

ABSTRAK

Penelitian ini dilakukan untuk menguji pengaruh hasil investasi, beban klaim dan pendapatan premi terhadap laba perusahaan asuransi. Penelitian ini menggunakan metode kuantitatif. Populasi yang digunakan yaitu perusahaan asuransi yang terdaftar dalam website perusahaan asuransi yang berada di Yogyakarta periode 2016-2018. Sampel diambil dengan menggunakan metode purposive sampling dengan jumlah sampel sebanyak 10 perusahaan asuransi dan jenis datanya adalah data sekunder. Metode pengumpulan data menggunakan metode dokumentasi, dengan teknik analisis data regresi linier berganda. Hasil penelitian menunjukkan bahwa: (1) hasil investasi berpengaruh positif signifikan terhadap laba asuransi, (2) beban klaim berpengaruh positif signifikan terhadap laba asuransi, (3) pendapatan premi berpengaruh positif signifikan terhadap laba asuransi, (4) hasil investasi, beban klaim dan pendapatan premi secara bersama-sama (simultan) berpengaruh terhadap laba perusahaan perasuransian.

Kata kunci: Hasil Investasi, Beban Klaim, Pendapatan Premi, Laba Perusahaan Asuransi

ABSTRACT

This study was conducted to test the effect of investment income, claims expence and premium income on insurance companies' profit. The method applied in this study was quantitative method. The population used is the insurance company registered on the insurance company website in Yogyakarta for the 2016-2018 period. The samples of this study were 10 insurance companies selected using purposive sampling technique. The types of data used on this study was secondary data. The method of data collection applied was documentation method and the technique of data analysis applied was double linear regression technique. The results of the analysis showed that: (1) investment income had significant positive effect on insurance profit, (2) claims expence had significant positive effect on insurance profit, (3) premium income had positive significant effect on insurance profit, (4) investment income, claim expense and premium income together (simultaneously) have an effect on the income of the insurance company.

Keywords: Investment Income, Claim Expense, Premium Income, Insurance Company Profits