

## INTISARI

# **ANALISIS PENGARUH PREMI NETTO, *UNDERWRITING YIELD* DAN *YIELD ON INVESTMENT* TERHADAP KINERJA DAN RISIKO PERUSAHAAN ASURANSI JIWA DI INDONESIA SEBELUM DAN PADA MASA PANDEMI COVID-19**

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Tesis ini bertujuan untuk menguji Pengaruh Premi Netto (PN), *Underwriting Yield* (UY), dan *Yield on Investment* (YOI) terhadap kinerja yang diukur dengan *Return on Asset* (ROA) dan risiko diukur dengan *Loss Ratio* (LR) perusahaan asuransi jiwa di Indonesia pada masa sebelum dan masa Pandemi Covid-19. Pengujian dilakukan secara statistik menggunakan data panel dengan rentang waktu penelitian tahun 2018-2021 pada 132 observasi serta menggunakan model moderasi pada variabel covid-19. Penelitian ini menemukan bahwa selama sebelum dan pandemi covid-19, Premi netto tidak berpengaruh terhadap kinerja namun berpengaruh terhadap risiko. *Underwriting Yield* (UY) berpengaruh terhadap kinerja dan risiko. *Yield on Investment* (YOI) tidak berpengaruh terhadap kinerja namun berpengaruh terhadap risiko.

## ABSTRACT

# **ANALISIS PENGARUH PREMI NETTO, *UNDERWRITING YIELD* DAN *YIELD ON INVESTMENT* TERHADAP KINERJA DAN RISIKO PERUSAHAAN ASURANSI JIWA DI INDONESIA SEBELUM DAN PADA MASA PANDEMI COVID-19**

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This thesis aims to examine the influence of Net Premium (PN), Underwriting Yield (UY), and Yield on Investment (YOI) on performance as measured by Return on Assets (ROA) and risk as measured by Loss Ratio (LR) of life insurance companies in Indonesia before and during the Covid-19 Pandemic. Testing was carried out statistically using panel data with a research period of 2018-2021 on 132 observations and using a moderation model on the covid-19 variable. This research found that during the period before and during the Covid-19 pandemic, net premiums had no effect on performance but did have an effect on risk. Underwriting Yield (UY) influences performance and risk. Yield on Investment (YOI) has no effect on performance but does affect risk.