

## ABSTRACT

Analysis of financial statements is widely used by the company, shareholders, financial institutions, and other interested parties to control / monitor specifically and generally evaluate organizational performance. In the health insurance industry a company can be judged from the financial reports produced in this case the most important is the company's solvency or better known as the Ratio of Health Risk Based Capital (RBC). Health RBC ratio is a method used to measure the level of risk of loss which may arise as a result of deviations in wealth management and liability.

The purpose of this study to evaluate the ratio of Health PT AJ Bringin Jiwa Sejahtera during 2005 until 2008 and identify the factors that influence the size ratio of RBC Health of PT AJ Bringin Jiwa Sejahtera during that period.

Research data analysis is the result of the financial statements of PT AJ Bringin Jiwa Sejahtera period of 2005 until 2008 which is equipped with RBC calculation reports during that period. The data are analyzed again to determine what factors or schedule that influence RBC fluctuations happened in the period of 2005 until 2008.

In general, the results of the evaluation and analysis of health RBC ratio in PT Asuransi Jiwa Bringin Jiwa Sejahtera the Financial Health Ratios solvency limit the period of 2005 until 2008 it can be concluded that the decrease in the percentage of RBC caused by lower levels of corporate solvency. Component consists of solvency that is 2 All Allowed Property and Liability (except for Subordinated Debt). A very drastic decline occurred in the period of 2006 until 2007, where the ratio of RBC's health was going through a pretty drastic decrease and significant, which is down - 134.63% of the limit set by the government that is 120%. With good team work and efficiency are quite strict, in the period in 2008 which succeeded in achieving RBC increased to 18.62%. Thus making the company into a healthy condition and can be trusted again by the customers, shareholders and regulators.

*Keywords : Ratio of RBC Health ; Solvency Limits*