

ABSTRAK

PENGARUH PENERIMAAN PREMI, BEBAN KLAIM, INVESTASI DAN UNDERWRITING PADA PERUSAHAAN ASURANSI JIWA SYARIAH DI INDONESIA PERIODE 2014-2016

Saat ini perkembangan asuransi di Indonesia semakin meningkat. Suatu perusahaan dilihat dari kemampuan meningkatkan profitabilitas sehingga dapat dikatakan berkembang. Meningkatnya profitabilitas akan menguntungkan perusahaan dan dianggap sebagai salah satu keberhasilan perusahaan. Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh penerimaan premi, beban klaim, investasi, dan *underwriting* terhadap profitabilitas pada perusahaan asuransi jiwa syariah di Indonesia. Sample yang digunakan dalam penelitian ini yaitu 15 perusahaan asuransi jiwa syariah bersumber dari data OJK. Data diambil berdasarkan publikasi laporan keuangan periode 2014-2016. Variabel dependen yang digunakan yaitu *Return On Asset* (ROA) untuk mengukur profitabilitas dan variabel independen yaitu premi, klaim, investasi dan *underwriting*. Analisis regresi data panel digunakan sebagai metode dalam penelitian ini. Hasil penelitian ini menunjukkan variabel independen yaitu premi, klaim, investasi dan *underwriting* berpengaruh signifikan secara simultan terhadap profitabilitas perusahaan asuransi jiwa syariah. Hasil pengujian uji t atau secara parsial variabel premi, klaim, dan *underwriting* berpengaruh negatif dan signifikan terhadap profitabilitas sedangkan investasi berpengaruh positif dan signifikan terhadap profitabilitas perusahaan asuransi jiwa syariah.

Kata kunci :*Return On Asset* (ROA), profitabilitas, premi, klaim, investasi, *underwriting*.

ABSTRACT

THE EFFECTS OF PREMIUM INCOME, CLAIMS EXPENSE, INVESTMENT AND UNDERWRITING ON PROFITABILITY ON PT ASURANSIJIWASYARIAH IN INDONESIA PERIOD 2014-2016

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Presently the development of insurance in Indonesia is increasing. A company is seen from the ability to increase profitability so that it can be said to grow. Increased profitability will benefit the company and is considered one of the success of the company. This study aims to determine how the effects of premium income, claim expense, investment, and underwriting on profitability at sharia life insurance companies in Indonesia. Sample used in this research are 15 sharia life insurance companies taken from OJK data source. Data is taken based on the publication of financial statements for the period 2014-2016. The dependent variable used is Return On Asset (ROA) to measure the profitability and the independent variables are premium, claim, investment and underwriting. Panel data regression analysis was used as the method in this study. The results of this study indicate that independent variables which are premium, claim, investment and underwriting have a simultaneously significant effect on the profitability of sharia life insurance companies. The result of t test or partial test of premium, claims, and underwriting variables have a negative and significant effect on profitability. While investment has positive and significant effect to the profitability of sharia life insurance companies.

Keywords: Return On Asset (ROA), profitability, premium, claim, investment, *underwriting*.