

ANALISIS PERBANDINGAN KINERJA KEUANGAN PT. PRUDENTIAL LIFE ASSURANCE DAN PT. AIA FINANCIAL PERIODE 2019-2023

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ABSTRAK

Perusahaan asuransi merupakan institusi keuangan yang menghimpun dana dari masyarakat melalui pembayaran premi. Di Indonesia, tingkat partisipasi masyarakat dalam asuransi masih tergolong rendah. Salah satu faktor yang memengaruhi kepercayaan masyarakat terhadap industri asuransi adalah kinerja keuangan dari perusahaan asuransi itu sendiri. Penelitian ini bertujuan untuk menilai dan membandingkan kinerja keuangan PT. Prudential Life Assurance dengan PT. AIA Financial selama kurun waktu 2019 hingga 2023. Evaluasi dilakukan dengan menggunakan beberapa indikator keuangan, yaitu rasio likuiditas, rasio kecukupan investasi, rasio Risk Based Capital (RBC), serta Return on Assets (ROA). Berdasarkan hasil analisis, diketahui bahwa kinerja keuangan PT. Prudential Life Assurance menunjukkan performa yang lebih baik dibandingkan dengan PT. AIA Financial.

Kata kunci: *Rasio Keuangan, Kinerja Keuangan*

**COMPARATIVE ANALYSIS OF THE FINANCIAL
PERFORMANCE OF PT. PRUDENTIAL LIFE ASSURANCE
AND PT. AIA FINANCIAL FOR THE PERIOD 2019-2023**

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ABSTRACT

Insurance companies are financial institutions that collect funds from the public through premium payments. In Indonesia, the level of public participation in insurance remains relatively low. One of the key factors influencing public trust in the insurance industry is the financial performance of the insurance companies themselves. This study aims to assess and compare the financial performance of PT. Prudential Life Assurance and PT. AIA Financial over the period from 2019 to 2023. The evaluation is conducted using several financial indicators, including liquidity ratio, investment adequacy ratio, Risk-Based Capital (RBC) ratio, and Return on Assets (ROA). Based on the analysis, it was found that PT. Prudential Life Assurance demonstrated stronger financial performance compared to PT. AIA Financial.

Keywords: *Financial Ratios, Financial Performance*