

ABSTRACT

THE CALCULATE OF TERM LIFE INSURANCE PREMIUMS WITH LIFE TABLE UNITED STATES AND LAWS OF MORTALITY ON GOMPERTZ AND WEIBULL DISTRIBUTION

By

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The amount of term life insurance premiums to be paid by the insured need to estimate the force of mortality. To calculate the force of mortality and survival functions can be obtain and life table approach to the Gompertz and Weibull distribution. The results showed that the value of term life insurance premiums 10, 20 and 30 years for all three forms of mortality distribution function gives different values. Then can also be concluded that the longer the period of coverage, the greater the value of the premium to be paid. As well as the distribution of life table Weibull and the United States.

Key Word : Term Life Insurance, Force Of Mortality, Term Life Insurance Premiums, Gompertz And Weibull Distribution