

ABSTRAK

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PERHITUNGAN *ADJUSTMENT COEFFICIENT* UNTUK RE-ASURANSI PROPORSIONAL DAN *EXCESS-OF-LOSS*

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(xii + 57 halaman, 3 tabel, 1 gambar, 0 lampiran)

Perusahaan asuransi memiliki risiko kerugian yang tidak dapat diprediksi dalam menanggung klaim nasabah asuransi. Perusahaan asuransi membutuhkan reasuransi untuk melindungi dirinya dari risiko kerugian. Dalam membeli reasuransi, perusahaan asuransi perlu mempertimbangkan jenis reasuransi yang sesuai dengan perusahaan asuransi, reasuransi proporsional dan reasuransi *excess-of-loss*. Klaim yang ditanggung oleh perusahaan asuransi juga terbagi menjadi klaim risiko kecil dengan distribusi Eksponensial dan distribusi Gamma dan klaim risiko besar dengan distribusi Pareto dan Lognormal. Dalam mempertimbangkan reasuransi tersebut, dapat dipakai *adjustment coefficient* sebagai faktor dalam menentukan reasuransi yang memiliki risiko kerugian yang kecil. Semakin besar nilai *adjustment coefficient*, maka semakin kecil peluang risiko kerugian terjadi.

Dalam keempat distribusi klaim, nilai *adjustment coefficient* yang lebih besar ditemukan dalam reasuransi *excess-of-loss*. Hal ini menunjukkan reasuransi *excess-of-loss* menjadi reasuransi yang lebih baik dibandingkan dengan reasuransi proporsional. Penentuan reasuransi juga dapat dilihat dari pembayaran klaim masing-masing reasuransi. Pembayaran klaim yang lebih besar ditemukan dalam reasuransi *excess-of-loss*.

Kata Kunci: reasuransi proporsional, reasuransi *excess-of-loss*, *adjustment coefficient*, distribusi Eksponensial, distribusi Gamma, distribusi Pareto, distribusi Lognormal

Referensi: 10 (1985-2011)

ABSTRACT

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ADJUSTMENT COEFFICIENT CALCULATION FOR PROPORTIONAL AND EXCESS-OF-LOSS REINSURANCE

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Insurance company has risk of loss that cannot be predicted in bearing insured's claim. Insurance company needs reinsurance to protect itself from risk of loss. In buying reinsurance, insurance company needs to consider types of reinsurance which corresponds to the insurance company, whether it is proportional reinsurance or excess-of-loss reinsurance. Claims that are covered by insurance company also divided by small risk claim with Exponential distribution and Gamma distribution, and big risk claim with Pareto distribution and Lognormal distribution. When considering reinsurance, adjustment coefficient can be used as a factor to determine small-risk-of-loss reinsurance. The bigger the adjustment coefficient, the smaller risk-of-loss probability happens.

In all four claim distribution, the bigger adjustment coefficient is found in excess-of-loss reinsurance. This shows that excess-of-loss reinsurance is better than proportional reinsurance. Types of reinsurance can also be found from claim payment of each type of reinsurance. The bigger claim payment is found in excess-of-loss reinsurance.

Keywords: proportional reinsurance, excess-of-loss reinsurance, adjustment coefficient, Exponential distribution, Gamma distribution, Pareto distribution, Lognormal distribution

Reference: 10 (1985-2011)