

**PENGARUH *GOOD CORPORATE GOVERNANCE* DAN *LEVERAGE*
TERHADAP KINERJA KEUANGAN PERUSAHAAN ASURANSI YANG
TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2019-2023**

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ABSTRAK

Penelitian ini dilakukan untuk mengetahui seberapa besar pengaruh good corporate governance yang diwakili oleh dewan direksi, dewan komisaris independen, dan kepemilikan institusional terhadap kinerja keuangan perusahaan asuransi yang terdaftar di Bursa Efek Indonesia selama periode 2019 hingga 2023. Selain itu, penelitian ini juga menganalisis bagaimana pengaruh leverage terhadap kinerja keuangan perusahaan asuransi pada periode yang sama. Metode yang digunakan adalah pendekatan kuantitatif dengan teknik purposive sampling dalam pemilihan sampel. Data yang digunakan berasal dari laporan keuangan tahunan perusahaan asuransi yang tercatat di BEI. Analisis data dilakukan melalui uji statistik deskriptif, uji asumsi klasik, dan uji hipotesis menggunakan bantuan perangkat lunak SPSS. Hasil penelitian menunjukkan bahwa secara parsial, dewan direksi dan kepemilikan institusional memiliki pengaruh positif dan signifikan terhadap kinerja keuangan. Sementara itu, dewan komisaris independen tidak memiliki pengaruh yang signifikan. Leverage juga ditemukan memiliki pengaruh positif dan signifikan terhadap kinerja keuangan. Secara simultan, keempat variabel dewan direksi, dewan komisaris independen, kepemilikan institusional, dan leverage secara bersama-sama memengaruhi kinerja keuangan perusahaan.

Kata kunci: dewan direksi, dewan komisaris independen, kepemilikan institusional, *leverage*, kinerja keuangan.

***THE EFFECT OF GOOD CORPORATE GOVERNANCE AND LEVERAGE
ON THE FINANCIAL PERFORMANCE OF INSURANCE COMPANIES
LISTED ON THE INDONESIAN STOCK EXCHANGE FOR THE PERIOD
2019-2023***

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ABSTRACT

This study aims to examine the extent to which good corporate governance, represented by the board of directors, independent board of commissioners, and institutional ownership, affects the financial performance of insurance companies listed on the Indonesia Stock Exchange during the period 2019–2023. In addition, this study also analyzes the effect of leverage on the financial performance of insurance companies during the same period. The method used is a quantitative approach with purposive sampling techniques to determine the sample. Data were obtained from the annual financial reports of insurance companies listed on the IDX and analyzed using descriptive statistical tests, classical assumption tests, and hypothesis testing through SPSS software. The results of the study indicate that, partially, the board of directors and institutional ownership have a positive and significant influence on financial performance. Conversely, the independent board of commissioners does not have a significant influence. Leverage is also proven to have a positive and significant influence on financial performance. Simultaneously, all of these variables contribute to the financial performance of the company.

Keywords: *board of directors, independent board of commissioners, institutional ownership, leverage, financial performance.*