

# Analisis Kesiapan Pengakuan dan Pengukuran Contractual Service Margin (CSM) dalam Implementasi PSAK 74 (IFRS 17) Kontrak Asuransi pada Perusahaan Asuransi Kerugian PT X = Analysis of Readiness of Recognition and Measurement of Contractual Service Margin (CSM) in the Implementation of PSAK 74 (IFRS 17) Insurance Contracts at PT X

Irma Suryani, author

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## Abstrak

Salah satu komponen kritis dalam PSAK 74 yaitu Margin Jasa Kontraktual / Contractual Service Margin (CSM). Kompleksitas dalam pengimplementasian konsep CSM menjadi tantangan bagi perusahaan asuransi sehingga analisis kesiapan pengakuan dan pengukuran CSM dalam implementasi PSAK 74 perlu dilakukan untuk menganalisis lebih lanjut mengenai kesiapan pengakuan dan pengukuran CSM dalam implementasi PSAK 74 pada perusahaan asuransi kerugian PT X yang merupakan salah satu perusahaan asuransi dan penjaminan di Indonesia. Penelitian ini bertujuan untuk mengevaluasi kesiapan PT X dalam pengakuan dan pengukuran CSM sesuai dengan PSAK 74 serta menganalisis apa saja isu signifikan dalam pengakuan dan pengukuran CSM pada PT X. Penelitian ini dilakukan dengan metode kualitatif melalui studi kasus dengan teknik triangulasi serta instrumen penelitian berupa wawancara semi terstruktur dan dokumentasi. Hasil penelitian menunjukkan bahwa PT X telah membuat roadmap dalam proses persiapan implementasi PSAK 74 yang terdiri atas lima fase. Selain itu, kesiapan dalam pengakuan dan pengukuran CSM yang terdiri atas kesiapan data dan sistem TI, kesiapan sumber daya manusia serta kesiapan prosedur dan simulasi dalam pengakuan dan pengukuran CSM telah dilakukan oleh PT X namun secara umum belum maksimal. Adapun terdapat enam isu signifikan yang harus diperhatikan dalam pengakuan dan pengukuran CSM pada PT X yaitu profitabilitas dan keberlanjutan perusahaan, sumber daya manusia (akuntan, aktuaris, dan tenaga IT support), kompleksitas data saat dan setelah masa transisi, CSM Engine, pajak penghasilan pada masa transisi, dan penentuan tingkat diskonto.

.....One of the critical components in PSAK 74 is the Contractual Service Margin (CSM). The complexity in implementing the CSM concept is a challenge for insurance companies so that an analysis of the readiness of recognition and measurement of CSM in the implementation of PSAK 74 needs to be carried out to further analyze the readiness of recognition and measurement of CSM in the implementation of PSAK 74 in the loss insurance company PT X which is one of the insurance and guarantee companies in Indonesia. This study aims to evaluate the readiness of PT X in the recognition and measurement of CSM in accordance with PSAK 74 and analyze what are the significant issues in the recognition and measurement of CSM at PT X. This research was conducted with a qualitative method through a case study with triangulation techniques and research instruments in the form of semi-structured interviews and documentation. The results showed that PT X has created a roadmap in preparation process to implement PSAK 74 which consist of five phases. In addition, readiness in the recognition and measurement of CSM consisting of data and IT system readiness, human resource readiness, and procedure and simulation readiness in the recognition and measurement of CSM has been carried out by PT X but in general has not been maximized. There are six significant issues that must be considered in the recognition and measurement of CSM at PT X, namely

profitability and sustainability of the company, human resources (accountants, actuaries, and IT support), data complexity during and after the transition period, CSM Engine, income tax during the transition period, and determination of the discount rate.