

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh secara parsial maupun simultan antara *risk based capital* (RBC) dan *premium growth ratio* (PGR) terhadap profitabilitas pada perusahaan *Victoria Insurance Tbk.* Periode 2016 - 2021. Penelitian dilakukan dengan menggunakan metode deskriptif verifikatif, Sampel penelitian ini menggunakan laporan keuangan triwulan selama 6 tahun. Model analisis yang digunakan dalam penelitian ini adalah model analisis regresi linier berganda menggunakan uji f dan uji t dengan taraf signifikansi 5%. Hasil penelitian menunjukkan bahwa terdapat pengaruh parsial antara *risk based capital* (RBC) terhadap profitabilitas dengan nilai $\text{sig} > 0,05$ ($0,040 < 0,05$) dan nilai $t_{\text{hitung}} 2,187 > t_{\text{tabel}} 1,721$. Sedangkan tidak terdapat pengaruh parsial *premium growth ratio* (PGR) terhadap profitabilitas dengan nilai $\text{sig} > 0,05$ ($0,310 > 0,05$) dan nilai $t_{\text{hitung}} 1,040 < t_{\text{tabel}} 1,721$. Secara simultan *risk based capital* (RBC) dan *premium growth ratio* (PGR) tidak berpengaruh signifikan terhadap profitabilitas dengan nilai $\text{sig} > 0,05$ ($0,753 > 0,05$) dan nilai $F_{\text{hitung}} 0,288 < F_{\text{tabel}} 3,01$. Profitabilitas yang disebabkan oleh *risk based capital* (RBC) dan *premium growth ratio* (PGR) sebesar 2,70% sedangkan sisanya 97,30% berasal dari faktor lain yang tidak diteliti dalam penelitian ini.

Kata kunci: *risk based capital*; *premium growth ratio*; profitabilitas.



ABSTRACT

This study aims to determine the partial and simultaneous influence between risk-based capital (RBC) and premium growth ratio (PGR) on profitability in Victoria Insurance Tbk. companies for the period 2016 - 2021. The study was conducted using a verificative descriptive method, This study sample used quarterly financial statements for 6 years. The analysis model used in this study is a multiple linear regression analysis model using f test and t test with a signification level of 5%. The results showed that there was a partial influence between risk-based capital (RBC) on profitability with a sig value of > 0.05 ($0.040 < 0.05$) and a calculated value of $2.187 > a$ table of 1.721 . Meanwhile, there is no partial effect of premium growth ratio (PGR) on profitability with a sig value of > 0.05 ($0.310 > 0.05$) and a calculated value of $1.040 < t_{table} 1.721$. Simultaneously risk based capital (RBC) and premium growth ratio (PGR) have no significant effect on profitability with a sig value of > 0.05 ($0.753 > 0.05$) and a calculated F_{hitung} value of $0.288 < F_{table}$ of 3.01 . Profitability caused by risk-based capital (RBC) and premium growth ratio (PGR) was 2.70% while the remaining 97.30% came from other faculties that were not studied in this study.

Keywords: risk based capital; premium growth ratio; profitabilit.

