

## Analisis kebutuhan jasa reasuransi bagi perusahaan asuransi kerugian di Indonesia = Analysis of reinsurance demand for general insurance company in Indonesia

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### Abstrak

[<b>ABSTRAK</b><br>

Salah satu opsi manajemen risiko bagi perusahaan asuransi adalah dengan membagi atau mentransfer risiko yang ditanggungnya kepada perusahaan asuransi lain, yang disebut reasuransi. Konsep reasuransi ini memberikan banyak keuntungan bagi perusahaan asuransi, sekaligus membebani perusahaan dengan biaya tertentu. Penelitian ini dilakukan untuk mengetahui faktor yang memengaruhi kebutuhan jasa reasuransi pada perusahaan asuransi di Indonesia dengan melihat aspek loss ratio, gearing ratio, tingkat debt to equity ratio, volatilitas biaya klaim, volatilitas hasil investasi, jenis organisasi, dan konsentrasi lini pertanggung perusahaan. Dari hasil penelitian kepada perusahaan asuransi kerugian sebanyak 64 perusahaan dari tahun 2010-2013, dapat ditarik kesimpulan bahwa kebutuhan reasuransi: sebanding dengan tingkat loss ratio, volatilitas biaya klaim, gearing ratio, dan ukuran perusahaan; berbanding terbalik dengan DER; berbanding terbalik dengan derajat konsentrasi lini pertanggung, dan dipengaruhi oleh jenis organisasi perusahaan.

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<b>ABSTRACT</b><br>

An option for risk management in insurance company is to transfer or divide their risk to other insurance company, this called reinsurance. The concept of reinsurance is very helpful for insurance company with some benefits, yet causes some expenses. This study aimed to analyze what factors influence the demand of reinsurance in Indonesia by considering loss ratio, gearing ratio, debt to equity ratio, claim cost volatility, investment return volatility, organizational form, and business concentration. From the study of 64 insurance company in Indonesia during 2010 ? 2013, it can be concluded that the need of reinsurance is: in line with degree of loss ratio, claim cost volatility, gearing ratio, and company?s asset; inversely with DER and business concentration; also influenced by organizational form.;An option for risk management in insurance company is to transfer or divide their risk to other insurance company, this called reinsurance. The concept of reinsurance is very helpful for insurance company with some benefits, yet causes some expenses. This study aimed to analyze what factors influence the demand of reinsurance in Indonesia by considering loss ratio, gearing ratio, debt to equity ratio, claim cost volatility, investment return volatility, organizational form, and business concentration. From the study of 64 insurance company in Indonesia

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