

INTISARI

PENENTUAN PREMI ASURANSI JIWA BERJANGKA DAN SIMULASI *PROFIT TESTING*: STUDI KASUS STATUS *SINGLE LIFE* DAN STATUS *JOINT LIFE*

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Penelitian ini bertujuan untuk melakukan *profit testing* pada premi kotor yang telah dibentuk untuk asuransi jiwa *single life* dan *joint life* guna menilai kelayakan serta potensi keuntungan produk bagi perusahaan. Penghitungan premi kotor menggunakan tabel Mortalita IV serta suku bunga BI Rate sebagai suku bunga dan faktor diskonto. Penentuan premi kotor pada produk asuransi jiwa berjangka status *joint life* berdasarkan asumsi bahwa setiap individu dalam polis bersifat independen dalam hal probabilitas kematian. *Profit testing* dilakukan dengan menghitung *Net Present Value* (NPV) dari arus kas yang dihasilkan untuk menganalisis dampak perbedaan usia pasangan terhadap profitabilitas polis asuransi. Selain itu, dilakukan pula analisis sensitivitas untuk mengukur pengaruh perubahan parameter-parameter kunci, seperti *initial expense*, *renewal expense*, serta suku bunga penghitungan premi dan *profit testing*, terhadap nilai *Net Present Value*. Hasil penelitian ini dapat memberikan wawasan bagi perusahaan asuransi untuk merancang strategi harga dan manajemen risiko untuk produk asuransi jiwa berjangka. Selain itu, bagi pembaca, penelitian ini dapat meningkatkan pemahaman mengenai faktor-faktor yang mempengaruhi premi dan profitabilitas asuransi jiwa.

ABSTRACT

DETERMINATION OF TERM LIFE INSURANCE PREMIUMS AND PROFIT TESTING SIMULATION: CASE STUDY OF SINGLE LIFE STATUS AND JOINT LIFE STATUS

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This study aims to conduct a profit test on the gross premium that has been formed for single life and joint life insurance to assess the feasibility and potential profit of the product for the company. The calculation of the gross premium uses the Mortality IV table and the BI Rate as the interest rate and discount factor. Determination of the gross premium on the status of a joint life term life insurance product is based on the assumption that each individual in the policy is independent. That is in terms of the probability of death. Profit testing is carried out by calculating the Net Present Value (NPV) of the cash flow generated to analyze the impact of the age difference between the couple on the profitability of the policy insurance. In addition, a sensitivity analysis is also carried out to measure the effect of changes in key parameters, such as initial costs, renewal costs, and premium calculation interest rates and profit testing, on the Net Present Value value. The results of this study can provide insight for insurance companies to design pricing strategies and risk management for term life insurance products. In addition, for readers, this study can improve understanding of the factors that influence life insurance premiums and profitability.