ABSTRACT

THE EFFECT OF CLAIM EXPENSES ON NET PROFIT (A CASE STUDY AT PT ASURANSI JIWA TASPEN (TASPEN LIFE) FOR THE 2015–2024 PERIOD)

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This study aims to determine and analyze the effect of claim expenses on net profit at PT Asuransi Jiwa Taspen (Taspen Life) during the 2015–2024 period. The claim expense variable was operationally measured using net claim expenses, namely gross claim expenses after deducting the reinsurance portion. This research employed a quantitative approach with a descriptive method and simple linear regression analysis. Secondary data in the form of annual financial statements for the 2015–2024 period were analyzed using IBM SPSS Statistics 27. Classical assumption tests confirmed that the data were normally distributed, free from heteroscedasticity, and no autocorrelation was detected. The regression equation obtained was $\hat{Y} = 33.079 + 0.066X$. Hypothesis testing results showed a t-count value of 1.784 less than the t-table value of 2.306, with a significance value of 0.112 > 0.05, leading to the rejection of H_1. The coefficient of determination (R^2) of 28.5% indicates that net claim expenses explain only 28.5% of the variation in net profit, while the remaining 71.5% is influenced by other factors such as premium income, investment returns, and operational expenses. Therefore, net claim expenses do not have a significant effect on net profit at PT Asuransi Jiwa Taspen (Taspen Life) during the 2015–2024 period.

Keywords: Claim Expenses, Net Claim Expenses, Net Profit, Life Insurance, Taspen Life.

ABSTRAK

PENGARUH BEBAN KLAIM TERHADAP LABA BERSIH (STUDI KASUS PADA PT ASURANSI JIWA TASPEN (TASPEN LIFE) PERIODE 2015–2024)

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Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh beban klaim terhadap laba bersih pada PT Asuransi Jiwa Taspen (Taspen Life) periode 2015–2024. Variabel beban klaim secara operasional diukur menggunakan beban klaim neto, yaitu beban klaim bruto setelah dikurangi bagian reasuransi. Penelitian menggunakan pendekatan kuantitatif dengan metode deskriptif dan analisis regresi linear sederhana, dengan data sekunder berupa laporan keuangan tahunan PT Asuransi Jiwa Taspen (Taspen Life) periode 2015–2024 yang dianalisis menggunakan IBM SPSS Statistics 27. Hasil uji asumsi klasik menunjukkan data berdistribusi normal, bebas heteroskedastisitas, dan tidak terdapat autokorelasi. Persamaan regresi yang diperoleh adalah $\hat{Y} = 33{,}079 + 0{,}066X$. Hasil uji hipotesis menunjukkan nilai t hitung sebesar $1{,}784 < t$ tabel sebesar 2,306 dengan signifikansi $0{,}112 > 0{,}05$, sehingga H_1 ditolak. Koefisien determinasi (R^2) sebesar 28,5% menunjukkan bahwa beban klaim neto hanya mampu menjelaskan 28,5% variasi laba bersih, sedangkan 71,5% sisanya dipengaruhi faktor lain di luar model seperti pendapatan premi, hasil investasi, dan beban operasional. Dengan demikian, beban klaim neto tidak berpengaruh signifikan terhadap laba bersih PT Asuransi Jiwa Taspen (Taspen Life) periode 2015–2024.

Kata kunci: Beban Klaim, Beban Klaim Neto, Laba Bersih, Asuransi Jiwa, Taspen Life.