

DAFTAR PUSTAKA

- Alqur'an dan Terjemahannya.* Jakarta: Departemen Agama RI,
- Asosiasi Asuransi Umum Indonesia (AAUI). (2005). *Polis Standar Asuransi Kendaraan Bermotor Indonesia.* Jakarta: tidak diterbitkan
- Amrin, Abdullah. (2006). *Asuransi Syariah: Keberadaan dan Kelebihannya di Tengah Asuransi Konvensional.* Jakarta: Elex Media Komputindo
- Causes of Road Traffic Accidents.* (n.d.). http://www.bobulous.org.uk/articles/road_traffic_accident.html
- Bossert, Walter, & Marc Fleurbaey. (1999). Equitable Insurance Premium Schemes. *Journal of Economic Literature.* No. 2000-03
- Brown, Robert L., & Leon R. Gottlieb. (2007). *Introduction to Ratemaking and Loss Reserving for Property and Casualty Insurance* (3rd ed.). Connecticut: ACTEX Publication Inc.
- Departemen Komunikasi dan Informasi. (2007). *Tiga Faktor Utama Penyebab Kecelakaan Lalu Lintas.* Jakarta: <http://www.depkominfo.go.id>
- Darmawi, Herman. (2001). *Manajemen Asuransi.* Jakarta: Bumi Aksara
- Djati , Mustiko. (2004). *Manajemen Asuransi Syariah.* Jakarta: FE UI
- Djojo, Soedarso, & Soeisno. (1999). *Prinsip-prinsip Manajemen Risiko dan Asuransi.* Jakarta: Salemba Empat
- El Hawary, Dahlia, Wafik Grais, & Zamir Iqbal. (2004). *Regulating Islamic Financial Institutions: The Nature of the Regulated.* Washington D.C.: World Bank
- Goodwin, Michael. (2007). *PRICING !.* makalah disampaikan dalam training di Biro Perasuransian, tidak diterbitkan, Jakarta
- Hart, DG, R.A. Buchanan, & B.A. Howe. (1996). *The Actuarial Practice Of General Insurance.* Sydney: The Institute of Actuaries of Australia
- Iqbal, Muhammin. (2006). *Asuransi Umum Syariah Dalam Praktik.* Jakarta: Gema Insani Press

- Islam, Samantha, & Fred Mannerling. (2007) *Driver Aging and Its Effect On Male and Female Single Vehicle Accident Injuries: Some additional evidence.* <http://news.uns.purdue.edu/UUNS/html4ever/2007/070102MannerlingGender.html>
- Islamic Financial Services Standard Board. (2007) *Issues In Regulation and Supervision Of Takaful (Islamic Insurance).* <http://www.ifsb.org>
- Kahane, Yehuda, & Haim Levy. (1975). Regulation in the Insurance Industry: Determination of Premiums in Automobile Insurance. *Journal of Risk and Insurance.* Mar 1975. 42, 1. ABI/INFORM Global (Proquest) database
- Kitchens III, Fred L. (2000). *Using Artificial Neural Network To Predict Loss In Automobile Insurance.* Disertasi. The University of Mississippi, UMI®
- Kusumaramdhani, Agung. (2006). *Faktor-Faktor Yang Mempengaruhi Investasi Bagi Hasil Dana Pensiun Lembaga Keuangan Muamalat.* Jakarta: Thesis Master tidak diterbitkan, PSKTTI UI
- Levin, Richard I., & David S. Rubin. (1998). *Statistic For Management* (7th ed.). New Jersey: Prentice-Hall, Inc
- Litman, Todd. (2005). Pay-As-You-Drive Pricing and Insurance Regulatory Objectives. *Journal of Insurance Regulation.* Spring 2005.23,3. ABI/INFORM Global (Proquest) database
- Mehr, Robert I., & Emercon Cammack. (1976). *Principles of Insurance* (6th ed.). Ontario: Richard D. Irwin Inc.
- Muslich, Muhammad. (2000). *Manajemen Keuangan Perusahaan Modern,* Jakarta: PT Bumi Aksara
- Nachrowi, Nachrowi D., & Hardius Usman. (2006). *Pendekatan Populer Dan Praktis Ekonometrika Untuk Analisis Ekonomi Dan Keuangan.* Jakarta: LP-FEUI
- Non Life Insurance Rating Organization of Japan. (2007). *Automobile Insurance In Japan.* Tokyo
Peraturan Menteri Keuangan nomor 74/PMK.06/2006 tentang Penyelenggaraan Pertanggungan Asuransi Pada Lini Usaha Asuransi Kendaraan Bermotor.
 Jakarta: Departemen Keuangan

- Persatuan Aktuaris Indonesia. (2007). *Basic Rate Making Automobile Insurance*.
 Hand-out yang disampaikan pada training di Biro Perasuransi
- Prihantoro, M. Wahyu. (2000). *Aneka Produk Asuransi & Karakteristiknya: Pengantar Asuransi I*. Yogyakarta: Penerbit Kanisius
- Prihantoro, M. Wahyu. (2001). *Manajemen Pemasaran & Tata Usaha Asuransi: Pengantar Asuransi II*. Yogyakarta: Penerbit Kanisius
- Purba, Radiks. (1992). *Memahami Asuransi di Indonesia*. Jakarta: Pustaka Binaman Pressindo
- Qardhawi, Yusuf. (2004). *Peran Nilai Moral Dalam Perekonomian Islam*. (Didin Hafiduddin, Setiawan Budiyutomo, dan Aunur Rofiq Shaleh Tamhid, Penerjemah.). Jakarta: Robbani Press
- Rejda, George E.. (1995). *Principles of Risk Management and Insurance* (5th ed.). New York: Harper Collins College Publishing
- Santoso, Singgih. (2004). *SPSS Statistik Multivariat*. Jakarta: Elex Media Komputindo
- Salim, Abbas. (2005). *Asuransi dan Manajemen Risiko*. Jakarta: PT Rajagrafindo Persada
- Samson, Danny, & Thomas Howard. (1987). Linear Models as Aids in Insurance Decision Making: The Estimation of Automobile Insurance Claims. *Journal of Business Research*. New York. June 1987. Vol 15
- Satria, Salusra. (1994). *Pengukuran Kinerja Keuangan Perusahaan Asuransi Kerugian di Indonesia*. Jakarta: Lembaga Penerbit FEUI
- Sula, Muhammad Syakir. (2004). *Asuransi Syariah*. Jakarta: Gema Insani Press
- The Insurance Institute of Canada. (1996). *Automobile Insurance*. Toronto
- Tim Penulis Dewan Syariah Nasional, MUI. (2003). *Himpunan Fatwa Dewan Syariah Nasional* (Ed. 2). Jakarta: Dewan Syariah Nasional MUI – Bank Indonesia
- Tim Penyusun. (2007). *Indonesia Insurance 2006*. Jakarta: Biro Perasuransi, Departemen Keuangan
- Tryfos, Peter. (1987). The Equity of Classification Systems in Automobile Insurance. *Journal of Risk and Insurance*. Sep 1987. 54, 3. ABI/INFORM Global pg. 151. (Proquest) database

Yeo, Ai Cheo, Kate A. Smith, Robert J. Willis, & Malcolm Brooks. (2001). Clustering Technique for Risk Classification and Prediction of Claim Cost in the Automobile Insurance Industry. *Journal of Intelligent System in Accounting, Finance & Management*. March 2001;10, 1; ABI/INFORM Global. (Proquest) database

