

Abstract

This study aims to determine the differences in the financial performance of insurance companies before and during the Covid-19 pandemic as measured using financial ratios. The financial ratios used are liquidity ratios, solvency ratios, profitability ratios, activity ratios. The research method uses descriptive quantitative research with hypothesis testing using paired-simple t-test. The population of this study are all insurance companies listed on the Indonesia Stock Exchange (IDX), and there are 9 samples of insurance companies. The results showed that there were significant differences in financial performance before and during the Covid-19 pandemic as measured using the liquidity and profitability ratios, while the financial performance of insurance companies before and during the Covid-19 pandemic as measured using the solvency ratio and activity ratio had no significant differences.

Keywords: Financial Performance, Insurance Company, Covid-19.

Abstrak

Penelitian ini bertujuan untuk mengetahui perbedaan kinerja keuangan perusahaan asuransi sebelum dan selama pandemi Covid-19 yang diukur menggunakan rasio keuangan. Rasio keuangan yang digunakan yaitu rasio likuiditas, rasio solvabilitas, rasio profitabilitas, rasio aktivitas. Metode penelitian menggunakan penelitian kuantitatif deskriptif dengan pengujian hipotesis menggunakan *paired-simpel t-test*. Populasi penelitian ini yaitu seluruh perusahaan asuransi yang terdaftar di Bursa Efek Indonesia (BEI), dan terdapat 9 sampel perusahaan asuransi. Hasil penelitian menunjukkan kinerja keuangan sebelum dan selama pandemi Covid-19 yang diukur menggunakan rasio likuiditas dan profitabilitas terdapat perbedaan yang signifikan, sedangkan kinerja keuangan perusahaan asuransi sebelum dan selama pandemi Covid-19 yang diukur menggunakan rasio solvabilitas dan rasio aktivitas tidak ada perbedaan yang signifikan.

Kata kunci: Kinerja keuangan, Perusahaan asuransi, Covid-19