THE EFFECT OF PREMIUM INCOME, UNDERWRITING RESULTS, AND INVESTMENT RETURN ON COMPANY PROFIT (CASE STUDY ON PT ASURANSI PERISAI LISTRIK NASIONAL)

UNDERGRADUATE THESIS

Submitted as one of the requirements to obtain Sarjana Aktuaria (S.Aktr.)

By:

VELIA VERNANDA

021201800031

FACULTY OF BUSINESS

ACTUARIAL SCIENCE STUDY PROGRAM

CIKARANG

SEPTEMBER, 2023

PLAGIARISM REPORT – TURNITIN

Thesis Velia Vernanda (Turnitin)

ORIGINALITY REPORT

15%	11%	9%	6%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Universitas Diponegoro Student Paper	1%
2	dirdosen.budiluhur.ac.id Internet Source	1%
3	Fadjryani, Wawan Saputra. "The Motivation of Criminality During the Covid-19 Pandemic in Central Sulawesi", Parameter: Journal of Statistics, 2022 Publication	1%
4	intermediate.lcwu.edu.pk Internet Source	1%
5	Submitted to President University Student Paper	1%
6	Wahyuddin, Mauliyana. "The Effect of Premium Revenue, Underwriting Results, Investment Results, and Risk Based Capital on Income in Insurance Company (Study On Corporate Insurance - The Listed on the Indonesia Stock Exchange)", Quantitative Economics and Management Studies, 2021 Publication	1%

PLAGIARISM REPORT – GPTZERO

Stats

Average Perplexity Score: 92.289

A document's perplexity is a measurement of the randomness of the text

Burstiness Score: 104.409

A document's burstiness is a measurement of the variation in perplexity

Your sentence with the highest perplexity, *"PT Asuransi Perisai Listrik Nasional was one of the 76 insurance firms that competed."*, **has a perplexity of: 642**

ABSTRACT

Profit serves as a valuable metric for both profit sharing and investment planning. Given that profit plays a pivotal role in evaluating a company's performance, it is important to be analyzed. This research aims to analyze how much the effect of premium income, underwriting results, and investment returns on company profits at PT Asuransi Perisai Listrik Nasional. This study uses statistical testing with multiple linear regression analysis and uses the IBM SPSS 25 program. The results of this research based on the t-test (partial), show that premium income (X_1), have no significant effect on company profit with t-count, 0.990 < t-table, 2.571. Underwriting results (X_2) have significant effect on company profit with t-count, 2.584 > t-table, 2.571. Investment returns (X_3), have a significant effect on company profit with t-count, 2.706 > t-table, 2.571. Then, based on the F test (simultaneous), it shows that the variables of premium income, underwriting results, and investment results have a significant effect on the company's profit variable simultaneously with F-count, 63.506 > F-table, 4.76 and a significance value of 0.000 < 0.05. Based on the results of multiple linear regression analysis, the coefficient of determination (R^2) is 97.4%, which means that the company profit are influenced by premium income, underwriting results, and investment returns by 97.4% and the remaining 2.6% is influenced by other factors.

Keywords : *Premium Income, Underwriting Results, Investment Returns, Company Profit, PT Asuransi Perisai Listrik Nasional*

ABSTRAK

Laba berfungsi sebagai metrik yang berharga untuk pembagian keuntungan dan perencanaan investasi. Mengingat laba mempunyai peran yang sangat penting dalam menilai kinerja suatu perusahaan, maka hal ini penting untuk dianalisis. Penelitian ini bertujuan untuk menganalisis seberapa besar pengaruh pendapatan premi, hasil underwriting, dan hasil investasi terhadap laba perusahaan asuransi di PT Asuransi Perisai Listrik Nasional. Penelitian ini menggunakan pengujian statistik dengan analisis regresi linier berganda dan menggunakan program SPSS 25. Hasil penelitian ini berdasarkan uji t (parsial) menunjukkan bahwa pendapatan premi (X_1), tidak memiliki pengaruh signifikan terhadap laba perusahaan dengan t-hitung, 0.990 < t-tabel, 2.571. Hasil underwriting (X_2), berpengaruh signifikan terhadap laba perusahaan dengan t-hitung, 2.584 > t-tabel, 2.571. Hasil investasi (X_3), berpengaruh signifikan terhadap laba perusahaan dengan t-hitung, 2.706 > t-tabel, 2.571. Kemudian, berdasarkan uji F (simultan) menunjukkan bahwa variabel pendapatan premi, hasil underwriting, dan hasil investasi berpengaruh signifikan terhadap variabel laba perusahaan secara simultan dengan F-hitung, 63.506 > F-tabel, 4.76 dan nilai signifikansi 0.000 < 0.05. Berdasarkan hasil analisis regresi linier berganda, nilai koefisien determinasi (R^2) sebesar 97.4%, yang artinya laba perusahaan dipengaruhi oleh pendapatan premi, hasil underwriting, dan hasil investasi sebesar 97.4% dan sisanya 2.6% dipengaruhi oleh faktor lain.

Kata Kunci : *Pendapatan Premi, Hasil Underwriting, Hasil Investasi, Laba Perusahaan, PT Asuransi Perisai Listrik Nasional*

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES