

Pengaruh Pandemi Covid-19 Terhadap Kinerja Keuangan Perusahaan Asuransi di ASEAN = The Impact of the Covid-19 Pandemic on the Financial Performance of Insurance Companies in ASEAN

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Abstrak

Pandemi Covid-19 berdampak serius pada berbagai bidang industri, tak terkecuali industri asuransi baik secara global maupun regional. Menghadapi bahaya bencana pandemi Covid-19 telah menyoroti pentingnya industri asuransi yang berfungsi dengan baik. Sangatlah penting untuk mempelajari bagaimana pandemi Covid-19 mempengaruhi industri asuransi. Bergerak dari permasalahan tersebut, penelitian ini bertujuan untuk mengetahui dampak terjadinya pandemi Covid-19 terhadap kinerja keuangan perusahaan asuransi publik di Kawasan Asia Tenggara, yakni Filipina, Malaysia, Indonesia, Singapura, dan Thailand.

Menggunakan data keuangan perusahaan asuransi jiwa dan umum dengan analisis regresi panel dengan metode estimasi random effect model serta pendekatan metode Difference in Difference. Hasil penelitian menunjukkan bahwa pandemi Covid-19 memiliki dampak negatif pada kinerja perusahaan asuransi publik di Kawasan Asia Tenggara. Diketahui bahwa pendapatan premi bruto, beban klaim, imbal hasil investasi, dan asset liability ratio memiliki pengaruh yang signifikan terhadap kinerja keuangan perusahaan asuransi baik sebelum maupun selama pandemi Covid-19. Temuan ini adalah salah satu bukti empiris dari pengaruh terjadinya pandemi Covid-19 terhadap kinerja keuangan perusahaan asuransi.

..... The Covid-19 pandemic has had a serious impact on various industrial fields, including the insurance industry, both globally and regionally. Facing the catastrophic danger of the Covid-19 pandemic has highlighted the importance of the well-functioning insurance industry. It is important to study how the Covid-19 pandemic is affecting the insurance industry. Moving on from these problems, this study aims to determine the impact of the Covid-19 pandemic on the financial performance of public insurance companies in the Southeast Asia Region, namely the Philippines, Malaysia, Indonesia, Singapore, and Thailand. Using the financial data of life and general insurance companies with panel regression analysis with random effects model estimation methods and the Difference in Difference method approach. The results showed that the Covid-19 pandemic harmed the performance of public insurance companies in the Southeast Asia Region. It is known that gross premium income, claim expenses, investment returns, and asset-liability ratios have a significant influence on the financial performance of insurance companies both before and during the Covid-19 pandemic. This finding is one of the empirical shreds of evidence of the impact of the Covid-19 pandemic on the financial performance of insurance companies.