

## ABSTRAK

### **ANALISIS DAMPAK JAMINAN KESEHATAN NASIONAL TERHADAP RASIO PROFITABILITAS, RASIO LIKUIDITAS, DAN RASIO SOLVABILITAS PERUSAHAAN ASURANSI JIWA DI INDONESIA**

**Adam Muhammad Emil Dizar**

17/417340/PEK/22903

Penelitian ini bertujuan untuk menganalisis dan membahas dampak Jaminan Kesehatan Nasional terhadap Rasio Profitabilitas (*Net Profit Margin*, *Return On Investment*, dan *Return On Equity*), Rasio Likuiditas, dan Rasio Solvabilitas perusahaan asuransi jiwa di Indonesia

Hasil penelitian ini membuktikan bahwa terdapat hubungan antara *Net Profit Margin*, *Return On Equity*, Rasio Likuiditas, dan Rasio Solvabilitas dengan Jaminan Kesehatan Nasional sedangkan *Return On Investment* tidak memiliki hubungan terhadap adanya Jaminan Kesehatan Nasional.

Kata Kunci: Jaminan Kesehatan Nasional, Rasio Profitabilitas, *Net Profit Margin*, *Return On Investment*, *Return On Equity*, Rasio Likuiditas, dan Rasio Solvabilitas.

**ABSTRACT**

***ANALYSIS OF THE IMPACT OF NATIONAL HEALTH INSURANCE ON THE PROFITABILITY RATIO, LIQUIDITY RATIO, AND SOLVENCY RATIO OF LIFE INSURANCE COMPANY IN INDONESIA***

**Adam Muhammad Emil Dizar**

17/417340/PEK/22903

*This study aims to analyze and discuss the impact of National Health Insurance on Profitability Ratios (Net Profit Margin, Return On Investment, and Return On Equity), Liquidity Ratio, and Solvency Ratio of life insurance companies in Indonesia.*

*The results of this study prove that there is a relationship between Net Profit Margin, Return On Equity, Liquidity Ratio, and Solvency Ratio with National Health Insurance while Return on Investment has no relationship to the existence of a National Health Insurance.*

*Keywords: National Health Insurance, Profitability Ratio, Net Profit Margin, Return On Investment, Return On Equity, Liquidity Ratio, and Solvency Ratio.*