

## References

- Adamo, M., & Malizia, A. P. (2021). Uncertainty and Demand for Insurance: A Theoretical Model of How Self-Control Manages the Optimal Decision-Making. *Frontiers in Psychology*, 3435.
- Borch, K. H., Sandmo, A., & Aase, K. K. (2014). *Economics of insurance*. Elsevier.
- Bowers, N. L. (1997). *Actuarial Mathematics*. Michigan: The Society of Actuaries.
- Cunningham, R. J., Herzog, T. N., & London, R. L. (2006). *Models for Quantifying Risks, 2nd Ed.* ACTEX Publication.
- Doherty, N. A., & Garven, J. R. (1995). Insurance Cycles: Interest Rates and the Capacity Constraint Model. *The Journal of Business*, Vol. 68, No. 3, 383-404.
- Dougal, A. S. (2018, May 23). *Businesses and Occupations: Torchmark Corp*. Retrieved from encyclopedia: <https://www.encyclopedia.com/social-sciences-and-law/economics-business-and-labor/businesses-and-occupations/torchmark-corp>
- Ermanno, P. (2003). Survival models in actuarial mathematics: from Halley to longevity risk. *Arbeitspapier, Universität Triest*.
- Eurico, D., Kezia, S., Noviyanti, L., & Soleh, A. Z. (2021). Cadangan Prospektif Produk Asuransi Jiwa Endowment dengan. *Jurnal Matematika Integratif*. Vol. 17, No. 2, 97-108.
- Gerber, H. U. (2013). *Life insurance mathematics*. Springer Science & Business Media.
- Hassett, M. J., & Stewart, D. (2006). *Probability for risk management 2nd Edition*. Actex Publications.
- Hikmah, Y., & Khuzaimah, H. H. (2019). PERHITUNGAN CADANGAN PREMI ASURANSI JIWA DENGAN METODE GROSS PREMIUM VALUATION (GPV). *Jurnal Administrasi Bisnis Terapan*, 1(2).
- Himmah, F. (2015). Penentuan Cadangan Premi Asuransi Jiwa Berjangka Dengan Metode Zillmer. *Doctoral dissertation, Universitas Brawijaya*.
- Holdsworth, W. (1917). The Early History of the Contract of Insurance. *Colum. L. Rev.*, 17, 85.

- Hürlimann, W. (2009). Actuarial analysis of the multiple life endowment insurance contract. *3rd IAA LIFE Colloquium*, 6-9.
- Kassim, Z. A. (2008). Gross Premium Valuation. *Persatuan Aktuaris Indonesia*. Jakarta: Mercer.
- Kuswanto, H. (2022). Perhitungan cadangan premi bulanan metode Gross Premium Valuation (GPV) pada asuransi jiwa seumur hidup last survivor. *Doctoral dissertation, Universitas Islam Negeri Maulana Malik Ibrahim*.
- Leadbetter, D., & Dibra, S. (2008). Why Insurers Fail: The Dynamics of Property and Casualty Insurance Insolvency in Canada. *Geneva Pap Risk Insur Issues Pract* 33, 464-488.
- Loève, M. (2017). *Probability theory*. Courier Dover Publications.
- Mehr, R. I. (1970). *Life insurance: Theory and practice*. Business Publications.
- Muijs, D. (2010). *Doing Quantitative Research in Education: With SPSS. 2nd edition*. London: SAGE Publications.
- Oktavian, M. R., Devianto, D., & Yanuar, F. (2014). Kajian Metode Zillmer, Full Preliminary Term, dan Premium Sufficiency dalam Menentukan Cadangan Premi pada Asuransi Jiwa Dwiguna. *Jurnal Matematika UNAND*, 3(4), 160-167.
- Organisation for Economic Co-operation and Development. (2022, 11 2). *OECD.Stat*. Retrieved from <https://stats.oecd.org/Index.aspx?QueryId=25444>
- Otoritas Jasa Keuangan. (2022). *Laporan Triwulan IV - 2021*. Retrieved from [www.ojk.go.id: https://www.ojk.go.id/id/data-dan-statistik/laporan-triwulanan/Documents/LAPORAN%20TRIWULANAN%20IV%20-%202021.pdf](https://www.ojk.go.id/id/data-dan-statistik/laporan-triwulanan/Documents/LAPORAN%20TRIWULANAN%20IV%20-%202021.pdf)
- Roach, W. L., & Alksnis, G. (1989). August Zillmer, an actuary with less reserve. *The Actuary*, 8-9.
- Smith, D. V. (2022, October 20). *Actuarial Glossary*. Retrieved from SOA: <https://www.soa.org/4a537f/globalassets/assets/files/edu/actuarial-glossary.pdf>
- Sudarto, J. (1976). *Materi Kursus Aktuarial Modul Elementer*. Jakarta.

Wikantari, M. A. (2014). Asuransi jiwa: Teori dan tantangan perusahaan asuransi jiwa di Indonesia.

Yassar, F. (2022). PERBANDINGAN MODIFIKASI CADANGAN PREMI MENGGUNAKAN METODE NEW JERSEY, FULL PRELIMINARY TERM, DAN ILLIONIS UNTUK ASURANSI PENDIDIKAN. *Bachelor's thesis, Perpustakaan Fakultas Sains dan Teknologi UIN Jakarta.*

Zillmer, A. (1863). Contributions to the Theory of Life Insurance Premium Reserves. *SOA Global Assets.*