

Effect Of Insurance Premium and Underwriting Results On Profitability With Claims As Intervening Variables

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This study aims to analyze factors that effect profitability with insurance premium, and underwriting result as independent variabel and claim as an intervening variable on insurance companies which operate in Indonesia from year 2016-2020. The sample selection was done by using purposive sampling method and based on predetermined criteria, then got sample which amounted to 70 companies. The data in this study was secondary data. Data was processed by statistical analysis technique that is multiple linear regression analysis and sobel method for intervening test. The results of this study indicate that (1) Insurance premium has no effect on claim insurance, (2) Underwriting result has positive effect on claim insurance , (3) Insurance premium has positive effect on profitability, (4) underwriting result has positive effect on profitability, (5) claim insurance has a negative effect on profitability (6) premium insurance, has no indirect effect on profitability through claim insurance, (7) underwriting result has no indirect effect on profitability through claim insurance.

Keywords : Insurance, Underwriting, Profitability, Claim

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