

## ABSTRACT

*Solvability takes a big role in the life of an insurance company, they must ensure that it must be in certain minimum conditions. Looking for the effect of Profitability, and Total Claims Paid for Solvability of Insurance Companies is the purpose of this study. Return on Equity (ROE) and Return on Assets (ROA) are used as proxies for profitability and RBC (Risk Based Capital) is used on solvency. The Go Public Insurance Company listed on the IDX is the company that was the object of this research.*

*There are insurance companies listed on the IDX that can be used as research, this research works in the period 2008-2013, so that it will get fifty-four data as observation points. The data used in this study are secondary data collected from the company's financial statements and the InfoBank Research Company. The method used in this study is panel data regression analysis, including the classic assumption test and using the hypothesis test starting F-statistics, T-statistics and then starting the calculation of the coefficient (R<sup>2</sup>).*

*The results showed that the Profitability of Returns on Assets and the Number of Claims Paid had a significant positive effect on Solvency, ROE did not have a significant negative effect on Solvability.*

**Keywords:** Solvency, Risk Based Capital (RBC), Total Paid Claims, Profitability, Return On Equity (ROE), Return On Assets (ROA), Return On Equity (ROE)