

## **ABSTRACT**

*Intellectual capital, as a development of resource-based theory, is increasingly gaining attention to optimal achievement of business performance. This study aims to analyze the role and interaction among components of intellectual capital in the achievement of general insurance business performance in Indonesia. The analysis was conducted on empirical research. The hypothesis was tested by processing data using the Partial Least Square (PLS) programs. The result shows that structural and relational capital directly have a positive and significant effect on business performance. Human capital has a significant effect on business performance indirectly through interactions with structural and relational capital. This quantitative analysis was carried out upon 3 (three) dimensions of intellectual capital. Other dimensions such as innovation and technology may be needed at subsequent studies, either in a quantitative or mixed method. Other analyzes can be developed in the integration model of intellectual capital and the concept of market orientation or Human Resource Management. The results of the study provide input for managers how to utilize intellectual capital to achieve optimal business performance. This study also provides a possibility pattern of interactions in between intellectual capital components in order to create a significant total effects on business performance.*

**Keywords** *Intellectual Capital, Human Capital, Structural Capital, Relational Capital, Indonesian General Insurance Performance*