

ABSTRACT

This study aimed to analyze the financial performance of insurance companies listed on the Indonesia Stock Exchange. The study population consisted of a general insurance company listed on the Indonesia Stock Exchange in 2012-2015. The research sample consisted of eight companies Issuer by using purposive sampling. The study uses secondary data from the annual financial statements of the company. The method used was a descriptive study using four groups of financial ratio analysis, namely Solvency Ratio and Profitability, Liquidity Ratio, Stability Premium Ratio and Technical Ratio. The results showed that the Solvency and Profitability Ratio Solvency performs above the industry average except Solvency Ratio and Loss Ratio, Liquidity Ratio performs above the industry average, Premium Stability Ratio performs above the industry average except Net Premium Growth, and Technical ratio performs above the industry average.

Keywords: Financial Ratio Analysis, Financial Performance, Insurance Companies.



ABSTRAK

Penelitian ini bertujuan untuk menganalisis kinerja keuangan perusahaan asuransi yang terdaftar di Bursa Efek Indonesia. Populasi penelitian terdiri atas perusahaan asuransi umum yang terdaftar di Bursa Efek Indonesia pada tahun 2012-2015. Sampel penelitian terdiri atas 8 perusahaan Emiten dengan menggunakan *purposive sampling*. Penelitian menggunakan data sekunder dari laporan keuangan tahunan perusahaan. Metode penelitian yang digunakan adalah penelitian deskriptif dengan menggunakan empat kelompok analisis rasio keuangan, yaitu *Solvency and Profitability Ratio*, *Liquidity Ratio*, *Premium Stability Ratio*, dan *Technical Ratio*. Hasil penelitian menunjukkan bahwa *Solvency and Profitability Ratio Solvency* berkinerja di atas rata-rata industri kecuali *Solvency Rasio* dan *Loss Rasio*, *Liquidity Ratio* berkinerja di atas rata-rata industri, *Premium Stability Ratio* berkinerja di atas rata-rata industri kecuali *Net Premium Growth*, dan *Technical Ratio* berkinerja di atas rata-rata industri.

Kata Kunci : Analisis Rasio Keuangan, Kinerja Keuangan, Perusahaan Asuransi.

