

## **ABSTRACT**

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### **THE ANALYSIS OF FINANCIAL HEALTH PERFORMANCE OF PT. ASURANSI BRINGIN SEJAHTERA ARTAMAKMUR USING RISK BASED CAPITAL AND FINANCIAL RATIO OF EARLY WARNING SYSTEM**

(xv+66 pages; 3 figures; 24 tables; 4 appendices)

This research conducted to determine financial health performance of insurance company PT. Asuransi Bringin Sejahtera Artamakmur in period 2013-2017 using analysis of risk based capital method and financial ratio using early warning system method. Analysis of financial ratio that used in this research based on Statement of Financial Accounting Standards Number 28 about Loss Insurance Accounting. There is one ratio that not used in this research, namely premium receivable to surplus ratio. This research is descriptive research with qualitative approach. The data source that used is secondary data.

The whole result of research show that the financial performance of insurance company PT. Asuransi Bringin Sejahtera Artamakmur in period 2013-2017 is very good. The result of risk based capital and financial ratio of early warning system analysis show that all of ratio meet the normal limit, except investment yield ratio. Although financial performance of the company is good because the result is tend meet the standard, some financial ratio of the company have the weaknesses which is the percentage approached the normal limit and fluctuating.

**Keywords: Analysis of Financial Ratio, Risk Based Capital and Financial Performance of Insurance Company**

References: 26

## **ABSTRAK**

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***ANALISIS KINERJA KESEHATAN KEUANGAN PADA PT. ASURANSI  
BRINGIN SEJAHTERA ARTAMAKMUR MENGGUNAKAN RISK  
BASED CAPITAL DAN RASIO KEUANGAN EARLY WARNING  
SYSTEM***

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Penelitian ini bertujuan untuk mengetahui kinerja keuangan perusahaan asuransi pada PT. Asuransi Bringin Sejahtera Artamakmur periode 2013-2017 dengan menggunakan metode risk based capital dan analisis rasio keuangan dengan metode early warning system. Analisis rasio keuangan yang digunakan berdasarkan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 28 tentang Akuntansi Asuransi Kerugian. Terdapat satu rasio keuangan yang tidak digunakan dalam penelitian ini, yaitu premium receivable to surplus ratio. Jenis penelitian ini termasuk dalam penelitian deskriptif dengan menggunakan pendekatan kualitatif. Sumber data yang digunakan adalah data sekunder.

Hasil penelitian secara keseluruhan menunjukkan bahwa kinerja keuangan perusahaan asuransi PT. Asuransi Bringin Sejahtera Artamakmur periode 2013-2017 sudah sangat baik. Hasil analisis risk based capital dan rasio keuangan early warning system menunjukkan bahwa semua rasio memenuhi batas normal, kecuali rasio pengembalian investasi. Walaupun kinerja keuangan perusahaan sudah baik karena hasilnya cenderung memenuhi standar, beberapa rasio keuangan perusahaan memiliki kelemahan dimana presentasenya mendekati batas normal dan mengalami fluktuasi.

**Kata Kunci: Analisis Rasio Keuangan, Risk Based Capital dan Kinerja Keuangan Perusahaan Asuransi**

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