

Abstract

Widia Novarista A, The Effect of Risk Based Capital, Premium Income, Claims Expense and Underwriting Results on Profitability in Insurance Companies (Case Study of Insurance Companies on the Indonesia Stock Exchange 2014-2019 Period). Under the guidance of R. Gatot Heru Pranjoto, S.E., M.M

This study aims to determine whether Risk Based Capital, Premium Income, Claims Expense and Underwriting Results have a partial or simultaneous effect on the profitability of insurance companies listed on the Indonesian stock exchange for the 2014-2019 period. A total of 10 companies that meet the criteria to be sampled in this study. This study uses a quantitative approach. This study uses secondary data with data sources derived from the financial statements of insurance companies from the Indonesian stock exchange in 2014-2019, the sampling technique is in accordance with certain criteria. The data analysis technique used is the classical assumption test, multiple linear regression analysis and hypothesis testing.

Based on the results of the study showed that the coefficient of determination R^2 (adjusted R square) of 0.470 means that the influence exerted by the RBC variable, premium income, claim expenses, underwriting results "is 47% while the remaining 53% is influenced by other variables outside the study. Based on the F test, the variable Risk Based Capital, Premium Income, Claims Expense and Underwriting Results have a simultaneous effect on profitability, while the t test for risk based capital, premium income and underwriting results partially affects profitability for the claim expense variable partially has a negative effect on profitability. insurance companies listed on the Indonesian stock exchange for the 2014-2019 period.

Keywords: Risk based capital, premium income, claims expense, underwriting results and profitability.

Abstrak

Widia Novarista A, Pengaruh Risk Based Capital, Pendapatan Premi, Beban Klaim Dan Hasil Underwriting Terhadap Profitabilitas Pada Perusahaan Asuransi (Studi Kasus Pada Perusahaan Asuransi Yang Terdapat Di Bursa Efek Indonesia Periode 2014-2019). Dibawah bimbingan R. Gatot Heru Pranjoto, S.E., M.M

Penelitian ini bertujuan untuk mengetahui apakah Risk Based Capital, Pendapatan Premi, Beban Klaim Dan Hasil Underwriting memiliki pengaruh secara parsial maupun simultan terhadap profitabilitas perusahaan asuransi yang terdaftar di bursa efek indonesia periode 2014-2019. Sebanyak 10 perusahaan yang memenuhi kriteria untuk menjadi sampel dalam penelitian ini. Penelitian ini menggunakan pendekatan kuantitatif. Penelitian ini menggunakan data sekunder dengan sumber data yang berasal dari laporan keuangan perusahaan asuransi dari bursa efek indonesia pada tahun 2014-2019, teknik pengambilan sampel sesuai dengan kriteria tertentu. Teknik analisis data yang digunakan adalah uji asumsi klasik, analisis regresi linear berganda dan uji hipotesis.

Berdasarkan hasil penelitian menunjukkan bahwa nilai koefisien determinasi R^2 (adjusted R square) sebesar 0,470 artinya bahwa pengaruh yang di berikan oleh variabel RBC, pendapatan premi, beban klaim, hasil *underwriting* sebesar 47% sedangkan sisanya sebesar 53% dipengaruhi oleh variabel lain diluar penelitian. Berdasarkan uji F variabel Risk Based Capital, Pendapatan Premi, Beban Klaim Dan Hasil Underwriting berpengaruh secara simultan terhadap profitabilitas, sedangkan uji t variabel risk based capital, pendapatan premi dan hasil underwriting berpengaruh secara parsial terhadap profitabilitas untuk variabel beban klaim secara parsial berpengaruh negatif terhadap profitabilitas perusahaan asuransi yang terdapat di bursa efek indonesia periode 2014-2019.

Kata kunci : Risk based capital, pendapatan premi, beban klaim, hasil underwriting dan profitabilitas.