

Analisis faktor-faktor determinan tingkat kesehatan keuangan perusahaan asuransi di Indonesia: studi pada perusahaan asuransi kerugian yang terdaftar di otoritas jasa keuangan periode 2010-2014 = Analysis of the determinant factors of financial health of insurance companies in Indonesia: studied on listed general insurance companies at otoritas jasa keuangan period of 2010-2014

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh faktor-faktor determinan yang diproksikan dengan Combined Ratio, Investment Performance, Liquidity, Premium Growth, profitabilitas, dan ukuran perusahaan terhadap tingkat kesehatan keuangan perusahaan asuransi yang diproksikan dengan rasio Risk Based Capital pada perusahaan asuransi kerugian yang tercatat di Otoritas Jasa Keuangan periode 2010-2014 dengan total observasi sebanyak 315 observasi. Dengan menggunakan analisis regresi logistik, didapatkan hasil bahwa Combined Ratio berpengaruh negatif signifikan terhadap tingkat kesehatan keuangan perusahaan asuransi. Sedangkan Premium Growth berpengaruh positif signifikan terhadap tingkat kesehatan keuangan perusahaan asuransi.

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This study aimed to analyzed determinant factors proxied by combined ratio, investment performance, liquidity, premium growth, profitability, and size of firm on financial health of insurance companies proxied by risk based capital ratio at listed general insurance companies in Otoritas Jasa Keuangan. This study took period of 2010-2014, which there are 315 observations. By using logit regression analysis, this study found a negative and significant effect of combined ratio on financial health of general insurance companies. Then there is a positive and significant effect of premium growth on financial health of general insurance companies.