

IMPLEMENTASI ALGORITMA *NAÏVE BAYES* DISKRIT UNTUK MENGGKLASIFIKASI DATA NASABAH ASURANSI

(Studi Kasus : Asuransi Prudential Cabang Jember)

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ABSTRAK

Dalam bidang asuransi terkhusus asuransi Ayah, Ibu, Istri maupun Suami dan Anak, memprediksi suatu kejadian resiko tinggi pada keluarga sehingga kemunculan resiko secara dini bisa ditanggulangi. Model pendekatan Bayesian berupa Klasifikasi *Naïve Bayes* dipakai memprediksi pembayaran premi yang akan dialami oleh nasabah dengan karakteristik Jenis Kelamin, Usia, Status Perkawinan, Jumlah Tanggungan, Pekerjaan, Penghasilan, Cara Pembayaran Premi dan Masa Pembayaran Premi. Semua data didiskritkan berdasarkan batasan yang dipakai Prudential dan hasil prediksi berupa probabilitas terjadinya resiko, bisa dipakai sebagai kelayakan melakukan asuransi.

Kata Kunci : *premi, klasifikasi, algoritma Naive Bayes*

**NAÏVE BAYES ALGORITHM IMPLEMENTATION
OF DISCRETE DATA FOR CLASSIFYING CLIENTS INSURANCE
(Case Study: Prudential Insurance Branch Jember)**

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ABSTRACT

In the field of insurance, especially insurance of father, mother, wife or husband and children, predicts a high risk events in the family so that the appearance of risk early could be solved. Bayesian approach to model the form of Naive Bayes Classification was used to predict the premium payment that will be experienced by customers with the characteristics of the gender, age, marital status, number of dependents, employment, income, payment of premium and premium payment period. All discrete data based on restriction used prudential and prediction in the form of the probability of occurrence of risks, can be used as the feasibility of conducting insurance.

Keyword: Premium, Naive Bayes algorithm, the classification

