

**ABSTRAK**

**ANALISIS PENENTUAN PREMI ASURANSI JENIS POLIS DWIGUNA  
Studi Kasus Pada PT Asuransi Jiwasraya (Persero) Cabang Yogyakarta**

**Icetresiani Erlis Hormu  
Universitas Sanata Dharma  
Yogyakarta  
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Penelitian ini bertujuan untuk: (1) Mengetahui kesesuaian prosedur penentuan premi asuransi jenis polis dwiguna yang dilakukan oleh PT Asuransi Jiwasraya (Persero) Cabang Yogyakarta dengan teori dan (2) mengetahui apakah perhitungan premi asuransi jenis polis dwiguna yang dilakukan oleh PT Asuransi Jiwasraya (Persero) Cabang Yogyakarta sudah tepat dengan teori. Penelitian studi kasus dilaksanakan di PT Asuransi Jiwasraya (Persero) Cabang Yogyakarta pada bulan April sampai dengan Mei 2011.

Teknik pengumpulan data yang digunakan adalah wawancara, observasi, dan dokumentasi. Teknik analisis data yang digunakan adalah analisis deskriptif dan analisis komparatif. Untuk masalah pertama dibahas dengan mendeskripsikan prosedur penentuan premi asuransi jenis polis dwiguna, membandingkan prosedur penentuan premi asuransi jenis polis dwiguna menurut perusahaan dan teori dan membuat kesimpulan dari perbandingan tersebut. Untuk masalah kedua dianalisis dengan langkah-langkah yaitu menyajikan cara perhitungan premi asuransi jenis polis dwiguna menurut perusahaan dan teori, membandingkan perhitungan premi asuransi jenis polis dwiguna menurut perusahaan dan teori serta membuat kesimpulan dari hasil perbandingan tersebut.

Kesimpulan yang diperoleh adalah (1) Dari keenam prosedur penentuan premi asuransi jenis polis dwiguna terdapat tiga prosedur penentuan premi asuransi jenis polis dwiguna yang secara keseluruhan sudah sesuai dengan teori, namun ada tiga prosedur penentuan premi asuransi jenis polis dwiguna yang kurang sesuai dengan teori. (2) Perhitungan Premi Rupiah Tanpa Indeks menurut Perusahaan lebih kecil dibandingkan dengan Perhitungan Premi Rupiah Dengan Indeks menurut teori, namun perbedaan tersebut tidak memberi dampak yang berarti, sehingga perhitungan Premi Asuransi Jenis Polis Dwiguna yang dilakukan oleh perusahaan sudah tepat.

**ABSTRACT**

**AN ANALYSIS OF INSURANCE PREMIUM DETERMINATION OF  
DWIGUNA POLICY  
A Case Study at “PT Jiwasraya (Persero)” Insurance Yogyakarta Branch  
Office**

**Icetresiani Erlis Hormu  
Sanata Dharma University  
Yogyakarta  
2011**

This study aimed to: (1) know the suitability of procedures in determining the insurance premium for dwiguna policy type carried out by PT Jiwasraya (Persero) Insurance branch Yogyakarta with the theory and (2) determine whether the calculation of insurance premium for dwiguna policy type carried out by PT Jiwasraya (Persero) insurance Yogyakarta branch office was suitable with the theory. This case study was conducted at PT Jiwasraya (Persero) insurance Yogyakarta branch office in April until May 2011.

The data collection techniques used were interviews, observation, and documentation. The data analysis techniques used were descriptive analysis and comparative analysis. The first issue was discussed by describing the procedure of insurance premium for dwiguna policy type, comparing the procedure of insurance premium for dwiguna policy type according to the company and theory and making conclusions from such comparisons. The second problem was analyzed by the following steps : presenting the method of calculating insurance premium for dwiguna policy type according to the company and theory, comparing the calculation of insurance premium for dwiguna policy type according to the company and theory and making conclusions from the results of such comparisons.

The conclusions were (1) From the six procedures of insurance premiums determination for dwiguna policy type, there were three procedures of such insurance type that generally was suitable with the theory, but there were three procedures for determination of such insurance type that was not appropriate. (2) The calculation of Rupiah premiums without Index by the company was smaller compared with Indexed Rupiah premium calculation according to the theory, but the difference had not significant impact, so it could be concluded that the calculation of Insurance premium for dwiguna policy types conducted by the company was already appropriate.