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PENILAIAN KINERJA PERUSAHAAN ASURANSI DAN CLUSTERING UNTUK MENDUKUNG PENENTUAN PREMI BAGI LEMBAGA PENJAMIN SIMPANAN

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Abstract

Lembaga Penjamin Simpanan (LPS) is an independent institution established under Law Number 24 of 2004 concerning the Deposit Insurance Corporation (UU LPS), as amended by Law Number 7 of 2009. The LPS functions to guarantee bank customer deposits and actively participates in maintaining the stability of the banking system according to its authority. Apart from guaranteeing bank customer deposits, LPS will also begin implementing the mandate of the Insurance Guarantee Policy Program for the upcoming 2028 insurance, regulated in Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector (UU PPSK). Insurance companies in Indonesia are facing a fundamental regulatory change as of January 1, 2025, when PSAK 74 will come into effect, replacing the previously applicable PSAK 62. Changes from PSAK, of course, can also affect the performance of insurance companies. To develop and strengthen the financial sector in the face of global uncertainty and encourage economic growth, LPS needs to understand the performance assessment of insurance companies and correctly determine premiums for insurance companies. The premium in question is the guarantee premium paid by the bank participating in the guarantee, as referred to in the Law concerning Deposit Insurance Corporation. The data used in this study are related to financial information from insurance companies listed on the Indonesia Stock Exchange, with adjustments to PSAK 74, of course. This financial information will be used to assess the performance of insurance companies and will also serve as a basis for grouping insurance companies based on characteristics using a clustering method. Clustering is a technique in data mining that functions to group data into several clusters. Data will be grouped according to the level of similarity of the characteristics of the data. Data with the same characteristics will be grouped in the same cluster, while data with different characteristics will be grouped in another cluster. The clustering method can find hidden patterns in the data being studied through data science algorithms.

Keywords: Performance Assessment, Insurance Company, PSAK 74, Clustering

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