



INTISARI

PENENTUAN PREMI TUNGGAL ASURANSI *MULTI LIFE* MENGGUNAKAN MODEL FREUND

Oleh

Halimah Turosdiah

14/371100/PPA/4576

Asuransi *multi life* merupakan asuransi yang memberikan liputan perlindungan kepada sekelompok orang dalam suatu kontrak asuransi atau pada kasus khusus terhadap pasangan suami istri. Berdasarkan cara pembayaran manfaat asuransi ini dibedakan menjadi dua bagian yaitu asuransi *multi life* status *joint life* dan status *last survivor*. Pada status *joint life* manfaat dibayarkan apabila salah satu dari pasangan suami istri meninggal sedangkan pada status *last survivor* manfaat akan dibayarkan apabila keduanya meninggal. Dalam penetapan premi asuransi *multi life* dilakukan dengan cara mengasumsikan resiko kematian pasangan suami istri saling dependen. Hal ini dikarenakan adanya peningkatan relatif resiko kematian terhadap suami atau istri yang berkabung. Untuk menetapkan premi, asuransi *multi life* pada pasangan suami istri dimodelkan dengan menggunakan model Freund. Pemodelan ini didasarkan pada laju kematian individu diantaranya laju kematian suami, laju kematian istri, laju kematian suami setelah istri meninggal dan laju kematian istri setelah suami meninggal. Model yang diperoleh digunakan untuk menghitung premi asuransi.

Kata kunci: *Asuransi Multi Life, Joint Life, Last Survivor, Premi Asuransi, Model Freund*



ABSTRACT

Determining Single Premium of Multi Life Insurance Using Freund's Model

By

Halimah Turosdiah

14/371100/PPA/4576

Multi life insurance is insurance that provides protection to a group of people in an insurance contract or in special cases that provides protection to the couple. The methods of payment of insurance benefit are divided into two parts, there are multi life insurance joint life status and last survivor status. On the joint life status, the benefit will be paid if one of the couple dies whereas on the last survivor status, the benefit will be paid when they died. Determining premium of multi life insurance is assessed by assumption that the mortality risk of the couple is dependent. This is due to the increasing relatively of the risk of death of widow or widower that are mourned. To set a premium, multi life insurance for married couples is modeled using Freund's model. This modelling is based on individual force of mortality such as force of mortality of husband, force of mortality of wife, force of mortality of husband after his wife died (widow), force of mortality of wife after her husband died (widower). The resultant model is used to calculate insurance premium.

Keywords: *Multi Life Insurance, Joint Life, Last Survivor, Insurance Premium, Freund's Model*