

ABSTRACT

The COVID-19 pandemic has had many impacts on the economy of all countries as well as various aspects of life, one of which is the insurance industry which shows significant growth in financial performance. This is in line with the increasing public understanding of the need for health protection, thus making people interested in providing insurance for themselves. There is a significant growth until July 2021, in life insurance there is an increase in growth of 4.14%, while in general insurance there is a growth of 10%.

This study aims to determine how the influence of company age, leverage, liquidity and financial performance on the insurance sub-sector listed on the Indonesia Stock Exchange in 2018-2021. The variables used in this study are company age, leverage, and liquidity on the company's performance in the insurance sub-sector listed on the BEI.

The object of this research is the insurance sub-sector companies listed on the Indonesia Stock Exchange in 2018-2021. The sampling technique used purposive sampling and obtained 12 companies with a research period of 4 years, so that the total sample used in this study was 48 samples.

The method in this study uses quantitative methods, this research is a type of descriptive research. The analysis method in this study uses panel data regression and uses software views.

Based on the results that have been obtained using descriptive statistics and the results of panel data testing with the common effects model, it can be concluded that the variables of firm age, leverage, and liquidity simultaneously affect the company's financial performance. And partially, the variables of company age and liquidity have no effect on the company's financial performance. While the leverage variable has a significant negative effect on the financial performance of the insurance sub-sector companies listed on the IDX in 2018-2021.

Keywords: *Company age, leverage, liquidity, and financial performance.*