

Abstrak

**ANALISIS KINERJA KEUANGAN PERUSAHAAN ASURANSI
“Studi Kasus pada Perusahaan yang Tercatat di BEI Tahun 2005 – 2009”**

Gilver Saully
Universitas Sanata Dharma Yogyakarta
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Penelitian ini bertujuan untuk menganalisis kinerja keuangan perusahaan asuransi “studi kasus pada perusahaan yang tercatat di BEI 2005-2009”.

Data dikumpulkan dengan teknik dokumentasi. Teknik analisis data yang digunakan adalah dengan melakukan perhitungan rasio likuiditas meliputi *current ratio*. Rasio profitabilitas meliputi rasio keuntungan bersih atas aktiva, *return on equity*, *price earning ratio*, *retrun on assets*, *operating profit margin*, *earning per share*. Rasio solvabilitas meliputi *total debt to total assers*. Rasio leverage meliputi *debt equity ratio*. Dan rasio saham meliputi *book value*, *price to book value*.

Hasil analisis rasio keuangan asuransi pada tahun 2005-2009 sebagai berikut: rasio likuiditas, perusahaan belum mempunyai *current ratio* yang baik. Rasio profitabilitas, perusahaan hanya memenuhi ROI, ROE dan ROA yang dianggap baik, sedangkan PER dan EPS masih dibawah standar dari teori. Rasio solvabilitas, pada rasio ini *total debt to total assest* keuangan perusahaan asuransi dianggap baik karena lebih dari 50%. Rasio leverage, kinerja keuangan perusahaan dianggap tidak baik karena DER yang dihitung lebih rendah dari standar. Rasio saham, dilihat dari *book value* perusahaan memiliki kinerja keuangan yang baik, sedangkan PBV masih dianggap rendah.

ABSTRACT

**PERFORMANCE ANALYSIS OF FINANCIAL INSURANCE COMPANY
“Case Study on Companies Listed in Stock Exchange Year 2005 – 2009”**

Gilver Saully
Sanata Dharma University in Yogyakarta
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This study aims to analyze the financial performance of insurance companies case studies on companies listed on the Stock Exchange 2005-2009.

Data were collected by documentation techniques. Data analysis technique used is to perform the calculation of liquidity ratios include current ratio. Profitability ratios include the ratio of net gain on assets, return on equity, price earnings ratio, retron on assets, operating profit margin, earnings per share. Solvency ratio includes total debt to total assets. Rasio leverage include debt equity ratio. And, the ratio of book value of shares included, price to book value.

The results of financial ratio analysis of insurance in the year 2005-2009 as follows: the ratio of liquidity, the company has not had a good current ratio. The ratio of profitability, the company only meet ROI, ROE and ROA are considered good, while the PER and EPS is still below the standard of theory. Solvency ratio, the ratio is total debt to total financial assets of insurance companies are considered good because more than 50%. Leverage ratio, the company's financial performance is particularly bad because DER is calculated lower than the standard. The ratio of the stock, judging from the book value of the company has good financial performance, while PBV is still considered low.