

# Implikasi perubahan kebijakan penetapan tarif premi pada lini usaha asuransi kendaraan bermotor terhadap beban pajak penghasilan = The implications of changes in premium rate policies implementation on line of business of motor vehicle insurance against income tax expense / Agung Haryanto

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## Abstrak

[Tesis ini dilatarbelakangi oleh diterbitkannya regulasi Otoritas Jasa Keuangan Nomor SE-06/D.05/2013 pada tanggal 31 Desember 2013. Kebijakan ini mengatur mengenai tarif premi batas atas dan tarif premi batas bawah. Tarif batas atas ditetapkan dengan tujuan untuk melindungi kepentingan masyarakat dari pengenaan premi yang berlebihan, sedangkan tarif batas bawah untuk mencegah tarif premi yang tidak memadai, yang dapat menyebabkan perusahaan asuransi tidak mampu membayar kewajibannya. Selain itu, penetapan tarif batas atas dan tarif batas bawah ini diharapkan dapat memberikan ruang bagi perusahaan asuransi untuk bersaing secara lebih sehat, karena akan difokuskan pada pelayanan. Tujuan Tesis ini adalah untuk menganalisis implikasi perubahan kebijakan tarif premi terhadap beban pajak penghasilan pada perusahaan asuransi, perusahaan pembiayaan dan kedua sektor industri tersebut. Untuk menguji apakah kebijakan tarif premi ini memengaruhi beban pajak penghasilan digunakan alat uji statistik. Berdasarkan interpretasi hasil pengolahan data menunjukkan bahwa kebijakan tarif premi tidak menimbulkan perbedaan signifikan terhadap beban pajak penghasilan, baik pada perusahaan asuransi, perusahaan pembiayaan dan kedua sektor industri tersebut; The background of this thesis was the issuance of Financial Services Authority regulation number SE-06/D.05/2013 on December 31st, 2013. This policy regulates the upper limit premium rate and lower limit premium rate. Upper limit rates for the purpose to protect the interests of the community from imposing excessive premium, while the lower limit rates to prevent an inadequate premium rates, which may cause the insurance company is unable to pay its obligations. Moreover, the upper limit and the lower limit tariff setting is expected to create healthtier competition between insurance companies, because it will make companies more focus on services. This thesis has objective to analyze the implications of changes in the policy premium rates to income tax expense on insurance companies, finance companies and those two industry sectors. To analyze whether premium rate policies affect income tax expense, statistical test equipment is used. Based on the interpretation of the data processing results show that the policy premium rates do not pose a significant difference to income tax expense, either in insurance companies, finance companies and both of industrial sectors., The background of this thesis was the issuance of Financial Services Authority regulation number SE-06/D.05/2013 on December 31st, 2013. This policy regulates the upper limit premium rate and lower limit premium rate. Upper limit rates for the purpose to protect the interests of the community from imposing excessive premium, while the lower limit rates to prevent an inadequate premium rates, which may cause the insurance company is unable to pay its obligations. Moreover, the upper limit and the lower limit tariff setting is expected to create

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