

Analisis pengaruh perubahan risiko perusahaan dan rasio risk based capital (RBC) terhadap perubahan modal perusahaan asuransi umum di Indonesia periode 2013-2017 = Analysis the impact of change in companies' risk and ratio of risk based capital (RBC) on the change in capital in general insurance companies in Indonesia for the period 2013-2017

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh perubahan risiko perusahaan dan rasio Risk Based Capital (RBC) terhadap perubahan modal perusahaan asuransi umum di Indonesia pada periode 2013-2017. Observasi dilakukan terhadap 29 perusahaan asuransi umum di Indonesia. Asset Risk dan Product Risk digunakan sebagai proksi untuk mengukur risiko perusahaan.

Hasil penelitian menunjukkan bahwa perubahan risiko perusahaan dan rasio RBC di Indonesia memiliki pengaruh signifikan dalam mempengaruhi perubahan modal perusahaan asuransi umum di Indonesia pada periode 2013-2017. Hasil ini sesuai dengan penelitian sebelumnya dengan topik yang sama untuk perusahaan asuransi umum dan perbankan.

Pada penelitian ini, perubahan risiko perusahaan secara positif dan rasio RBC berpengaruh secara negatif terhadap perubahan modal perusahaan. Artinya, setiap adanya peningkatan risiko di perusahaan, perusahaan akan mengiringi peningkatan risiko tersebut dengan peningkatan modal sehingga perusahaan dapat mematuhi peraturan RBC dan mampu menanggulangi setiap risiko yang dimilikinya.

.....The main purpose of this research is to analyze the impact of change in companies risk and risk based capital (RBC) ratio on the change in capital in general insurance companies in Indonesia for the period 2013-2017. Observations were made on 31 general insurance companies in Indonesia. Asset Risk and Product Risk were used as a proxy to measure company risk.

The results of research shows that the companies risk and RBC ratio in Indonesia have a significant influence on the change in capital in general insurance companies in Indonesia for the period 2013-2017. These results agree with the previous research on the same topic for general insurance and banking companies.

In this study, change in companies risk has a positive influence and RBC ratio has a negative influence on changes in companies capital. That means, whenever there is an increase in risk in the company, the company will increase their capital so that the company can comply with RBC regulations and are able to cope with any risks they has.