

Determinan internal kesehatan keuangan perusahaan asuransi umum syariah di Indonesia = Internal financial health determinant of sharia general insurance companies in Indonesia

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Abstrak

[ABSTRAK

Lembaga asuransi syariah umum merupakan salah satu lembaga yang bertujuan untuk mengurangi risiko-risiko yang dihadapi masyarakat, dengan metode berbagi risiko dengan akad utama berdasarkan akad tolong menolong. Menurut Laporan Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam LK), industri asuransi umum syariah telah mengalami peningkatan baik dari premi yang diperoleh maupun dari segi kekayaan yang dimiliki perusahaan asuransi umum syariah.

Berdasarkan laporan perkembangan tersebut, salah satu yang menjadi perhatian dari badan pengawas asuransi yaitu Bapepam LK adalah tingkat kesehatan keuangan asuransi umum syariah. Salah satu pengukuran dari tingkat kesehatan keuangan tersebut adalah dengan melihat tingkat solvabilitas dari perusahaan asuransi umum syariah. Sedangkan faktor internal yang diduga berpengaruh terhadap kesehatan keuangan asuransi umum syariah adalah firm size, investment performance, operating margin, premium growth, surplus growth, combined ratio dan liquidity.

Penelitian ini bertujuan untuk menentukan faktor internal apa saja yang berpengaruh terhadap kesehatan keuangan asuransi umum syariah dengan menggunakan model regresi logit. Berdasarkan hasil analisa regresi logit, diperoleh bahwa faktor yang menjadi penentu kesehatan keuangan asuransi umum syariah di Indonesia adalah faktor firm size, investment performance, operating margin dan liquidity.

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ABSTRACT

Sharia general insurance (takaful) is an institution that aims to reduce the risks faced by the community, by sharing risk method with a major contract by risk sharing contract. According to reports of Badan pepam LK, the general insurance industry has increased both from premiums earned and the wealth owned by the general Islamic insurance companies.

According to the progress report, one concern of the Bapepam LK is the health of Islamic finance general insurance. One measure of the level of financial health is to look at the level of solvability of the Islamic general insurance company.

This study aims to determine what internal factors that affect the financial health Takaful seen from the ratio of solvability. Meanwhile internal factor that affect the financial health of general insurance company are firm size, investment performance, operating margin, premium growth, surplus growth, combined ratio and liquidity.

This research aims to measure which internal factors that effect the financial health of sharia general insurance using logit regression. The results

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