

# Kesiapan Perusahaan Asuransi Kerugian X dan Asuransi Jiwa Y dalam penerapan PSAK 74: Kontrak Asuransi = Readiness of Loss Insurance Company X and Life Insurance Y in the application of PSAK 74: Contract Readiness of Loss Insurance Company X and Life Insurance Y in the application of PSAK 74: Insurance Contract

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## Abstrak

Ikatan Akuntan Indonesia (IAI) telah menerbitkan PSAK 74 : Kontrak Asuransi yang merupakan adopsi dari IFRS 17: Insurance Contract, yang akan diterapkan mulai 1 Januari 2025. Penelitian ini bertujuan untuk mengetahui dan menganalisa kesiapan Perusahaan Asuransi Kerugian X dan Perusahaan Asuransi Jiwa Y dalam penerapannya, meliputi pelaporan keuangan sampai dengan kesesuaian peraturan di Indonesia. Otoritas Jasa Keuangan mewajibkan pelaku industri asuransi melakukan persiapan pelaksanaan Parallel Run Implementasi PSAK 74 : Kontrak Asuransi yang merupakan salah satu target output Triwulan I Tahun 2024. Metodologi penelitian ini kualitatif, dimana datanya diperoleh dari data primer (wawancara, dokumen dan materi sharing Perusahaan Asosiasi Asuransi) dan sekunder (website Perusahaan X dan Y). Dari hasil penelitian, penerapan membutuhkan sumber daya manusia dan sistem yang baik serta dana yang memadai. Selain itu Direksi berperan sangat penting dalam prosesnya, sebagai pertanggungjawaban ke pemegang saham. Simulasi dampak dari penerapan PSAK 74: Kontrak Asuransi masih terus dievaluasi oleh manajemen melalui aktuaris Perusahaan.

.....The Indonesian Institute of Accountants (IAI) has issued PSAK 74: Insurance Contract which is an adoption of IFRS 17: Insurance Contract, which will be applied starting January 1, 2025. This study aims to determine and analyze the readiness of Loss Insurance Company X and Life Insurance Company Y in its application, covering financial reporting to regulatory compliance in Indonesia. The Financial Services Authority requires insurance industry players to prepare for the implementation of the Parallel Run Implementation of PSAK 74: Insurance Contracts, which is one of the output targets for the first quarter of 2024. This research methodology is qualitative, where the data is obtained from primary data (interviews, documents and sharing materials of Insurance Association Companies) and secondary (Company X and Y websites). From the results of the research, the application requires good human resources and systems as well as adequate funds. From the results of the research, the application requires good human resources and systems as well as adequate funds. In addition, the Board of Directors plays a very important role in the process, as an accountability to shareholders. Simulation of the impact of the implementation of PSAK 74: Insurance Contracts are still being evaluated by management through the Company's actuaries.