

DAFTAR REFERENSI

BUKU

- Averch, H and L. L. Jonhson (December 1962), “Behaviour of the Firm Under Regulatory Constraint.” *American Economic Review*, Vol. 52, 1052 – 69.
- Bird, K (1999), “Are Industrial Concentration and Market Share Reliable Indicators of Competition?”, USAID PEG Project, Indonesia.
- Bird, Kelly, “Review of Redecon’s Report on Concentration Ratio”, 8 Oktober 1999
- Dinonne, George (2001), “Commitment and Automobile Insurance Regulation in France, Quebec and Japan”, Working Paper 01-04 April 2001
- Deighton - Smith, Rex. “Integrating Competition Assessment into Regulatory Impact Analysis” dalam *OECD Competition Assessment Tool Kit*. Versi 1.0. Paris: OECD Publication, 2007.
- Fabozzi, Frank J., School of Management, Yale University; Modigliani, Franco, Sloan School of Management, Massachusetts Institute of Technology; Ferri, Michael G., School of Business Administration, George Mason University (1998), *Foundation of Financial Markets and Institution*, (2nd Edition), New Jersey, Prentice Hall, Upper Saddle River
- Hellner, Jan (1963), “The Scope of Insurance Regulation : What is Insurance for Purpose of Regulation?”, *The American Journal of Comparative Law*, Vol. 12. No. 4 (Autumn, 1963), pp. 494-543.
- Hermana, Budi (2007), “*Asuransi Umum dan Perkembangan Ekonomi Indonesia : Secercah Asa ditengah Badai Menghadang*”, Pengajar Universitas Sanata Dharma
- Hasibuan, Nurimanjah (1994), cetakan ke-2; *Ekonomi Industri : Persaingan, Monopoli dan Regulasi*, LP3ES, Jakarta
- Hanani, Alberto D., “Menegakkan Compliance pada Industri Asuransi Umum”, *InfoBank* No. 355 Edisi Oktober 2008

- Kwon, W. Jean (2007), “Uniformity and Efficiency in Insurance Regulation : Consolidation and Outsourcing of Regulatory Activities at the State Level”, Network Financial Institute (Policy Brief) at Indiana State University, 2007-PB-02 (March 2007)
- Khemani, R.S., (2005), *Glossary of Industrial Organization Economic and Competition Law* (Bambang P. Adiwiyoto, Penerjemah). Jakarta: KPPU
- Martin, Stephen. (1994) – 2nd edition, *Industrial Economic – Economic Analysis and Public Policy*, Prentice-Hall, Inc., New Jersey
- Niehaus, R. Gregory & Harrington, E. Scoot (2003) - 2nd edition, *Risk Management and Insurance*, McGraw-Hill Education (Asia), Singapore
- Priyono, Bambang Edi (1995), *Manajerial Ekonomi*, Universitas Trisakti, Jakarta
- Ruky, Ine Mirana S., “Regulasi Pemerintah” bahan kuliah
- Rahardja, Prathama & Manurung, Mandala (2006), “ Teori Ekonomi Mikro: Suatu Pengantar”, Edisi Ketiga, Jakarta, Lembaga Penerbit FE UI
- Ranade, Ajit & Ahuja, Rajeev (2000), “Issues in Regulation of Insurance”, *Economic and Political Weekly*, Vol. 35 No. 5 Money, Banking and Finance (Jan. 29 – Feb. 4, 2000), hal. 331-333+335-338
- Sapto Yuliharto, Dwi. “Penerapan Premium Rate Asuransi Kendaraan Bermotor dan Pengaruhnya terhadap Kepuasan Nasabah PT Asuransi Jasindo (Studi Kasus pada Kantor Cabang Jember).” Tesis Magister Ilmu Administrasi Universitas Indonesia, Jakarta, 2004
- Scott E. Harrington (1992), “Rate Suppression” *Journal of Risk and Insurance*, June 1, 1992, page : 185 – 189
- Salim, Abbas (2000)- Edisi ke-2, *Asuransi dan Manajemen Resiko*, PT Raja Grafindo Persada Jakarta

Tesis

- Sapto Yuliharto, Dwi. “Penerapan Premium Rate Asuransi Kendaraan Bermotor dan Pengaruhnya terhadap Kepuasan Nasabah PT Asuransi Jasindo (Studi Kasus pada Kantor Cabang Jember).” Tesis Magister Ilmu Administrasi Universitas Indonesia, Jakarta, 2004

Laporan dan Publikasi Lainnya

- Buku Laporan Tahunan (1987 – 2006), Direktorat Perasuransian, Departemen Keuangan RI, Jakarta
- Buku Laporan Tahunan (2007 - 2008), *Perasuransian Indonesia*, Biro Perasuransian, Badan Pengawas Pasar Modal dan Lembaga Keuangan, Jakarta, November 2009
- Laporan Evaluasi dan Kajian Dampak Kebijakan Persaingan Usaha dalam Industri Jasa Asuransi Kendaraan Bermotor (2007), KPPU, Jakarta
- Infobank, Industri Asuransi Memasuki Musim Gugur : Asuransi Bermodal Mepet Makin Terhimpit, No. 352 Edisi Juli 2008
- OECD Publication (1998), “ Policy Roundtables : Competition and Related Regulation Issues in the Insurance Industry”
- Proteksi (2003), September 2003
- Investor Daily, *Bappepam segera Selidiki Asuransi tak patuh Tarif Referensi*, 12 Januari 2009
- Bahan Mata Kuliah Ekonomi Industri, MPKP UI, 2008
- Kumpulan Kuliah Ekonomi Industri, Balai Lektor Mahasiswa, Universitas Indonesia

PERATURAN PERUNDANG-UNDANGAN

- Peraturan Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan No. PER-06/BL/2008 Tentang Referensi Unsur Premi Murni serta Unsur Biaya Administrasi dan Biaya Umum Lainnya pada Lini Usaha Asuransi Kendaraan Bermotor Tahun 2008 – 2009
- Peraturan Menteri Keuangan No. 74/PMK.010/2007 Tentang Penyelenggaraan Pertanggungjawaban Asuransi Pada Lini Usaha Asuransi Kendaraan Bermotor.
- Peraturan Pemerintah No. 39 Tahun 2008 Tentang Perubahan Kedua atas Peraturan Pemerintah No. 73 Tahun 1992 Tentang Penyelenggaraan Usaha Perasuransian

Internet

Bertrand Paradox (economics)

[http://en.wikipedia.org/wiki/Bertrand_paradox_\(economics\)](http://en.wikipedia.org/wiki/Bertrand_paradox_(economics)), diakses tanggal 3 April 2009

Comparison with other oligopoly models

http://en.wikipedia.org/wiki/Stackelberg_competition Comparison with other oligopoly models, diakses tanggal 6 April 2009

Kegagalan Pasar” (<http://maswig.blogspot.com/2008/03/kegagalan-pasar.html>) diakses tanggal 19 Mei 2010

http://74.125.153.132/search?q=cache:QyQoEQJYvUJ:pksm.mercubuana.ac.id/new/elearning/files_modul/32019-6-121960088878.doc+rasio+komisi+asuransi&cd=54&hl=id&ct=clnk&gl=id diakses tanggal 17 Juni 2009

http://b_sundari.staff.gunadarma.ac.id/Downloads/files/8020/PSAK+NO+28.doc, (n.d), diakses tanggal 17 Juni 2009



