

Pengaruh faktor-faktor internal dan tata kelola perusahaan terhadap pengambilan risiko pada asuransi di Indonesia = The effects of internal factors and corporate governance on Indonesian insurers' risk-taking

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Abstrak

ABSTRAK

Penelitian ini bertujuan untuk menelaah pengaruh faktor-faktor risiko internal risiko pasar, kredit, likuiditas, premi, dan cadangan serta tata kelola independensi dewan komisaris, kepemilikan Pemerintah, kepemilikan BUMN, dan kepemilikan asing terhadap pengambilan risiko di perusahaan asuransi jiwa, asuransi kerugian, dan reasuransi konvensional di Indonesia. Sampel penelitian ini adalah 30 asuransi jiwa, 38 asuransi kerugian, dan 4 reasuransi di Indonesia dalam kurun waktu 2011 hingga 2015. Hasil regresi robust random-effects atas sampel menunjukkan bahwa faktor risiko premi memiliki pengaruh negatif terhadap pengambilan risiko; sedangkan risiko cadangan, independensi dewan komisaris, dan kepemilikan asing secara positif memengaruhi pengambilan risiko. Adapun studi ini tidak menemukan adanya pengaruh yang signifikan dari faktor risiko pasar, kredit, likuiditas, kepemilikan Pemerintah, dan kepemilikan BUMN terhadap pengambilan risiko.

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ABSTRAK

This study aims to analyze the impacts of internal risk factors market, credit, liquidity, premium, and reserve risks as well as corporate governance independence of board of commissioners, Government rsquo s ownership, state owned enterprises rsquo ownership, and foreign ownership on the risk taking of conventional life insurers, general insurers, and reinsurers in Indonesia. Samples of this study are 30 life insurers, 38 general insurers, and 4 reinsurers operating in Indonesia in the period of 2011 to 2015. Robust random effects regression result shows that premium risk factor has a negative impact on risk taking whereas reserve risk factor, independence of board of commissioners, and foreign ownership positively affect risk taking. Meanwhile, no significant impact is found from market, credit, and liquidity risk factors, Government rsquo s ownership, and state owned enterprises rsquo ownership on risk taking.