

Analisis perhitungan modal underwriting risk pada perusahaan asuransi umum berdasarkan ketentuan solvency II: studi kasus pada PT ABC = Calculation analysis of capital for underwriting risk at non life insurance based on solvency II regulation: study case at PT ABC / Rani Tandiono

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Abstrak

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Penting bagi perusahaan asuransi untuk memastikan kecukupan modalnya untuk menanggung risiko yang ada. Salah satu risiko yang perlu diperhatikan oleh perusahaan adalah risiko munculnya kewajiban klaim dimasa yang akan datang.

Peraturan yang saat ini berlaku untuk mengukur kecukupan modal perusahaan adalah Modal Minimum Berbasis Risiko yang diatur oleh OJK. Dalam ketentuan ini, diatur risiko investasi, risiko mata uang, risiko underwriting, dan beberapa risiko lainnya. Risiko underwriting diukur dalam Risiko Liabilitas Asuransi dengan mempertimbangkan premi dan klaim.

Dalam ketentuan Solvency II, risiko pasar, risiko kredit, dan risiko underwriting juga diukur oleh perusahaan asuransi untuk memastikan kecukupan modal dengan mengukur tingkat kerugian maksimum pada tingkat kepercayaan tertentu. Faktor-faktor di dalam risiko underwriting yang perlu diperhitungkan adalah risiko premi, risiko cadangan, dan risiko katastrofik. Formula standar sesuai solvency II dapat dijadikan patokan untuk mengukur risiko underwriting dan melihat kecukupan modal perusahaan.

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ABSTRACT

It is vital for insurance companies to ensure the adequacy of its capital to cover potential risks. One of the risks that need to be considered by the company is the risk of claims liability in the future.

Regulation currently in force for measuring capital adequacy of the company is the Risk-Based Capital Adequacy regulated by the Financial Services Authority (OJK). In this provision, it takes into consideration regulated investment risk, currency risk, underwriting risk, and other risks.

While stated in Solvency II provisions, market risk, credit risk and underwriting risk is also need to be measured by the insurance company to ensure capital adequacy. This is done by calculating the maximum level of loss at certain level of confidence. Factors in the underwriting risk which need to be taken into account is premium risk, reserve risk and catastrophic risk. Appropriate standard formula solvency II can be used as a benchmark to measure its underwriting risk and ensure capital adequacy.

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