

**ANALISIS *RISK BASED CAPITAL* UNTUK MENILAI KESEHATAN
KEUANGAN PERUSAHAAN ASURANSI YANG TERDAFTAR DI BEI
PERIODE 2020-2022**

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Abstark

Penelitian ini dilakukan pada perusahaan asuransi yang terdaftar di BEI. Tujuan penelitian ini yaitu untuk mengetahui kesehatan keuangan perusahaan asuransi yang terdaftar di BEI periode 2020-2022 menggunakan metode *Risk Based Capital*. *Risk Based Capital* yang dapat diidentifikasi dengan membandingkan tingkat solvabilitas dan batas tingkat solvabilitas minimum. Penelitian ini menggunakan metode kuantitatif dengan jumlah sampel 14 perusahaan asuransi yang terdaftar di BEI periode 2020-2022 dengan menggunakan teknik *purposive sampling*. Analisis data dalam penelitian ini yaitu analisis deskriptif berdasarkan metode *Risk Based Capital*. Penelitian melakukan penentuan kesehatan keuangan perusahaan asuransi menggunakan rata-rata *Risk Based Capital* setiap perusahaan selama periode 2020-2022. Hasil penelitian menunjukkan semua perusahaan asuransi yang diteliti dalam keadaan sehat karena memiliki rata-rata *Risk Based Capital* sebesar 177%, di atas target batas tingkat solvabilitas yang ditetapkan oleh pemerintah yaitu 120%.

Kata Kunci : *BEI, Kesehatan Keuangan, Risk Based Capital*

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***RISK BASED CAPITAL ANALYSIS TO ASSESS THE FINANCIAL
HEALTH OF INSURANCE COMPANIES LISTED ON THE IDX FOR THE
2020-2022 PERIOD***

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Abstract

This research was conducted at insurance companies listed on the IDX. The purpose of this study is to determine the financial health of insurance companies listed on the IDX for the 2020-2022 period using the Risk Based Capital method. Risk Based Capital which can be identified by comparing the solvency level and the minimum solvency level limit. This study used a quantitative method with a sample of 14 insurance companies listed on the IDX for the 2020-2022 period using a purposive sampling technique. Data analysis in this study is descriptive analysis based on the Risk Based Capital method. This research determines the financial health of insurance companies using the average Risk Based Capital for each company during the 2020-2022 period. The results showed that all the insurance companies studied were in good health because they had an average Risk Based Capital of 177%, above the target solvency level set by the government, namely 120%.

Keywords: IDX, Financial Health, Risk Based Capital.

