

ABSTRAKSI

Tujuan dari penelitian ini adalah untuk mengetahui dan menganalisis faktor-faktor yang mempengaruhi profitabilitas pada perusahaan asuransi kerugian di Indonesia periode 2011-2015. *Return on Asset* (ROA) merupakan variabel dependen dalam penelitian ini. *Risk Based Capital* dan rasio *underwriting* merupakan variabel independen dalam penelitian ini.

Penelitian ini termasuk dalam penelitian kuantitatif, yaitu data yang digunakan adalah data sekunder berupa laporan keuangan periode 2011-2015 yang diperoleh dari www.idx.co.id.

Berdasarkan hasil penelitian ini dapat diketahui bahwa pertumbuhan setiap variabel yaitu *Return on Asset* (ROA), *Risk Based Capital*, dan rasio *underwriting* 8 perusahaan asuransi kerugian di Indonesia mengalami trend yang fluktuatif setiap tahunnya. Penelitian ini menggunakan metode analisis dengan model regresi linier berganda. Hasil uji kelayakan model (uji F) menunjukkan bahwa model regresi mampu menjelaskan pengaruh *Risk Based Capital* dan rasio *underwriting* terhadap *Return on Asset* (ROA). Berdasarkan hasil uji t menunjukkan bahwa *Risk Based Capital* dan rasio *underwriting* secara parsial atau masing-masing berpengaruh positif signifikan terhadap *Return on Asset* (ROA).

Kata kunci : *Return on Asset* (ROA), *Risk Based Capital*, dan rasio *underwriting*

ABSTRACT

The purpose of this research is to find out and analyze the factors that affect profitability of general insurance company in Indonesia period 2011-2015. Return on Asset (ROA) is the dependent variable of this research. Risk Based Capital and underwriting ratio are the independent variables of this research.

This research was included in the quantitative research, the data used are secondary data in the form of financial statement period 2011-2015 obtained from www.idx.co.id.

Based in these research it can be known that the growth of every variables that is Return on Asset (ROA), Risk Based Capital, and underwriting ratio of 8 general insurance company in Indonesia experienced fluctuating trend annually. This research uses analytical method by multiple linier regression model. The Goodness of Fit (F test) shows that the regression model can explain the effect of Risk Based Capital and underwriting ratio to Return on Asset (ROA). t test shows that Risk Based Capital and underwriting ratio partially or each significant positive effect to Return on Asset (ROA).

Keywords : *Return on Asset (ROA), Risk Based Capital, and underwriting ratio*

