

## DAFTAR ISI

|                                  |             |
|----------------------------------|-------------|
| <b>HALAMAN JUDUL .....</b>       | <b>i</b>    |
| <b>PERNYATAAN.....</b>           | <b>ii</b>   |
| <b>HALAMAN PERSETUJUAN .....</b> | <b>iii</b>  |
| <b>HALAMAN PENGESAHAN.....</b>   | <b>iv</b>   |
| <b>RIWAYAT HIDUP .....</b>       | <b>v</b>    |
| <b>HALAMAN PERSEMBAHAN .....</b> | <b>vi</b>   |
| <b>MOTTO .....</b>               | <b>vii</b>  |
| <b>ABSTRAK .....</b>             | <b>viii</b> |
| <b>ABSTRACT .....</b>            | <b>ix</b>   |
| <b>KATA PENGANTAR.....</b>       | <b>x</b>    |
| <b>DAFTAR ISI.....</b>           | <b>xii</b>  |
| <b>DAFTAR TABEL .....</b>        | <b>xv</b>   |
| <b>DAFTAR GAMBAR.....</b>        | <b>xvi</b>  |

### **BAB I PENDAHULUAN**

|     |                               |   |
|-----|-------------------------------|---|
| 1.1 | Latar Belakang Masalah.....   | 1 |
| 1.2 | Ruang Lingkup Penelitian..... | 5 |
| 1.3 | Rumusan Masalah .....         | 6 |
| 1.4 | Tujuan Penelitian .....       | 6 |
| 1.5 | Manfaat Penelitian .....      | 7 |
| 1.6 | Sistematika Penulisan .....   | 7 |

### **BAB II LANDASAN TEORI**

|     |   |    |
|-----|---|----|
| 2.1 | <i>Signaling Theory</i> .....                                 | 9  |
| 2.2 | Laba Perusahaan.....  | 10 |
| 2.3 | Variabel – Variabel Yang Terkait Dengan Laba Perusahaan ..... | 12 |
|     | 2.3.1 <i>Premium Income</i> .....                             | 12 |
|     | 2.3.2 <i>Investment Return</i> .....                          | 14 |
|     | 2.3.3 <i>Underwriting</i> .....                               | 16 |
|     | 2.3.4 <i>Risk Based Capital (RBC)</i> .....                   | 17 |

|       |                            |    |
|-------|----------------------------|----|
| 2.3.5 | <i>Claim Ratio</i> .....   | 19 |
| 2.4   | Penelitian Terdahulu ..... | 21 |
| 2.5   | Kerangka Pemikiran.....    | 22 |
| 2.6   | Bangunan Hipotesis .....   | 23 |

### **BAB III METODE PENELITIAN**

|       |   |    |
|-------|---|----|
| 3.1   | Sumber Data.....  | 27 |
| 3.2   | Metode Pengumpulan Data .....                               | 27 |
| 3.3   | Populasi dan Sampel .....                                   | 27 |
| 3.3.1 | Populasi.....   | 27 |
| 3.3.2 | Sampel.....   | 28 |
| 3.4   | Variabel Penelitian dan Definisi Operasional Variabel ..... | 28 |
| 3.4.1 | Variabel Dependen.....                                      | 28 |
| 3.4.2 | Variabel Independen .....                                   | 29 |
| 3.5   | Metode Analisa Data.....                                    | 30 |
| 3.5.1 | Statistik Deskriptif .....                                  | 31 |
| 3.5.2 | Uji Asumsi Klasik.....                                      | 31 |
| 3.5.3 | Regresi Linear Berganda.....                                | 33 |
| 3.6   | Pengujian Hipotesis.....                                    | 34 |
| 3.6.1 | Koefisien Determinasi / Uji Statistik $R^2$ .....           | 34 |
| 3.6.2 | Uji Kelayakan Model (Uji F).....                            | 34 |
| 3.6.3 | Uji Parsial (Uji T).....                                    | 35 |

### **BAB IV HASIL DAN PEMBAHASAN**

|       |                                     |    |
|-------|-------------------------------------|----|
| 4.1   | Deskripsi Data.....                 | 37 |
| 4.1.1 | Deskripsi Objek Penelitian.....     | 37 |
| 4.1.2 | Deskripsi Variabel Penelitian.....  | 38 |
| 4.2   | Hasil Analisis Data.....            | 38 |
| 4.2.1 | Analisis Statistik Deskriptif ..... | 38 |
| 4.2.2 | Uji Asumsi Klasik.....              | 40 |
| 4.2.3 | Regresi Linier Berganda .....       | 43 |
| 4.3   | Hasil Pengujian Hipotesis .....     | 45 |

|       |   |    |
|-------|---|----|
| 4.3.1 | Koefisien Determinasi / Uji Statistik $R^2$ ..... | 45 |
| 4.3.2 | Uji Kelayakan Model (Uji F) .....                 | 46 |
| 4.3.3 | Uji Parsial (Uji T).....                          | 47 |
| 4.4   | Pembahasan.....                                   | 48 |

## **BAB V SIMPULAN DAN SARAN**

|     |                               |    |
|-----|-------------------------------|----|
| 5.1 | Simpulan .....                | 53 |
| 5.2 | Keterbatasan Penelitian ..... | 53 |
| 5.3 | Saran.....                    | 54 |

## **DAFTAR PUSTAKA**

## **LAMPIRAN**