

## **ABSTRACT**

*Profitability is a ratio which is used to measure profit development company. Profitability ratio at PT Panin Dai-Chi Life in 2018 has increased while premium growth has decreased. At PT CHUBB Life Insurance Indonesia in 2015 claim expenses and profitability had decreased and, claim expenses and profitability in 2016 and 2017 had increased. Claim expenses and profitability at PT Asuransi Jiwa Adisarana Wanaartha in 2015 had decreased and in 2016 its claim expenses and profitability had increased.*

*This research aims to analyze risk based capital, premium growth, claim expenses and profitability in Life Insurance Companies listed at Financial Services Authority in 2013-2018. To analyze the effect of simultaneously and partially risk based capital, premium growth and claim expenses on profitability in Life Insurance Companies listed at Financial Services Authority in 2013-2018.*

*Measurement used is risk based capital uses risk based capital ratio, premium growth uses premium growth ratio, claim expenses uses claim expenses ratio and profitability uses return on asset ratio. The population in thi research is Life Insurance Companies listed at Financial Services Authority in 2013-2018. This research has 15 sample and 6 years as research periode which result 90 datas by purposive sampling technique.*

*The result of this research obtained simultaneously risk based capital, premium growth and claim expenses significantly impacted on profitability. Partially, risk based capital and premium growth have positive and significant effect on profitability, and claim expenses has a negative and significant effect on profitability.*

*Based on the result of this research, 83,11% of the factors that affect profitability are risk based capital, premium growth and claim expenses. 16,89% of the factors is affected by other factors.*

**Keywords** :*Risk based capital; Premium growth; Claim Expenses; Profitability*