ABSTRACT

THE INFLUENCE ANALYSIS OF PREMI, TABARRU' FUND, CLAIM AND LIQUIDITY ON SHARIA LIFE INSURANCE COMPANIES' SOLVENCY IN INDONESIA (PERIOD 2014-2016)

TITIS RAHMAWATI
14423093

According to the Islamic Financial Development Report 2016, there are an increase in the number of Sharia Life Insurance Companies from 2014-2016. The increase in the number of companies accompanied by an increase on asset of sharia life insurance companies in every year. This study examines the effect of premi, tabarru' fund, claim and liquidity to the solvency of sharia life insurance companies listed in OJK. In this study, solvency was measured by RBC (Risk Based Capital). The sample taken with purposive sampling technique and there are sixteen sharia life insurance companies that meet the criteria. The data used in this research is secondary data which are contained in sample companies official website. The methods in this research are descriptive statistical test and panel data regression analysis. The results of this study showed that premi and claim have a positive and significant influence on solvency, tabarru' fund doesn't have significant influence on solvency while liquidity has a negative influence on solvency.

***Keyword** : Solvency; Premi; Tabarru' Fund; Claim ; Liquidity; Sharia Life Insurance*