

ABTRAK

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PENGARUH RISK BASED CAPITAL, ASSET TANGIBILITY, PREMIUM GROWTH DAN CLAIM RATE TERHADAP PROFITABILITAS PADA PERUSAHAAN ASURANSI PERIODE 2017-2021

(xv + 79 halaman: 20 tabel; 3 gambar)

Asuransi menjadi sebuah entitas yang memegang peran esensial dalam konteks perlindungan keuangan, mengingat bahwa setiap individu dalam perjalanan hidupnya tak terhindar dari berbagai risiko, bahaya, atau potensi kerugian. Tujuan penelitian ini untuk mengetahui dan menganalisis hubungan Risk Based Capital, Asset Tangibility, Premium Growth, Claim Rate terhadap Profitabilitas. Pada penelitian ini dilakukan pada perusahaan asuransi tahun 2017-2021 dengan sampel penelitian 15 perusahaan. Metode penelitian ini menggunakan analisis regresi data panel. Hasil analisis penelitian menyebutkan bahwa Risk Based Capital berpengaruh negatif signifikan terhadap profitabilitas, Asset Tangibility berpengaruh positif dan signifikan terhadap profitabilitas, Premium Growth tidak berpengaruh signifikan terhadap profitabilitas, Claim Rate tidak berpengaruh signifikan terhadap profitabilitas.

Referensi : 59 (2002-2022)

Kata Kunci : Asuransi, Risk Based Capital, Asset Tangibility, Premium Growth, Claim Rate, Profitabilitas

ABSTRACT

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THE INFLUENCE OF RISK BASED CAPITAL, ASSET TANGIBILITY, PREMIUM GROWTH AND CLAIM RATE ON PROFITABILITY IN INSURANCE COMPANIES FOR THE 2017-2021 PERIOD

(xv + 79 pages: 20 tables; 3 figures)

Insurance is an entity that plays an essential role in the context of financial protection, considering that every individual in the course of his life cannot avoid various risks, dangers, or potential losses. The purpose of this study was to determine and analyse the relationship between Risk Based Capital, Asset Tangibility, Premium Growth, Claim Rate to Profitability. This research was conducted in insurance companies in 2017-2021 with a research sample of 15 companies. This research method uses panel data regression analysis. The results of the research analysis state that Risk Based Capital has a significant negative effect on profitability, Asset Tangibility has a positive and significant effect on profitability, Premium Growth has no significant effect on profitability, Claim Rate has no significant effect on profitability.

Reference : 59 (2002-2022)

Key Word : Insurance, Risk Based Capital, Asset Tangibility, Premium Growth, Claim Rate, Profitabilitas