ABSTRAK

ANALISIS PENENTUAN PREMI ASURANSI

Studi kasus pada PT Asuransi Jiwa BRINGIN JIWA SEJAHTERA
Jl. Yos Sudarso no.1 Yogyakarta

Mia Agustina
Universitas Sanata Dharma
Yogyakarta
2002

Penelitian ini bertujuan untuk mengetahui: (1) apakah prosedur penentuan premi asuransi perusahaan sudah tepat, dan (2) apakah perhitungan premi asuransi perusahaan sudah tepat. Penelitian studi kasus ini dilaksanakan di PT Asuransi Jiwa BRINGIN JIWA SEJAHTERA, cabang Yogyakarta pada bulan Februari s.d. April 2002.

Teknik pengumpulan data yang digunakan adalah wawancara, observasi, dan dokumentasi. Teknik analisis data meliputi analisis kualitatif dan kuantitatif. Analisis kualitatif digunakan untuk mengetahui apakah prosedur penentuan premi asuransi sudah tepat, dengan cara membandingkan prosedur perusahaan dengan prosedur secara teori. Analisis kuantitatif digunakan untuk mengetahui apakah besarnya premi asuransi yang ditetapkan perusahaan sudah tepat, dengan cara membandingkan premi asuransi di-*future value*-kan dengan jumlah uang pertanggungan.

Kesimpulan yang diperoleh adalah: (1) prosedur penentuan premi asuransi yang ditetapkan perusahaan sudah tepat, dan (2) perhitungan premi asuransi oleh perusahaan sudah tepat. Hasil tersebut disimpulkan dari hasil selisih antara premi asuransi di-*future value*-kan dengan jumlah uang pertanggungan bernilai positif sebesar Rp 171,219,536.50.

ABSTRACT

AN ANALYSIS OF INSURANCE PREMIUM DETERMINATION

A Case study at "PT Asuransi Jiwa BRINGIN JIWA SEJAHTERA" Insurance Company
Jl. Yos Sudarso no.1 Yogyakarta

Mia Agustina
Sanata Dharma University
Yogyakarta
2002

This research was intended to know whether or not: (1) the procedure of the insurance premium determination was correct, and (2) the calculation of the insurance premium applied by the company was correct. This research was a case study conducted at "PT Asuransi Jiwa BRINGIN JIWA SEJAHTERA" insurance company, Yogyakarta branch office, from February to April 2002.

The data gathering techniques used were interviews, observation, and documentation. The data analysis techniques used were qualitative and quantitative methods. The qualitative analysis was used to know whether or not the procedure of the insurance premium determination was correct, by comparing the procedure applied by the company with the theory. The quantitative analysis was used to know whether or not the amount of the insurance premium determined by the company was correct, by comparing the future value of the insurance premium with the benefit.

The conclusion from the research were as follows: (1) the procedure of the insurance premium determination applied by the company was correct, (2) the calculation of the insurance premium applied by the company was correct. It was showed by the difference of the future value of the insurance premium and the benefit that was positive Rp 171,219,536.50