

Pengukuran operational value at risk dengan metode loss distribution approach-aggregation model studi empiris data klaim asuransi kebakaran di Indonesia tahun 2009-2014 = Operational value at risk measurement using loss distribution approach aggregation-model fire insurance claim data empirical study in Indonesia for the year 2009-2014

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Abstrak

Penelitian ini membahas pengukuran risiko operasional kerugian klaim asuransi kebakaran di Indonesia. Data untuk analisis diperoleh dari Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN) periode 2009-2014. Hasil penelitian menunjukkan bahwa distribusi frekuensi kerugian klaim asuransi kebakaran mengikuti pola distribusi Poisson dengan perhitungan uji statistik Kolmogorov Smirnov pada tingkat keyakinan 95%, sedangkan distribusi severity menunjukkan pola distribusi Lognormal dengan uji statistik Kolmogorov Smirnov. Pengukuran Value at Risk (VaR) risiko operasional di dalam tesis ini dihitung menggunakan pendekatan metode Loss Distribution Approach ? Aggregation Model dan simulasi Monte Carlo. Hasil pengukuran pada tingkat keyakinan 95% adalah sebesar 2.448.278.550 dan pengujian validitas atau back testing menggunakan Kupiec test dengan jumlah dua kesalahan dan model dapat diterima.

*This applied research is intended to measure the Operational Value at Risk (VaR) for claim Property Insurance using data from statistical cession (BPPDAN) for the year 2009 - 2014. It was shown that the frequency distribution followed the Poisson distribution based on Kolmogorov Smirnov statistical test with 95% confidence level. While the severity distribution followed the Lognormal distribution based on Kolmogorov Smirnov statistical test. This Operational VaR is measured by the Loss Distribution Approach ? Aggregation (LDA Aggregation) Model and Monte Carlo simulation. Using 95% confidence level, the Value at Risk is Rp 2.448.278.550. The model is back tested using Kupiec test and the result shows there are two violations but the model is accepted.*