

Pengaruh pertumbuhan pendapatan, aset, rasio beban klaim dan risk based capital terhadap profitabilitas perusahaan asuransi jiwa di Indonesia

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Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20496696&lokasi=lokal>

Abstrak

ABSTRAK

This study aims to analyze the growth of income, assets, ratio of claim and Risk Based Capital affecting Profitability of life insurance companies in Indonesia which registered and supervised by otoritas jasa keuangan period 2009 until 2015. This research using the secondary data which obtained through the publication of OJK Insurance Statistics and Infobank magazine for the period of publication of OJK Insurance Statistics and Infobank magazine for the period of 2009 until 2015. Thirty two companies were drawn as sample from fifty five companies. Thw analysis technique used is panel data regression. From the analysis result indicate that variable of claim ratio and risk based capital have negative significant effect to profitability. While simultaneously the income growth variable, asset, claim ratio, risk based capital significantly influence the profitability of life insurance companies registered and supervised by Otoritas jasa keuangan. The magnitude of the influence pf independent variables is 45.07 percent, while the remaining 54.93 percent influenced by other factors not included in this research model.