

ANALISIS RASIO LIKUIDITAS, SOLVABILITAS, DAN PROFITABILITAS DALAM MENILAI KINERJA KEUANGAN PT ASURANSI TUGU PRATAMA INDONESIA TBK

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis tingkat kesehatan kinerja keuangan PT Asuransi Tugu Pratama Indonesia, Tbk. periode 2022–2024 melalui analisis rasio likuiditas termasuk *Current Ratio*, rasio solvabilitas termasuk *Risk Based Capital* (RBC), dan rasio profitabilitas termasuk ROA dan ROE. Metode yang digunakan adalah deskriptif kuantitatif dengan data sekunder dari laporan keuangan tahunan perusahaan. Hasil penelitian menunjukkan bahwa *Current Ratio* berada di bawah rata-rata industri, namun masih memenuhi standar minimum OJK, yang menandakan kemampuan perusahaan dalam memenuhi kewajiban jangka pendek. *Risk Based Capital* (RBC) menunjukkan kondisi keuangan yang sehat berdasarkan rata-rata industri asuransi maupun standar minimum OJK, mengindikasikan kekuatan solvabilitas jangka panjang perusahaan. Selain itu, ROA dan ROE mencerminkan profitabilitas yang baik, menunjukkan kemampuan perusahaan menghasilkan laba dari aset dan modal yang dimiliki. Penelitian ini menyarankan agar perusahaan terus memantau dan mengelola rasio keuangannya secara optimal untuk menjaga stabilitas kinerja keuangan serta mempertahankan tren positif yang dicapai pada tahun 2023. Menyarankan juga agar OJK meningkatkan transparansi data dan pengembangan sistem pelaporan digital guna mendukung analisis serta pemantauan sektor asuransi secara lebih efisien dan akuntabel.

Kata Kunci : *Current Ratio*, *Risk Based Capital* (RBC), *Return on Asset Ratio* (ROA), *Return on Equity* (ROE)

***ANALYSIS OF LIQUIDITY, SOLVENCY, AND PROFITABILITY
RATIOS IN ASSESSING THE FINANCIAL PERFORMANCE OF
PT ASURANSI TUGU PRATAMA INDONESIA TBK***

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ABSTRACT

This study aims to analyze the health level of the financial performance of PT Asuransi Tugu Pratama Indonesia, Tbk. period 2022-2024 through analysis of liquidity ratios including Current Ratio, solvency ratios including Risk Based Capital (RBC), and profitability ratios including ROA and ROE. The method used is descriptive quantitative with secondary data from the company's annual financial statements. The results showed that the Current Ratio is below the industry average, but still meets the minimum standards of the OJK, which indicates the company's ability to meet short-term obligations. Risk Based Capital (RBC) shows a healthy financial condition based on the insurance industry average and the minimum standards of the OJK, indicating the strength of the company's long-term solvency. In addition, ROA and ROE reflect good profitability, indicating the company's ability to generate profits from its assets and capital. This study suggests that companies continue to monitor and manage their financial ratios optimally to maintain financial performance stability and maintain the positive trend achieved in 2023. It also suggests that OJK improve data transparency and the development of digital reporting systems to support more efficient and accountable analysis and monitoring of the insurance sector.

Keywords : Current Ratio, Risk Based Capital (RBC), Return on Asset Ratio (ROA), Return on Equity (ROE)