

Analisis Pengaruh Tingkat Loss Ratio, Premium Growth dan Pencapaian Risk Based Capital terhadap Risiko Kebangkrutan Perusahaan Asuransi Jiwa di Indonesia Tahun 2015 – 2018 = Analysis of the Effect of Loss Ratio, Premium Growth and Achievement of Risk Based Capital on the Bankruptcy Risk of Indonesian Life Insurance Companies in 2015 - 2018

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Abstrak

Penelitian dilakukan dalam rangka menganalisis fenomena kelesuan keuangan dari industri asuransi jiwa Indonesia. Tujuan dari penelitian ini adalah untuk menganalisis pengaruh dari *Loss Ratio*, *Premium Growth*, dan *Risk Based Capital* terhadap risiko kebangkrutan dari perusahaan asuransi jiwa Indonesia pada periode tahun 2015 – 2018. *Loss Ratio* merupakan penggambaran dari profitabilitas perusahaan asuransi jiwa, *Premium Growth* menggambarkan pertumbuhan dan kestabilan pendapatan dari perusahaan asuransi jiwa, dan pencapaian *Risk Based Capital* menggambarkan solvabilitas dari perusahaan asuransi jiwa. Berdasarkan pengujian data dan analisis yang dilakukan, menunjukkan bahwa *Premium Growth* perusahaan asuransi jiwa dan *Risk Based Capital* dari perusahaan asuransi jiwa berpengaruh secara signifikan terhadap risiko kebangkrutan perusahaan asuransi jiwa di Indonesia.

.....The study was conducted in order to analyze the phenomena of financial sluggishness from the Indonesian life insurance industry. The purpose of this study is to analyze the effect of Loss Ratio, Premium Growth, and Risk Based Capital on the risk of bankruptcy from Indonesian life insurance companies in the period 2015 - 2018. Loss Ratio is a reduction of the profitability of life insurance companies, Premium Growth describes growth and stability income from life insurance companies, and achievement of Risk Based Capital illustrates the solvency of life insurance companies. Based on data testing and analysis conducted, it shows that the Premium Growth of life insurance companies and Risk Based Capital of life insurance companies significantly influence the risk of bankruptcy of life insurance companies in Indonesia.