

## ***ABSTRACT***

*This research aim to analyze the factors that determine insurance performance and firm value. The sample used in this study is the insurance companies which is listed on the indonesia stock exchange (idx) period 2007 to 2015. The independent variable in this research are premiums earned, premium growth, tangibility, asset growth, and claim expense. While the dependent variable is financial performance. By using purposive sampling, total of sample in this study are 10 of insurance companies. This statistical method used multiple regression. Hypothesis testing using ordinary least square regression.*

*The results of regression analysis show the premiums earned and asset growth have a positive statistical effect while tangibility and claim expense have a negative statistical effect on financial performance. But, premium growth have no statistical effect on financial performance. The results of this study suggested that company managers should pay attention to increase premiums earned and asset growth, and then reduce tangibility and claim expense. So as to create maximum profit and improve company performance.*

**Keyword :** *financial performance, premiums earned, premium growth, tangibility, asset growth, claim expense.*