

ABSTRACT

The Effect of The Early Warning System Ratio on The Financial Performance of Insurance Companies Listen on The Indonesia Stock Exchange in The 2015-2022 Period

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This study aims to measure the company's financial performance using the Early Warning System (EWS) method for insurance companies listed on the Indonesia Stock Exchange (IDX) in the 2015-2022 period. This research uses descriptive quantitative research with the analytical method used is the ratio analysis of the Early Warning System made by the National Association of Insurance Commissioners (NAIC). The ratios used in this study include the Fund Adequacy ratio, the Underwriting ratio, the Liquidity ratio, the Claim Expense ratio, and the Own Retention ratio. The Early Warning System ratio is not absolute, its use can be adjusted to a country's business industry and economy. The data used in this study is the company's financial statements consisting of balance sheets and profit and loss.

Keywords : Financial Perfomance, Early Warning System, Financial Report.

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