. *Agricultural Water Management*. Vol: 7, Pp. 110–127
- Outreville, J. F. (1990). Whole-life insurance lapse rates and the emergency fund hypothesis. *Insurance Mathematics and Economics*, 9(4), 249–255.  
[https://doi.org/10.1016/0167-6687\(90\)90002-U](https://doi.org/10.1016/0167-6687(90)90002-U)
- Pieloor, F. (2013). Jangan Beli Unit Link Bila Anda Tidak Paham Benar. Elex Media Komputindo.
- Pinquet, J., Guillén, M., & Ayuso, M. (2011). Commitment and Lapse Behavior in Long-Term Insurance: A Case Study. *Journal of Risk and Insurance*, 78(4), 983–1002. <https://doi.org/10.1111/j.1539-6975.2011.01420>.