

# Analisis Faktor Risk based capital terhadap Kinerja Perusahaan Reasuransi: Studi Kasus Perusahaan Reasuransi di Indonesia Tahun 2013-2022 = Factor Analysis of Risk-Based Capital on Reinsurance Company Performance: Case Studies of Reinsurance Companies in Indonesia in 2013-2022

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## Abstrak

Reasuransi merupakan salah satu aspek penting dalam bisnis asuransi. Untuk mengelola bisnis, asuransi tidak hanya mengandalkan kapasitas sendiri, tetapi juga kapasitas tambahan yang diberikan oleh reasuransi. Sebagai parameter kesehatan finansial, OJK sebagai regulator mewajibkan asuransi untuk memiliki Reasuransi dalam negeri. Seperti kita ketahui, reasuransi dalam negeri di Indonesia tidak setinggi reasuransi asing. Bisnis asuransi akan selalu dikaitkan dengan reasuransi karena sifat asuransi yaitu spreading risk (dengan mengurangi risiko yang timbul dari klaim). Penelitian sebelumnya memberikan indikator bahwa kekuatan finansial akan mempengaruhi bagaimana perusahaan jasa mengelola bisnis dan profitabilitas mereka. Tulisan ini bertujuan untuk menyelidiki secara empiris hubungan antara kekuatan finansial perusahaan dengan bisnis yang dijalankannya. Kekuatan finansial untuk bisnis reasuransi merupakan komponen terpenting karena karakteristik bisnisnya, business to business. RBC sebagai salah satu parameter perusahaan asuransi untuk memilih reasuransi. Jadi dengan komponen RBC asuransi dapat melihat bagaimana bisnis dan tata kelola reasuransi. Kerangka analisis didasarkan pada hubungan antara faktor modal berbasis risiko dalam reasuransi dengan efektivitas bisnis dan profitabilitas. Data selanjutnya akan diberikan oleh laporan tahunan perusahaan dengan total 5 reasuransi lokal di Indonesia yang diuji dengan model regresi. Penelitian akan menunjukkan bagaimana faktor Risk based capital mempengaruhi bisnis perusahaan reasuransi. Penelitian diharapkan dapat membantu industri untuk lebih memahami pentingnya kekuatan finansial perusahaan reasuransi meningkatkan pengetahuan penulis lebih dalam tentang pentingnya faktor RBC untuk bisnis reasuransi. Berbeda dengan asuransi, meskipun bisnis jasa, asuransi akan langsung ke konsumen, dan reasuransi akan merusak bisnis dari asuransi, sehingga akan menjadi karakteristik B2B. Selain layanan reasuransi, kekuatan finansial adalah salah satu parameter utama dari asuransi untuk memilih reasuransi.

.....Reinsurance is one of important aspect from insurance business. To ruin their business, insurnaces don't only rely on their capacity, but to their back up capacity behind them. For arising financial strength and intercalation to Indonesia's GDP, OJK as regulatory has obligatory for insurance to ceded their insurance cession to domestic Reinsurance. As we know, domestic reinsurances in Indonesia don't high as high foreign Reinsurance. So they will rely on their financial strenght to ruin their business due to lack of capacity. Insurance business would be always linked with reinsurace due to their requirements for spreading risk (by reduce the variability of the financial costs to insurance companies arising from the claims). The prior researches give indicator that financial strenght will affect how sevice company ruin their business and profitability making. This paper is aim to empirically inquire intercouse between financial strenght of the company with their running business. Financial strenght for reinsurance business is the most important component due to their business characteristic, business to business. RBC as one of the parameter will be the

one which impose the insurance company to lay their business. So with RBC's component we could inquire how reinsurance's business and profitability. The analysis framework is based on relationship between risk based capital' factor in reinsurance with their business and profitability effectivity. Data will be provided secunderly by companies annual report with total 5 local reinsurance in Indonesia. And will be examined by regression model. The finding will indicate how Risk based capital's factor involve business and profitability both for reinsurance company. The findings may help industry to better understand how financial power' factor work for profitability. To improve authors' deeper knowledge about the importance of risk based capital' factor for reinsurance core business and profitability. Different from insurance, even though they are service business, insurance would be dirrect to the consumers, and reinsurance will ruin business from insurance, so they will be B2B characteristic. Beside the service of the reinsurance, financial strenght is one of the most parameter from insurance to prefer their account.