

ABSTRAK

Pengaruh Profitabilitas, Hasil Underwriting dan Hasil Investasi terhadap *Risk Based Capital* pada Perusahaan Asuransi Umum yang Terdaftar pada Bursa Efek Indonesia Tahun 2013-2017

Tujuan dari penelitian ini adalah untuk mengetahui dan menganalisis faktor faktor yang memengaruhi *Risk Based Capital* pada perusahaan asuransi umum di Indonesia yang terdaftar pada Bursa Efek Indonesia periode 2013-2017. *Risk Based Capital* merupakan variabel dependen dalam penelitian ini. Teknik pengambilan sampel yang digunakan adalah metode purposive sampling. Metode statistik yang digunakan adalah analisis regresi linier berganda, Ada tiga variabel independen yang digunakan yaitu Profitabilitas, Hasil Investasi dan Hasil *Underwriting*.

Variabel Return on Investment (ROI) berpengaruh positif dan tidak signifikan terhadap variabel Risk Based Capital (RBC), Variabel Underwriting (UW) berpengaruh positif dan signifikan terhadap variabel Risk Based Capital (RBC), Variabel Return on Asset (ROA) berpengaruh positif dan tidak signifikan terhadap variabel Risk Based Capital (RBC).

Hasil pengujian menunjukkan bahwa Variabel Return on Investment (ROI), Underwriting (UW), dan Return on Asset (ROA) memiliki pengaruh signifikan secara bersama-sama (simultan) terhadap variabel Risk Based Capital (RBC)

Kata Kunci : Risk Based Capital, Profitabilitas, Hasil Investasi dan Hasil Underwriting

ABSTRACT

Effect of Profitability, Underwriting Results and Investment Results on Risk Based Capital in General Insurance Companies Listed on the Indonesia Stock Exchange 2013-2017

The purpose of this research is to find out and analyze factors that influence Risk Based Capital in general insurance companies in Indonesia listed on the Indonesia Stock Exchange in the period 2013-2017. Risk Based Capital is the dependent variable in this study. The sampling technique used is the purposive sampling method. The statistical method used is multiple linear regression analysis, There are three independent variables used, namely Profitability, Investment Results and Underwriting Results.

Variable Return on Investment (ROI) has a positive and not significant effect on the Risk Based Capital (RBC) variable, Underwriting Variable (UW) has a positive and significant effect on the Risk Based Capital (RBC) variable, Variable Return on Assets (ROA) has a positive and not significant to the Risk Based Capital (RBC) variable.

The test results show that the Variable Return on Investment (ROI), Underwriting (UW), and Return on Assets (ROA) have a significant effect simultaneously (simultaneous) on the Risk Based Capital (RBC) variable

Keywords: Risk Based Capital, Profitability, Investment Results and Underwriting Result