

## ABSTRAK

**Nama** : Delia Fatharani Durrah

**NIM** : 1157010017

**Judul** : **Model Regresi Data Panel Terbaik untuk Faktor Penentu Laba Neto Perusahaan Asuransi Umum Syariah di Indonesia**

Data panel merupakan gabungan antara data *cross section* dengan data *time series*. Model regresi data panel terbaik pada penelitian ini adalah *Random Effect Model* (REM). Faktor penentu laba neto ( $Y$ ) yang diteliti yaitu biaya klaim ( $X_1$ ), pendapatan investasi neto ( $X_2$ ), hasil *underwriting* ( $X_3$ ), dan pendapatan premi neto ( $X_4$ ). Hasil uji kecocokan model untuk mengetahui faktor penentu laba neto perusahaan asuransi umum syariah di Indonesia menunjukkan bahwa biaya klaim, hasil *underwriting*, dan pendapatan premi neto mempengaruhi laba neto perusahaan asuransi umum syariah di Indonesia selama periode pengamatan tahun 2014-2017.

**Kata Kunci:** Data Panel, *Random Effect Model* (REM), Biaya Klaim, Hasil *Underwriting*, dan Pendapatan Premi Neto.

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## **ABSTRACT**

**Name** : Delia Fatharani Durrah

**NIM** : 1157010017

**Title** : *Best Panel Data Regression Model for Determinants of Net Profit of Sharia General Insurance Companies in Indonesia*

*Panel data is a combination of cross section data with time series data. The best panel data regression model in this study is the Random Effect Model (REM). Determinants of net profit (Y) studied were claim costs ( $X_1$ ), net investment income ( $X_2$ ), underwriting results ( $X_3$ ) and net premium income ( $X_4$ ). Model fit test results to determine the determinants of net profit of sharia general insurance companies in Indonesia show that claim costs, underwriting results, and net premium income affect net profit of sharia general insurance companies in Indonesia during the 2014-2017 observation period.*

**Keywords:** *Panel Data, Random Effect Model (REM), Claim Costs, Underwriting Results, and Net Premium Income.*

  
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