

**PENGARUH MEKANISME *CORPORATE GOVERNANCE, EARLY  
WARNING SYSTEM, RISK BASED CAPITAL*, DAN HASIL INVESTASI  
TERHADAP KINERJA KEUANGAN**

**OLEH :**

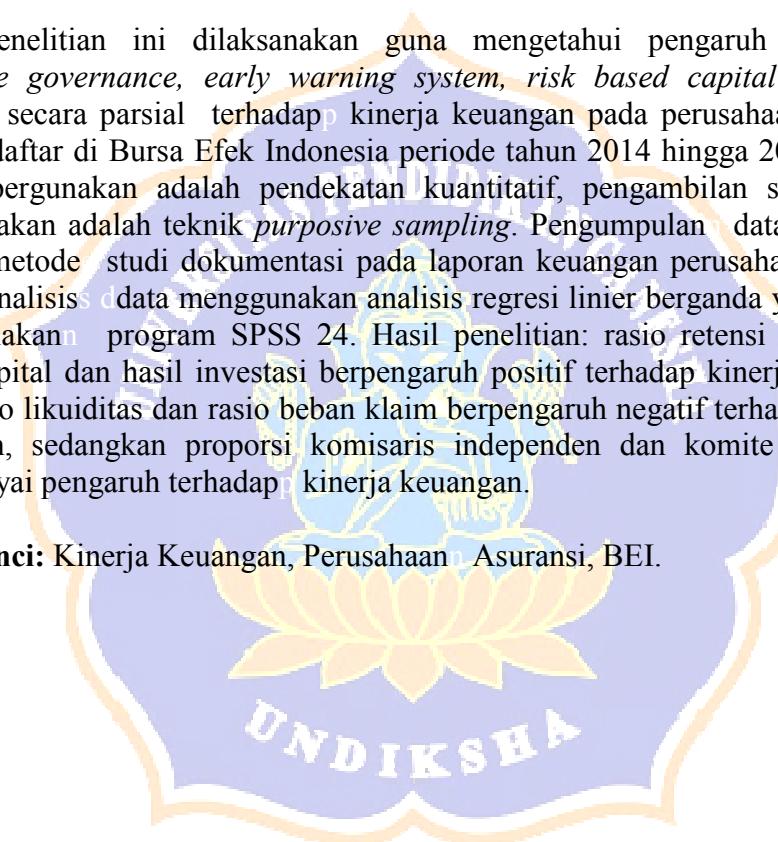
**I Gusti Ayu Made Pradnyani Utami, NIM 1617051126**

**Jurusan Ekonomi dan Akuntansi**

**ABSTRAK**

Penelitian ini dilaksanakan guna mengetahui pengaruh mekanisme *corporate governance, early warning system, risk based capital* dan hasil investasi secara parsial terhadap kinerja keuangan pada perusahaan asuransi yang terdaftar di Bursa Efek Indonesia periode tahun 2014 hingga 2018. Metode yang dipergunakan adalah pendekatan kuantitatif, pengambilan sampel yang dipergunakan adalah teknik *purposive sampling*. Pengumpulan data dilakukan dengan metode studi dokumentasi pada laporan keuangan perusahaan asuransi. Teknik analisis data menggunakan analisis regresi linier berganda yang diolah menggunakan program SPSS 24. Hasil penelitian: rasio retensi sendiri, risk based capital dan hasil investasi berpengaruh positif terhadap kinerja keuangan, serta rasio likuiditas dan rasio beban klaim berpengaruh negatif terhadap kinerja keuangan, sedangkan proporsi komisaris independen dan komite audit tidak mempunyai pengaruh terhadap kinerja keuangan.

**Kata kunci:** Kinerja Keuangan, Perusahaan Asuransi, BEI.



**THE EFFECT OF CORPORATE GOVERNANCE MECHANISM, EARLY  
WARNING SYSTEM, RISK BASED CAPITAL, AND INVESTMENT  
RETURN ON FINANCIAL PERFORMANCE**

*By:*

**I Gusti Ayu Made Pradnyani Utami, NIM 1617051126**

*Undergraduate Program of Economic and Accounting Department*

**ABSTRACT**

*This study purposed to identify the effect of corporate governance mechanisms, early warning systems, risk-based capital, and investment returns partially on the financial performance of insurance companies listed in the Indonesia stock exchange period 2014 until 2018. This research a quantitative method. The sampling technique used was purposive sampling. Data collection was carried out using the documentation study method in the form of the company's financial statements. The data analysis technique of this research was multiple linear regression analysis which was processed using the SPSS 21 program. The result showed that the retention ratio, risk-based capital, and investment returns positively affect financial performance. A negative relationship between liquidity ratios and claims expense ratios on financial performance founded, while the proportion of independent directors and audit committees had no impact upon financial performance.*

**Keywords :** *Financial Performance, Insurance Companies, BEI.*