ABSTRAK

Dina Lestari, 22216075
ANALISIS *EARLY WARNING SYSTEM* DAN *RISK BASED CAPITAL* PADA LAPORAN KEUANGAN PT. *PRUDENTIAL LIFE ASSURANCE* TAHUN 2015 – 2017.

Penelitian Ilmiah. Jurusan Akuntansi, Fakultas Ekonomi, Universitas Gunadarma, 2018
Kata Kunci : *Early Warning Sytem, Risk Based Capital* dan Kinerja Keuangan Perusahaan Asuransi.
(xiv + 82 + Lampiran)

Laporan Keuangan merupakan laporan yang menunjukkan kondisi keuangan perusahaan pada saat ini atau dalam suatu periode tertentu. Laporan keuangan perusahaan perlu dianalisis agar dapat memperoleh perkembangan kondisi keuangan perusahaan, diantaranya melalui analisis rasio keuangan. Penelitian ini bertujuan untuk mengetahui dan menganalisis *Early Warning Sytem* atau rasio keuangan perusahaan asuransi dan *Risk Based Capital* PT. *Prudential Life Assuranse* tahun 2015 – 2017.

Analisis rasio keuangan yang digunakan berdasarkan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 28 tentang Akuntansi Asuransi Kerugian, Metode *Risk Based Capital* yang digunakan berdasarkan Keputusan Menteri Keuangan No. 424/KMK.06/2003 tentang Kesehatan Keuangan Perusahaan Asuransi dan Perusahaan Reasuransi dan data laporan keuangan PT. *Prudential Life Assuranse* tahun 2015 – 2017.

Hasil penelitian secara keseluruhan menunjukkan bahwa kinerja keuangan perusahaan asuransi PT. *Prudential Life Assurance* tahun 2015 – 2017 sudah baik. Hasil analisis *Early Warning Sytem* atau rasio keuangan perusahaan asuransi dan *Risk Based Capital* menunjukkan bahwa rasio sudah memenuhi batas normal, kecuali *Underwriting Ratio* tahun 2017 masih dibawah batas minimal. Ada beberapa rasio keuangan memiliki kelemahan mengalami penurunan setiap tahunnya tetapi hasil persentasenya sudah memenuhi batas normal yang ditetapkan.

Daftar Pustaka (2012 – 2018)

ABSTRACT

Dina Lestari, 22216075
ANALYSIS OF EARLY WARNING SYSTEM AND RISK BASED CAPITAL ON FINANCIAL REPORT PT. PRUDENTIAL LIFE ASSURANCE YEAR 2015 - 2017.

Scientific Writing. Faculty of Economics. Accounting Major. Gunadarma University. 2018
Keyword : Early Warning Sytem, Risk Based Capital and Financial Performance of Insurance Companies.
(xiv + 82+ attachments)

Financial Reports are reports showing the financial condition of the company at present or within a certain period. Company financial reports need to be analyzed in order to obtain the financial condition of the company, including through financial ratio analysis. This research aims to know and analyze Early Warning Sytem or financial ratio of insurance company and Risk Based Capital of PT. Prudential Life Assurance in 2015 - 2017.

Financial ratio analysis used based on Statement of Financial Accounting Standard (PSAK) No. 28 on Accounting for Losses, Risk Based Capital method used based on Decree of the Minister of Finance No. 424 / KMK.06 / 2003 on Financial Health Insurance Companies and Reinsurance Companies and financial report data of PT. Prudential Life Assurance in 2015 - 2017.

The overall result shows that the financial performance of PT. Prudential Life Assurance 2015 - 2017 is good. Early Warning Sytem analysis or financial ratio of insurance companies and Risk Based Capital shows that ratios already meet the normal limits, except the Underwriting Ratio of 2017 is still below the minimum. There are some financial ratios having weaknesses being decreased each year but the percentage of results has met the normal limits set.

Bibliography (2012 – 2018)