

## DAFTAR PUSTAKA

- [1] D.C.M. Dickson, M.R. Hardy, and H.R. Waters. *Actuarial Mathematics for Life Contingent Risks*. International Series on Actuarial Science. Cambridge University Press, 2009.
- [2] Superintendência de Seguros Privados (SUSEP). Sobre a SUSEP, 2024.
- [3] Federal Senate of Brazil. Law no. 6,194, of december 19, 1974, 1974.
- [4] Robin Cunningham, Thomas Herzog, and Richard L. London. *Models for Quantifying Risk*. Actex Publications, 2nd edition, 2010.
- [5] Trevor Hastie, Robert Tibshirani, and Jerome Friedman. *The Elements of Statistical Learning: Data Mining, Inference, and Prediction*. Springer, New York, NY, 2nd edition, 2009.
- [6] Christopher M. Bishop. *Pattern Recognition and Machine Learning*. Springer, New York, NY, 2006.
- [7] Ian Goodfellow, Yoshua Bengio, and Aaron Courville. *Deep Learning*. MIT Press, 2016. <http://www.deeplearningbook.org>.
- [8] Michael Nielsen. *Neural Networks and Deep Learning*. Determination Press, 2015.
- [9] Martín Abadi, Ashish Agarwal, Paul Barham, and et al. TensorFlow: Large-scale machine learning on heterogeneous systems, 2015. Software available from tensorflow.org.
- [10] P. McCullagh and J.A. Nelder. *Generalized Linear Models*. Chapman and Hall, London, 2nd edition, 1989.
- [11] Yiyang Bian, Chen Yang, J. Leon Zhao, and Liang Liang. Good drivers pay less: A study of usage-based vehicle insurance models. *Transportation Research Part A: Policy and Practice*, 107:20–34, 2018.
- [12] Feras Al-Obeidat, Bruce Spencer, and Omar Alfandi. Consistently accurate forecasts of temperature within buildings from sensor data using ridge and lasso regression. *Future Generation Computer Systems*, 110:382–392, 2020.

- [13] J. Garrido, C. Genest, and J. Schulz. Generalized linear models for dependent frequency and severity of insurance claims. *Insurance: Mathematics and Economics*, 70:205–215, 2016.
- [14] Fakhitah Ridzuan and Wan Mohd Nazmee Wan Zainon. A review on data cleansing methods for big data. *Procedia Computer Science*, 161:731–738, 2019.
- [15] Stanford University. Best practices for splitting your data: Train, dev, and test sets, n.d.

