ABSTRAK

Penelitian ini bertujuan untuk mengetahui perbedaan tingkat kesehatan keuangan perusahaan asuransi milik pemerintah dan swasta berdasarkan rasio current ratio, ROA, ROE dan RBC. Populasi penelitian ini ada 9 perusahaan asuransi milik pemerintah dan 11 perusahaan asuransi milik swasta. Berdasarkan metode *Purposive sampling* jumlah sampel penelitian ini sebanyak 6 perusahaan asuransi milik pemerintah dan 6 perusahaan asuransi milik swasta tahun 2013-2017. Metode analisis data yang digunakan dalam penelitian ini adalah menggunakan uji beda *independent sample t-test* untuk membuktikan hipotesis. Hasil penelitian menunjukkan tidak terdapat perbedaan tingkat kesehatan keuangan perusahaan asuransi milik pemerintah dan swasta berdasarkan rasio Current ratio, ROA, ROE, Namun demikian, terdapat perbedaan yang signifikan pada RBC antara perusahaan asuransi milik pemerintah dengan perusahaan asuransi milik swasta.

Kata Kunci : Current ratio, ROA, ROE, RBC, Tingkat Kesehatan Keuangan.

ABSTRACT

This study aims to determine the differences in the level of financial health of state-owned and private insurance companies based on Current ratios, ROA, ROE and RBC. The population of this research is 9 government-owned insurance companies and 11 private-owned insurance companies. Based on the Purposive sampling method the number of samples of this study were 6 government-owned insurance companies and 6 private-owned insurance companies in 2013-2017. The data analysis method used in this study is to use a different test independent sample t-test to prove the hypothesis. The results showed that there were no differences in the level of financial health of state-owned and private insurance companies based on Liquidity, ROA, ROE ratio. However, there were significant differences in RBC between government-owned insurance companies and private-owned insurance companies.

Keywords:Current ratio, ROA, ROE, RBC, Financial Soundness.