

Analisis Pengaruh Risk Based Capital, Penerimaan Premi, Underwriting, dan Klaim terhadap Profitabilitas (Studi empiris Perusahaan Asuransi Kerugian yang listing di BEI periode 2006-2011) = Analysis of Risk Based Capital, Premium, Underwriting, and Claims against profitability general insurance in Indonesia (Empirical Study of Insurance Company listed on the Stock Exchange the period from 2006 to 2011)

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Abstrak

Tujuan penelitian ini adalah untuk mengetahui bagaimana pengaruh risk based capital, penerimaan premi, underwriting dan klaim terhadap Profitabilitas Perusahaan Asuransi kerugian di Indonesia tahun 2006-2011. Penelitian ini adalah penelitian kuantitatif dengan menggunakan metode Regresi Berganda. Teknik pengambilan sampel yaitu purposive sampling dengan kriteria tertentu, yaitu perusahaan yang listing di BEI periode 2006 -2011. Setelah dilakukan uji beda menyatakan bahwa rasio klaim memiliki pengaruh yang lebih signifikan terhadap profitabilitas perusahaan asuransi kerugian dibanding rasio keuangan lainnya. Terdapat pengaruh terbalik rasio klaim terhadap profitabilitas perusahaan Asuransi kerugian. Untuk penelitian selanjutnya, peneliti menyarankan agar dapat dilakukan dengan menambahkan variable secara keseluruhan agar hasil penelitian yang didapatkan menjadi lebih akurat.

.....The purpose of this study is to find out how influence of risk based capital, premium, underwriting and ratio of Insurance Company Profitability in Indonesia in 2006-2011. This research is research quantitative by using the method of multiple regression. The sampling technique is purposive sampling to certain criteria, namely insurance companies in IDX in 2006-2011. After testing different States that a claim ratio has more significant effects on the profitability of general insurance company compared to other financial ratios. There are significant inverse ratio of claims on the profitability of general insurance company. For further research, researchers suggest financial ratios still has a significant influence on less for the company general insurance, This shows the existence of development still need this ratio in order to get the company profit greatly from this type of financial ratios.