

Rasio Keuangan untuk Menilai Kinerja Keuangan PT. Asuransi Jasa Indonesia Periode Tahun 2008-2012 = Financial Ratios for Assessing the Financial Performance of PT. Asuransi Jasa Indonesia 2008-2012

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Abstrak

Tujuan dari tugas karya akhir ini adalah untuk mengetahui tingkat likuiditas, tingkat solvabilitas dan tingkat profitabilitas untuk menilai kinerja keuangan pada PT. Asuransi Jasa Indonesia (Jasindo) periode tahun 2008-2012. Penelitian ini menggunakan pendekatan kuantitatif terhadap data sekunder berupa laporan keuangan tahunan untuk periode tahun 2008-2012. Teknik analisis yang digunakan adalah analisis time-series dan analisis perbandingan dengan menggunakan industri asuransi kerugian Indonesia sebagai benchmark penelitian. Hasil dari penelitian ini menunjukkan bahwa kondisi likuiditas PT. Jasindo kurang likuid dan posisi likuiditas PT. Jasindo berada dibawah posisi likuiditas industri asuransi umum di Indonesia. Kemudian, kondisi solvabilitas PT. Jasindo tergolong solvable karena mampu melebihi batas tingkat solvabilitas minimum perusahaan asuransi umum. Namun jika dibandingkan dengan posisi solvabilitas industri asuransi umum di Indonesia posisi solvabilitas PT. Jasindo berada diatas posisi solvabilitas industri asuransi umum di Indonesia. Sedangkan untuk kondisi profitabilitas PT. Jasindo mampu menghasilkan pendapatan positif tiap tahunnya meskipun berada dibawah posisi profitabilitas industri asuransi umum di Indonesia.

.....The purpose of this study is to find out the liquidity, solvency, and profitability for assesing the financial performance of PT. Asuransi Jasa Indonesia (Jasindo) during the years 2008 until 2012. This study used a quantitative research and

using secondary data obtained from the financial statement of PT. Jasindo for the period of 2008 to 2012. In this paper, we used time-series analysis and the comparative analysis by using the general insurance industries in Indonesia as the benchmark. The result of this study shows that the liquidity of PT. Jasindo was illiquid, and the liquidity position of PT. Jasindo was lower than the general insurance industries in Indonesia. Then, the solvability condition of PT. Jasindo

classified as solvable because they were able to surpass the regulation of minimum level of general insurance solvency in Indonesia. However, if it is compaed with the solvability position of the general insurance industries in Indonesia, the solvability position of PT. Jasindo is higher than the general insurance industries in Indonesia. Meanwhile, for the profitability condition of

PT. Jasindo is able to earn positive profit anually. Although the profitability of PT. Jasindo is still lower than the position of general insurance industries in Indonesia.