

COMPARATIVE HEALTH ANALYSIS OF INSURANCE COMPANIES OWNED BY BUMN DURING THE COVID-19 PANDEMIC IN INDONESIA

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ABSTRACT

This research aims to analyze and compare the financial health of government-managed Sharia insurance companies, both Sharia and non-sharia, which are included in BUMN during the COVID-19 pandemic. The data collection method in this research used a sample of ten insurance companies. The sampling technique in this research used purposive sampling. The data analysis method in the study uses paired difference test analysis (paired sample t-test). This research shows that ratios based on liquidity, ROA, ROE, RBC, Sharia, and non-Sharia insurance show healthy finances but not solvency ratios. Then, Sharia insurance companies and non-sharia state-owned companies have the same level of financial health. The limitations of this research are that several insurance companies need to have complete data used in research for two years because they look at financial health during the COVID-19 pandemic, the use of financial ratios in assessing the health of insurance companies still does not reflect the overall financial health condition, and the research sample is limited. It is hoped that future research can add operational and administrative aspects using quantitative and qualitative approaches, which have never been done so far, so the results will be better.

Keywords: Health, Insurance, Liquidity, Solvency, ROA, ROE, and RBC

A. INTRODUCTION

Insurance companies are divided into two main groups: government-run and private-run insurance companies (Waha et al., 2019). One of the sources of funding is owned by the two companies. The capital of government insurance companies is entirely or mainly from the state, while non-government insurance companies are derived from foreign and own money. Indonesian government insurance company joins BUMN (Badan Usaha Milik Negara). Where capital is given entirely or partially by the government, its ownership belongs to the government in total, mostly, or even partly. Government-run insurance is divided into two categories: Sharia and non-Sharia.

However, since February 2020, the COVID-19 virus that has entered the territory of Indonesia can not be prevented anymore, and slight changes in the order of life that has existed before is no exception in insurance. In Indonesia itself, insurance companies are growing; it is based on the awareness of the public mindset that has begun to be open to protecting and saving their lives. The growth rate of existing insurance companies in Indonesia can be observed from the development of stable insurance assets that tend even to rise. The rate of trends of both Sharia and conventional insurance since the introduction of the COVID-19 pandemic looks well demonstrated by the IKNB (Non-Banking Financial Industry) data below.

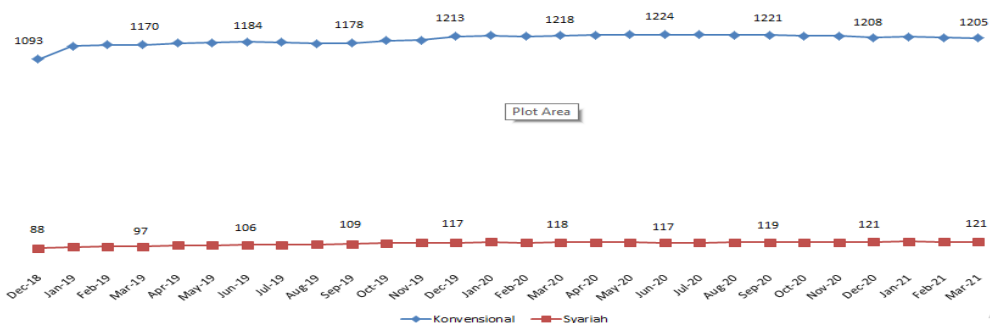


Figure 1. Report Number of perpetrators IKNB Period October 2019 - October 2020

Source: OJK, 2020

From the data available, it can be seen that in March 2019, the pre-pandemic number of ICNB perpetrators for those based on Sharia was 97 percent, while the non-Sharia number reached 1,170 percent. After the COVID-19 virus spread in Indonesia, ICNB increased. This increasing ICNB proves that precisely after the COVID-19 pandemic, the non-bank financial industry has expanded to include insurance. However, of the many insurance companies in Indonesia, several insurance companies have a stable profit presentation at the time of the pandemic. Below are the data of the insurance companies whose entire or part of the shares are owned by the government, which in the pandemic period still survive, as proved by the presentation of the profits obtained.

Table 1. Five Rankings of Sharia Insurance Companies 2020

No	Sharia Insurance Company	Profit Percentage
1.	PT Asuransi Jasa Raharja Putera unit syariah	23.92%
2.	PT Asuransi BRI Life unit Syariah	23.41%
3.	PT Asurasi Astra Buana unit Syariah	20.03%
4.	PT BNI Life Syariah	11.06%
5.	PT Reasuransi Syariah Indonesia	10.05%

Source: The author's elaboration of the company's financial statements

Table 2. Five Rankings of Conventional Insurance Companies 2020

No	Conventional Insurance Company	Profit Percentage
1.	PT AXA Mandiri Financial Services	33.49%
2.	PT BRI Insurance	20.02%
3.	PT Asuransi Astra Buana	14.48%
4.	PT Jasa Raharja	13.09%
5.	PT Asuransi Bangun Askrida	7.88%

Source: The author's elaboration of the company's financial statements

Based on the above data, five Sharia and conventional insurance companies still survive the pandemic, as seen from the profits generated by 2020. The health of a company can be assessed by analyzing the results of the company's financial statements (Laila et al., 2019). Financial statements are information that represents and describes the position of a company. Financial statements review the company's access and growth over time. Financial reports are also needed to see how far the company can achieve its objectives. The financial statement is information about the economic situation and its transformation in writing, so financial reports can also display the achievement of results over a certain period.

A company can be compared by comparing the elements in the financial statements or called by ratio. Then, financial ratios are necessary to reach and know the financial state and ability of the company in a particular period. An indicator that can be used as a reference in measuring the company's financial performance is based on the State Minister's Regulation BUMN Number-10/MBU/2014, namely the ratio of liquidity, RBC, ROA, and ROE. From some ratios, whether the insurance company is healthy in a certain period can be known.

Research that discusses health comparisons between Sharia and conventional insurance companies states that Sharia and conventional insurance companies based on solvency ratios using the RBC method appear to have significant differences (Lamies, 2017). Meanwhile, according to Sunandar (2022), there is no significant difference between Sharia and conventional insurance companies in their respective financial ratios using the RBC method.

Seeing the pandemic conditions at the moment must be crucial to improving the company's health level to affect the performance of an insurance company managed by the government. With the above research gap and the phenomenon of COVID-19, researchers are interested in analyzing further whether there are differences in the health of government-owned Sharia and non-Sharia insurance companies managed by BUMN using several variables, including liquidity, ROA, ROE, RBC, and solvency variables.

Assessments that offend a company's financial health are among the factors that can affect public confidence in the insurance options to be used. So, the insurance company needs to check the financial condition of the company to improve the health condition of its company. Therefore, there is a need for further analysis of the differences in the level of health insurance companies, Sharia and non-Sharia, belonging to BUMN during the pandemic because the capital supplier that plays the role is the government. In contrast, the government is still focused on dealing with public health problems due to the COVID-19 virus.

B. LITERATURE REVIEW

Insurance

Sharia insurance is generally no different from conventional insurance. There is a different context between the two insurance companies: for the Sharia insurance company, the company acts only as an intermediary in the functional relationship between the participants who pay premiums (insurance company) and the participants who receive payment of claims (bearable). Besides, both have characteristic differences based on Islamic principles and values.

According to Williams and Heins (1987), insurance is divided into two definitions: first, insurance is protection against financial loss by insurance companies, and second, Insurance is a device by which the risks of two or more persons or companies are combined through actual or promised contributions to the fund from which the claimant is paid (Wikantari, 2014).

Financial Reporting

The financial institutions that do business must make accounts so that all their economic transactions are known. Transactions recorded will then be processed and organized into financial statements. According to Kasmir (2010), a financial report is a report that shows a company's financial condition at a given time or in a particular period." Financial reporting is required by investors, creditors, management, government, employees, and other stakeholders. Financial reports are made for every period, whether monthly, bi-monthly, or even annual.

According to Marom (2002), financial reporting is responsible for utilizing resources and funding sources charged by the management of a product (Satria, 2017). Interested parties in the data include company owners, managers, investors, customers, government, and employees (Satria, 2021).

Financial ratio

Raharjaputra (2011) states, "Financial ratio is the comparison between one number and another that gives a meaning." A financial ratio's benefits are summarizing and comparing company historical data to make it easier. Financial ratios are also used in comparing values on financial statements in determining company economic conditions and evaluating company performance over a certain period (Laila et al., 2019). According to Laila et al. (2019), the advantage of financial ratios is more straightforward in processing company historical data for comparison tools.

In this study, there are several financial ratios used, among them:

a. Liquidity ratio

According to Brigham (2001) in Dewi (2016), the liquidity ratio is used to show the relationship between cash and liquid assets as well as short-term liabilities. This ratio explains how well a company can pay off short-term liabilities to something related to short-term debt. Liquidity is said that if an insurance company can pay off its obligations in its debts, it is suitable for the company not to be liquidated, resulting in the company needing help paying off its short-term duties.

b. Solvency ratio

The Solvability Ratio is a ratio that can show a company's performance in meeting its financial obligations for the short or long term (Muhani et al., 2016). The solvency ratio in this study is used to determine the health ratio: the debt-to-equity ratio (DER). According to Kasmir (2012), the DER ratio helps calculate debt to equity (Rukmana, 2019).

c. Profitability ratio

"This ratio measures how much a company can generate a profit in a given period" (Muhani et al., 2016). The profitability ratio significantly impacts company operations in the long term. The higher profitability ratio shows that the better the company performs. On the contrary, if the profitability is low, the company's management must evaluate to identify the problem. Measuring the profit margin of a company's operational activity can be done by looking at the profitability ratio. The profitability ratio used is the return on asset (ROA) and return on equity. (ROE).

Widiyanto (1993) and Nugroho (2011) define ROE as the ratio between net profit after tax with the inclusion of equity capital and the high rate of return (presentation) of own shares present in the business calculated with ROE.

Nurfadila et al. (2015) said that the company should carry out a financial ratio analysis to know its financial strengths and weaknesses by analyzing its financial ratios. This analysis helps study the company's finances, including reviewing data, calculating, interpreting, and providing information about the financial condition at a given time (Nurfadila et al., 2015). The financial ratio also has weaknesses, as percentages are close to normal limits, but overall, the results tend to meet the standard.

d. Financial Health Level

The level of health of a company is an overview of the company's financial condition at a given time, the implementation of all the corporate agendas, the achievement of the vision and mission, and the fulfillment of the standards to determine the company's health. Inayah (2011) said, "The corporate health rating is necessary to see whether the financial condition is healthy."

The role of the government as a regulator requires the entire insurance company to provide an account of the solvency level of each company with Risk-Based Capital. From the legal perspective, the government has a legal framework for protecting customers' interests by determining Risk-Based Capital, subject to Regulation OJK No. 71/POJK.05/2016 on the Financial Health of insurance Companies and Reinsurance Company (Trisela & Pristiana, 2021).

According to Dermawan (2021), risk-based capital can be used to assess the limitation of the level of solvency on the insurance company's financial health in ensuring that its obligations are met. The RBC can indicate the qualification of whether the company is in a healthy and secure condition or not. It is not uncommon that RBC levels of companies that have reached standards are often used as a promotional instrument to attract public interest so that their policies can be bought (Nurfadila et al., 2015). Regarding the research gap and the literature review above, the researcher compiled the research hypothesis as follows:

- H1 : BUMN's Sharia and non-Sharia insurance companies differed in the financial health of the liquidity ratio during the COVID-19 pandemic.
- H2 : A financial health difference was reviewed in the solvency ratio between BUMN's Sharia and non-Sharia insurance companies during the COVID-19 pandemic.
- H3 : There was a difference in the reviewed financial health of the ROA ratio between BUMN's Sharia and non-Sharia insurance companies during the COVID-19 pandemic.

H4 : There was a difference in the reviewed financial health of the ROE ratio between BUMN's Sharia and non-Sharia insurance companies during the COVID-19 pandemic.

H5 : Financial health differences were reviewed from the RBC ratio between BUMN's Sharia and non-Sharia insurance companies during the COVID-19 pandemic.

Framework of Thinking

From the explanation of the theory and the development of hypothesis, the framework can be described as follows:

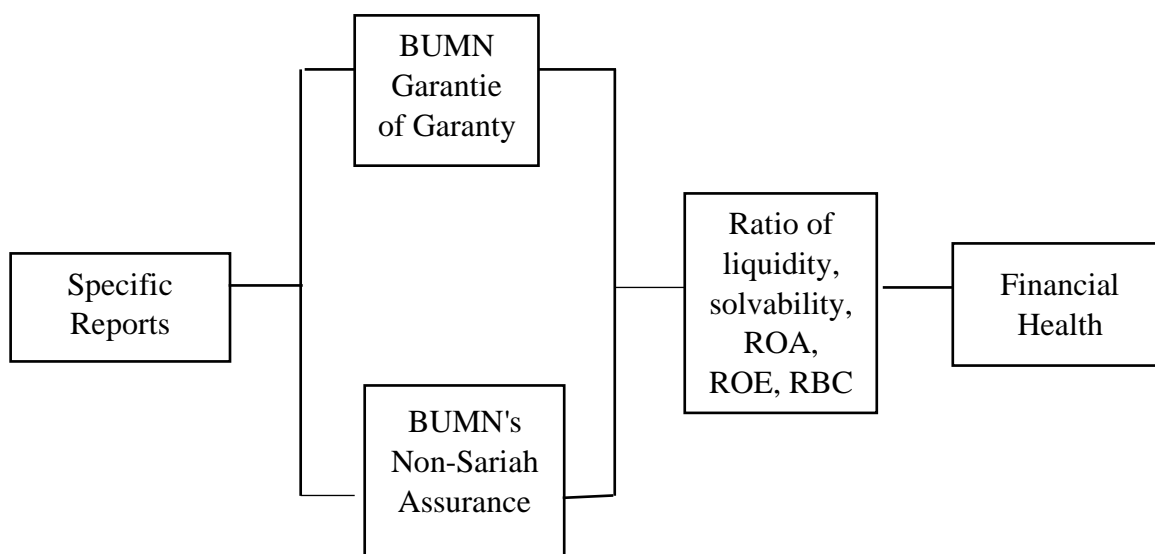


Figure 2. Conceptual Framework

Source: Suryana et al. (2021), Oktaviani (2021), and Sunandar (2022) is processed, 2023

C. RESEARCH METHOD

This research uses a type of descriptive quantitative research. We use comparative analysis on the level of health insurance undertakings Sharia and non-Sharia belonging to BUMN after the pandemic. Because this research concerns the comparison of firm health, the type of research with a quantitative approach focusing on testing hypotheses by measuring research variables will be carried out with data analysis using statistical procedures and systematic modeling.

The population in this study is the entire Sharia and non-Sharia insurance companies belonging to BUMN, which consists of 12 Sharial insurance companies and 23 conventional insurance companies. The sample includes five Sharia insurance companies and five non-Sharia government-owned insurance companies, as seen from the profit ranking generated by 2020. Sampling is purposive sampling.

Research variables are used to restrict information to things that are not related to research. The research variables in this study are liquidity, solvency, ROA, ROE, and RBC. The source data on this study was obtained from the official website of the associated insurance company.

Panel data is a combination of cross-section and time series data. The data collection technique in this research is library research, which is secondary data obtained through the insurance company's official website. The data used contains information from BUMN's insurance company and financial reports that include financial ratios to measure the financial health of associated companies after the COVID-19 pandemic hit the range of 2020-2021.

This research uses quantitative analysis techniques in its data analysis methods. Quantitative analytics is carried out by analyzing problems from the data obtained, further described quantitatively. The analysis technique used is the analysis of paired sample t-tests using E-Views.

D. RESULTS AND DISCUSSION

Financial Health Analysis of Sharia Insurance Companies

Of the five Sharia insurance companies that have been tested, the following analysis was obtained:

- a. **Jasa Raharja Putera Unit Sharia Insurance**
Based on the liquidity ratio, solvability, ROA, ROE, and RBC PT Insurance Services, Raharja Prince of Sharia Units shows good financial health.
- b. **BRI Life Unit Sharia Insurance**
Based on the liquidity ratio, ROA, ROE, and RBC showed good financial health.
However, based on the solvency ratio of BRI Life Insurance, the Sharia unit has poor economic well-being.
- c. **PT Insurance Astra Buana Unit Sharia**
Based on the five ratios used, starting from liquidity ratio, solvability, ROA, ROE, and RBC, PT Astra Insurance Buana Sharia unit has good financial health.
- d. **PT BNI Life Syariah**
Based on the liquidity ratio, solvability, ROA, ROE, and RBC, BNI Life Sharia PT shows good financial health.

e. PT Reasuransi Sharia Indonesia

Based on the liquidity ratio, ROA and ROE showed good financial health. However, from the solvency ratios, RBC PT Reinsurance Indonesia has poor economic well-being.

So, based on the liquidity ratio, ROA, ROE, and RBC, the financial health of the Sharia insurance company showed good financial health and had fluctuations during the pandemic. This result is in line with the research carried out by Maghiroh (2020) in her study on financial performance analysis to measure the level of the financial health of Sharia life insurance al amin showed that based on the solvency of Sharia insurance companies are in the category of poor.

Financial Health Analysis of Non-Sharia Insurance Companies

The analysis of the five Sharia insurance companies that have been tested was obtained as follows.

a. PT AXA Mandiri Financial Services

Based on the liquidity ratio, Solvency, ROA, ROE, and RBC show good financial health.

b. PT BRI Insurance

PT BRI Insurance has good financial health based on the five ratios used.

c. PT Astra Buana Insurance

Based on the liquidity, solvability, ROA, and RBC ratio, Astra Buana Insurance has good financial health.

d. PT Jasa Raharja

Based on the five ratios used by PT, Jasa Raharja has excellent financial health. The liquidity, solvency, ROA, and RBC ratios show good financial health.

Based on the ratio of liquidity, solvency, ROA, and RBC, BUMN's non-Sharia/conventional insurance company's financial health showed good financial health and fluctuated during the pandemic year. These results align with research conducted by Safiratu et al. (2016) that conventional government-owned insurance companies show healthy or good categories based on liquidity, ROE, and RBC.

Comparison of health insurance companies Sharia and non-Sharia owned by BUMN during the COVID-19 pandemic

Normality test

Table 3. Financial Health Normality Test Results

	LIQUIDITY	SOLVABILITY	ROA	ROE	RBC
Mean	3.348040	0.707667	0.061026	0.169417	3.019336
Median	2.628450	0.621976	0.065623	0.152741	2.522165
Maximum	7.609100	1.825842	0.128496	0.342206	7.672000
Minimum	1.280000	0.075394	0.022795	0.058767	-1.643100
Std. Dev.	1.787708	0.460333	0.032108	0.078739	2.201432
Skewness	0.983382	0.794942	0.357015	0.755667	0.353356
Kurtosis	2.902077	3.301529	2.123999	2.942466	3.050926
Jarque-Bera	3.231458	2.182210	1.064348	1.906202	0.418362
Probability	0.198746	0.335845	0.587327	0.385544	0.811248
Sum	66.96080	14.15335	1.220528	3.388333	60.38673
Sum Sq. Dev.	60.72208	4.026223	0.019588	0.117796	92.07977
Observations	20	20	20	20	20

Source: Data Processing Results E- Views, 2023

The table results show that variable probability values of liquidity, solvency, ROA, ROE, and RBC greater than $\alpha = 0.05$ are normally distributed. So, statistical testing can be done with a paired sample t-test hypothesis test for all five variables. To test alternative hypotheses using the Wilcoxon test is not necessary because all data is distributed normally.

Hypothesis Testing

The hypothesis tests the differences between the financial health of the Sharia and conventional BUMN insurance companies.

1) Liquidity Ratio

Table 4. Paired Sample T-test Liquidity Ratio Test Results

Test for Equality of Means of LIQUIDITY

Method	df	Value	Probability
t-test	18	2.405436	0.0271
Satterthwaite- Welch t-test*	13.24884	2.405436	0.0314
Anova F-test	(1, 18)	5.786122	0.0271
Welch F-test*	(1, 13.2488)	5.786122	0.0314

*Test allows for unequal cell variances

Source: Data Processing Results E-Views, 2023

The test paired sample t-test with the hypothesis criteria that have been applied showed that the liquidity ratio between BUMN Sharia and conventional insurance companies obtained the result where the significant probability of 0.0271 is less than 0.05, which means between the Sharia insurance company and non-Sharia BUMN during the COVID-19 pandemic there is a difference in the variable liquidity. H1 accepted means there was a difference between the Sharia and non-sharia insurance companies belonging to BUMN during COVID-19 in Indonesia reviewed from the liquidity ratio.

The results of this study align with a survey conducted by Widiyani (2018), which states that there are significant differences in financial performance between Sharia and conventional insurance companies in terms of the liquidity ratio.

2) Solvability

Table 5. Paired Sample t-test Solvability Test Results Table

Test for Equality of Means of Solvability

Method	df	Value	Probability
t-test	18	3.379649	0.0033
Satterthwaite-Welch t-test*	14.35011	3.379649	0.0044
Anova F-test	(1, 18)	11.42203	0.0033
Welch F-test*	(1, 14.3501)	11.42203	0.0044

*Test allows for unequal cell variances

Source: Data Processing Results E- Views, 2023

The test paired sample t-test with the hypothesis criteria that have been applied showed that the ratio of solvency between BUMN Sharia and conventional insurance companies obtained results where the significant probability of 0.0033 is less than 0.05 which means between the Sharia insurance company and non-Sharia BUMN during the COVID-19 pandemic there is a difference in the variable of solvability.

This study's results align with the study conducted by Sunandar (2022), which stated that each financial ratio with the solvency ratio has significant differences between Sharia and conventional insurance companies. It has proved to be more of a Sharia insurance company's solvency ratio than a conventional one.

3) Return on Asset (ROA)

Table 6. Paired Sample t-test Return on Asset (ROA)

Test for Equality of Means of ROA

Method	df	Value	Probability
t-test	18	0.324856	0.7490
Satterthwaite-Welch t-test*	17.97994	0.324856	0.7490
Anova F-test	(1, 18)	0.105531	0.7490
Welch F-test*	(1, 17.9799)	0.105531	0.7490

*Test allows for unequal cell variances

Source: Source: Data Processing Results E- Views, 2023

From the results of the test paired sample t-test with the criteria of hypothesis, we obtained the effect that in the variable ROA between BUMN Sharia and conventional insurance companies showed results where the significant probability of 0.7490 is greater than 0.05, which means between the Sharia insurance company and the traditional BUMN during the COVID-19 pandemic there was no difference in the ROA variable. H3 rejected means that there is no difference between the Syrian and non-Sharia insurance companies belonging to BUMn during COVID-19 in Indonesia reviewed from the ratio of ROA (Return on Asset).

This study aligns with research by Laila et al. (2019) that the corporate financial health rate based on the ROA variable between insurance companies is sometimes different. There have been years when government-owned insurance companies are better or better than private insurance companies or vice versa.

4) Return on Equity (ROE)

Table 7. Paired Sample t-test Return on Equity (ROE)

Test for Equality of Means of ROE

Method	df	Value	Probability
t-test	18	-0.790598	0.4395
Satterthwaite-Welch t-test*	15.52201	-0.790598	0.4411
Anova F-test	1.18	0.625045	0.4395
Welch F-test*	15.552	0.625045	0.4411

*Test allows for unequal cell variances

Source: Source: Data Processing Results E- Views, 2023

Based on the test paired sample t-test with the hypothesis criteria that have been applied showed that the ROE variable between BUMN Sharia and conventional insurance companies showed results where the significant probability of 0.4395 is greater than 0.05 which means there is no difference in the variable ROE between the Sharia insurance company and the conventional BUMN during the COVID-19 pandemic.

The results of this study align with the research conducted by Safiratu et al. (2016) that the level of corporate financial health based on the variable of corporate solvency is sometimes different.

5) Risk-Based Capital (RBC)

Table 8. Test Results Table Paired Sample t-test Risk-Based Capital (RBC)

Test for Equality of Means of RBC

Method	df	Value	Probability
t-test	18	-1.651037	0.1161
Satterthwaite-Welch t-test*	16.41186	-1.651037	0.1177
Anova F-test	(1, 18)	2.725922	0.1161
Welch F-test*	(1, 16.4119)	2.725922	0.1177

Source: Source: Data Processing Results E- Views, 2023

Based on the test paired sample t-test with the hypothesis criteria that have been applied showed that the RBC variable between BUMN Sharia and conventional insurance companies

showed results where the significant probability of 0.1161 is greater than 0.05 which means there is no difference in the variable RBC between the Sharia insurance company and the conventional BUMN during the COVID-19 pandemic. H5 rejected implies no difference between the Syrian and non-Sharia insurance companies belonging to BUMN during the COVID-19 in Indonesia reviewed from the RBC (Risk Based Capital) ratio.

This study's results align with the survey conducted by Sunandar (2022), which stated that Sharia and conventional insurance companies on each financial ratio with the RBC method have no significant difference.

These results show that BUMN's Sharia and non-sharia insurance companies have the same level of health. The use of financial ratios in assessing the insurance company's financial health shows that the Sharia insurance company's health level is sometimes better than that of non-Sharia insurance, and vice versa, indicates that every insurance company, both Sharia and non-Sharia, has an equally great chance of being superior to other companies. This result is in line with research conducted by Safiratu et al. (2016) that states that the health insurance rate owned by the government is sometimes superior or better than the private insurance company and vice versa.

Table 9. Research results

Financial Ratio	There is a difference	No difference
Liquidity	√	-
Solvency	√	-
ROA	-	√
ROE	-	√
RBC	-	√

Source: The author's explanation of the research report

So, from the test above, it can be found that Sharia insurance companies and BUMN have differences in financial health during the COVID-19 pandemic in terms of liquidity and solvency ratios. Meanwhile, for financial health, based on ROA, ROE, and RBC, there is no difference during the COVID-19 pandemic.

E. CONCLUSION

Technological developments and public awareness regarding the world of insurance have made insurance the service product of choice for the public as an anticipation of various risks that will be experienced in the future. However, since February 2020, the COVID-19 virus, which entered Indonesian territory, cannot be prevented anymore and has more or less changed

the existing order of life, including insurance. This research aims to determine the financial health of insurance companies managed by the government, both Sharia and non-sharia, which are members of BUMN, and compare the health of Sharia and non-Sharia insurance companies controlled by BUMN. From the results of the comparative analysis of state-owned Sharia and non-sharia insurance companies, it can be concluded that:

1. Based on liquidity ratios, ROA, ROE, and RBC, the financial health of Sharia insurance companies shows good and fluctuating financial health during the pandemic. While the solvency ratio is targeted, the financial health of state-owned Sharia insurance companies indicates that it is less healthy, even unhealthy, due to the decline during the COVID-19 pandemic.
2. We show prosperity and healthy economic fluctuations during the pandemic. Based on the liquidity, solvency, ROA, ROE, RBC, and ROC ratios, health, and financial soundness of non-Sharia/conventional insurance companies.
3. The paired sample difference test results show no difference in the ROA ratio and RBC ratio between BUMN's Sharia and non-sharia insurance companies. This finding means that the financial health of Sharia and non-sharia insurance companies tends to have the same financial health. However, there are significant differences based on the liquidity and solvency ratio (DER) between state-owned and non-sharia insurance companies, which means there are differences between Sharia and non-sharia insurance companies in fulfilling their short-term and long-term obligations.

The limitation of this research is that the use of financial ratios in assessing the health of insurance companies still needs to reflect the overall financial health condition because operational and administrative aspects have yet to be used to determine insurance companies' financial health levels. The second limitation is that not all Sharia and non-sharia insurance companies owned by state-owned companies were used in the research. The reason is that some insurance companies need complete data from the study. The period is limited to two years, and this is because the research was conducted to look at financial health during the COVID-19 pandemic, while for 2022, financial report data has yet to be available.

The suggestion for further research is that researchers can add operational and administrative aspects using both a quantitative approach and a qualitative approach, which researchers have yet to do so far so that the research results obtained will be even better and contribute to the development of science.

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