

LAMPIRAN

Lampiran 1. Sampel Perusahaan Asuransi Jiwa

No	Nama Perusahaan Asuransi Jiwa
1.	PT. Asuransi Jiwa Central Asia Raya
2.	PT. Equity Life Indonesia
3.	PT. Heksa Solution Insurance
4.	PT Asuransi Jiwa Inhealth Indonesia
5.	PT. Asuransi Simas Jiwa
6.	PT. Asuransi Jiwa Starinvestasi
7.	PT. Asuransi Jiwa BCA
8.	PT. Asuransi Jiwa Allianz Life Indonesia
9.	PT. Asuransi Jiwa Nasional
10.	PT. PFI Mega Life Insurance
11.	PT. Asuransi BRI Life
12.	PT. AXA Mandiri Financial Services
13.	PT. Asuransi Jiwa Manulife Indonesia
14.	PT. Prudential Life Assurance
15.	PT. Asuransi Jiwa Sinarmas MSIG
16.	PT. BNI Life Insurance
17.	PT. Asuransi Jiwa Sequis Life
18.	PT. Panin Dai-Chi Life
19.	PT. Asuransi Jiwa Generali Indonesia

20.	PT Axa Finansial Indonesia
21.	PT. Chubb Life Insurance Indonesia

Lampiran 2 Tabulasi X dan Y

No	Nama Perusahaan	Tahun	RBC	HASIL INVESTASI	Ln (HASIL INVESTASI)	PENDAPATAN PREMI	LN (Pendapatan Premi)	ROE
1	PT. Asuransi Jiwa Central Asia Raya	2018	1,97	250.943	12,43	2.330.040	14,66	12,56
		2019	1,96	413.446	12,93	2.569.613	14,76	22,32
		2020	2,12	361.199	12,80	2.332.526	14,66	3,87
		2021	2,91	1.025.169	13,84	1.731.290	14,36	39,24
		2022	2,28	622.558	13,34	1.913.499	14,46	5,15
2	PT. Equity Life Indonesia	2018	2,63	50.219	10,82	748.627	13,53	5,72
		2019	2,76	144.568	11,88	757.220	13,54	9,41
		2020	2,79	134.286	11,81	658.912	13,40	7,83
		2021	2,36	115.670	11,66	862.912	13,67	0,83
		2022	2,56	121.164	11,70	806.384	13,60	0,51
3	PT. Heksa Solution Insurance	2018	1,73	50.072	10,82	545.500	13,21	15,65
		2019	3,06	63.335	11,06	594.878	13,30	4,11
		2020	3,52	45.148	10,72	716.874	13,48	5,71
		2021	3,42	36.116	10,49	1.292.601	14,07	5,09
		2022	3,41	30.091	10,31	946.577	13,76	5,49
4	PT Asuransi Jiwa Inhealth Indonesia	2018	7,69	114.562	11,65	1.730.942	14,36	10,60
		2019	6,23	142.260	11,87	1.989.032	14,50	7,85
		2020	6,47	140.601	11,85	2.102.038	14,56	5,10
		2021	5,42	113.457	11,64	2.137.592	14,58	9,58
		2022	5,62	121.676	11,71	2.459.108	14,72	13,08
5	PT. Asuransi Simas Jiwa	2018	5,23	1.212.439	14,01	19.068.645	16,76	15,65
		2019	7,67	4.487.414	15,32	16.672.884	16,63	15,58
		2020	8,27	706.962	13,47	20.228.330	16,82	11,98
		2021	8,89	2.270.226	14,64	17.859.437	16,70	8,76
		2022	9,12	1.553.188	14,26	13.870.556	16,45	14,14
6	PT. Asuransi Jiwa Starinvestasi	2018	1,50	3.710	8,22	737.326	13,51	0,71
		2019	5,30	267.393	12,50	2.541.415	14,75	18,25
		2020	7,53	39.322	10,58	2.021.562	14,52	15,18
		2021	7,82	172.533	12,06	2.636.508	14,78	22,02
		2022	8,12	339.168	12,73	3.887.980	15,17	10,72
7	PT. Asuransi Jiwa BCA	2018	6,57	676.755	13,43	7.808.672	15,87	20,30
		2019	5,78	804.499	13,60	10.540.453	16,17	3,20
		2020	5,35	762.735	13,54	9.350.965	16,05	18,58
		2021	3,23	1.185.417	13,99	12.349.710	16,33	7,53
		2022	4,28	501.290	13,12	8.702.538	15,98	7,85
8	PT. Asuransi Jiwa Allianz Life Indonesia	2018	3,28	216.254	12,28	9.614.971	16,08	0,25
		2019	3,40	2.346.007	14,67	11.995.741	16,30	21,73
		2020	4,72	2.541.466	14,75	15.534.178	16,56	12,53

		2021	4,05	2.145.844	14,58	17.613.762	16,68	2,76
		2022	3,35	440.479	13,00	13.388.119	16,41	2,17
9	PT. Asuransi Jiwa Nasional	2018	9,09	7.106	8,87	43.496	10,68	0,93
		2019	8,18	31.164	10,35	32.161	10,38	3,36
		2020	5,48	24.411	10,10	60.618	11,01	2,04
		2021	3,85	191.504	12,16	64.570	11,08	6,77
		2022	3,08	42.353	10,65	124.558	11,73	4,90
10	PT. PFI Mega Life Insurance	2018	27,55	12.315	9,42	733.067	13,50	21,32
		2019	20,73	29.376	10,29	745.967	13,52	19,47
		2020	21,56	84.823	11,35	782.075	13,57	15,63
		2021	25,13	41.744	10,64	930.026	13,74	12,70
		2022	22,03	4.412	8,39	522.255	13,17	13,31
11	PT. Asuransi BRI Life	2018	3,03	408.026	12,92	4.230.186	15,26	12,80
		2019	2,64	529.470	13,18	5.053.848	15,44	17,13
		2020	2,64	585.918	13,28	5.679.458	15,55	7,30
		2021	5,19	772.595	13,56	6.389.785	15,67	0,10
		2022	5,26	945.299	13,76	8.043.613	15,90	3,24
12	PT. AXA Mandiri Financial Services	2018	4,06	1.179.282	13,98	8.483.927	15,95	36,67
		2019	5,91	1.229.015	14,02	9.388.901	16,06	39,46
		2020	5,36	777.032	13,56	11.095.175	16,22	39,01
		2021	4,23	1.878.145	14,45	12.743.361	16,36	37,71
		2022	4,78	1.824.146	14,42	12.111.053	16,31	38,45
13	PT. Asuransi Jiwa Manulife Indonesia	2018	4,16	1.027.063	13,84	9.042.983	16,02	5,82
		2019	10,14	2.116.336	14,57	8.047.756	15,90	20,14
		2020	9,43	3.764.922	15,14	8.495.818	15,96	9,57
		2021	8,25	3.218.418	14,98	12.079.159	16,31	7,43
		2022	5,87	1.401.182	14,15	13.388.119	16,41	2,86
14	PT. Prudential Life Assurance	2018	7,52	905.902	13,72	22.834.354	16,94	83,02
		2019	6,78	5.202.462	15,46	22.276.152	16,92	75,16
		2020	5,49	519.448	13,16	20.686.011	16,84	80,54
		2021	4,79	2.436.705	14,71	20.327.342	16,83	58,91
		2022	5,20	1.110.582	13,92	19.281.361	16,77	40,14
15	PT. Asuransi Jiwa Sinarmas MSIG	2018	10,96	637.528	13,37	4.051.832	15,21	2,17
		2019	11,55	778.487	13,57	3.268.647	15,00	8,05
		2020	13,67	637.979	13,37	3.642.411	15,11	5,32
		2021	15,69	338.652	12,73	3.605.254	15,10	0,79
		2022	25,27	814.752	13,61	2.573.221	14,76	0,55
16	PT. BNI Life Insurance	2018	5,44	480.244	13,08	5.518.252	15,52	0,75
		2019	6,13	1.331.157	14,10	4.798.024	15,38	7,99
		2020	7,81	797.961	13,59	4.569.563	15,33	5,63
		2021	7,17	1.205.758	14,00	4.627.857	15,35	1,46
		2022	6,66	1.244.913	14,03	4.917.637	15,41	1,39
17		2018	7,35	45.252	10,72	3.200.516	14,98	8,46

	PT. Asuransi Jiwa Sequis Life	2019	5,99	1.099.543	13,91	3.069.414	14,94	14,81
		2020	5,67	853.084	13,66	2.830.671	14,86	17,89
		2021	5,11	726.904	13,50	2.795.611	14,84	2,92
		2022	5,40	853.225	13,66	2.651.682	14,79	4,87
18	PT. Panin Dai-Chi Life	2018	16,09	368.908	12,82	3.791.727	15,15	5,66
		2019	16,49	540.077	13,20	3.757.149	15,14	10,31
		2020	16,43	431.052	12,97	2.333.895	14,66	9,45
		2021	15,32	522.556	13,17	2.137.619	14,58	7,41
		2022	14,45	501.139	13,12	2.034.514	14,53	8,72
19	PT. Asuransi Jiwa Generali Indonesia	2018	3,24	168.994	12,04	2.456.677	14,71	15,00
		2019	3,83	182.040	12,11	2.040.365	14,53	14,10
		2020	3,99	286.197	12,56	1.985.123	14,50	18,12
		2021	3,24	318.160	12,67	2.028.797	14,52	2,38
		2022	4,22	671.423	13,42	2.038.123	14,53	1,70
20	PT Axa Finansial Indonesia	2018	3,51	184.277	12,12	1.205.838	14,00	4,35
		2019	2,88	349.713	12,76	1.197.517	14,00	3,66
		2020	2,86	182.284	12,11	1.142.008	13,95	6,36
		2021	4,06	180.474	12,10	1.207.299	14,00	11,70
		2022	3,34	158.222	11,97	1.197.787	14,00	6,08
21	PT. Chubb Life Insurance Indonesia	2018	12,50	3.031	8,02	1.168.491	13,97	14,62
		2019	16,96	2.232	7,71	1.051.642	13,87	14,35
		2020	26,59	34.879	10,46	891.366	13,70	15,14
		2021	22,26	83.848	11,34	842.421	13,64	3,15
		2022	13,36	185.534	12,13	895.192	13,70	8,81

Lampiran 3. Hasil Analisis Data

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
<i>Risk Based Capital</i>	105	1,50	27,55	7,4978	5,99033
Hasil Investasi	105	7,69	15,46	12,4454	1,82893
Pendapatan Premi	105	6,60	17,10	15,1129	1,52479
Profitabilitas	105	,10	83,02	13,3295	15,55799
Valid N (listwise)	105				

Descriptive Statistics

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<i>Risk Based Capital</i>	105	1,50	27,55	7,4978	5,99033
Hasil Investasi	105	7,69	15,46	12,4454	1,82893
Pendapatan Premi	105	6,60	17,10	15,1129	1,52479
Profitabilitas	105	-2,30	4,42	2,0165	1,20734
Valid N (listwise)	105				

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		105
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	15,16558056
Most Extreme Differences	Absolute	,195
	Positive	,195
	Negative	-,159
Kolmogorov-Smirnov Z		1,998
Asymp. Sig. (2-tailed)		,001
a. Test distribution is Normal.		
b. Calculated from data.		

One-Sample Kolmogorov-Smirnov Test

		<i>Unstandardize d Residual</i>
N		105
Normal Parameters ^{a,b}	<i>Mean</i>	0E-7
	<i>Std. Deviation</i>	1,18622766
<i>Most Extreme Differences</i>	<i>Absolute</i>	,105
	<i>Positive</i>	,052
	<i>Negative</i>	-,105
<i>Kolmogorov-Smirnov Z</i>		1,077
<i>Asymp. Sig. (2-tailed)</i>		,197
a. Test distribution is Normal.		
b. Calculated from data.		

<i>Model</i>	<i>Coefficients^a</i>			<i>Sig.</i>	<i>Collinearity Statistics</i>
	<i>Unstandardized Coefficients</i>	<i>Standardize t d Coefficients</i>			

	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>			<i>Tolerance VIF</i>	
<i>(Constant)</i>	,674	1,194		,565	,574		
<i>Risk Based Capital</i>	,013	,020	,064	,630	,530	,936	1,068
Hasil Investasi	,128	,078	,194	1,646	,103	,687	1,455
Pendapatan Premi	-,023	,095	-,029	-,243	,809	,665	1,503

a. Dependent Variable: Y

Coefficients^a					
<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized t</i>	<i>Sig.</i>	
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
(Constant)	,162	,774		,210	,834
<i>Risk Based Capital</i>	-,010	,013	-,077	-,755	,452
1 Hasil Investasi	-,027	,050	-,063	-,526	,600
Pendapatan Premi	,075	,062	,148	1,222	,225

a. Dependent Variable: ABS_RES

Model Summary^b					
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>	<i>Durbin-Watson</i>
1	,354 ^a	,126	,100	,60186	2,140

a. Predictors: (Constant), PP, RBC, HI

b. Dependent Variable: Y_YY

Coefficients^a

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T</i>	<i>Sig.</i>	
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>			
	(Constant)	,674	,597		1,129	,261
1	RBC	,013	,010	,121	1,260	,210
	HI	,128	,039	,369	3,291	,001
	PP	-,023	,047	-,055	-,486	,628

a. Dependent Variable: Y

Coefficients^a

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>	
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>			
	(Constant)	,674	,597		1,129	,261
1	RBC	,013	,010	,121	1,260	,210
	HI	,128	,039	,369	3,291	,001
	PP	-,023	,047	-,055	-,486	,628

a. Dependent Variable: Y

ANOVA^a

<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>	
1	Regression	5,255	3	1,752	4,836	,003 ^b
	Residual	36,586	101	,362		
	Total	41,841	104			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,354 ^a	,126	,100	,60186	2,140

a. Predictors: (Constant), X3,X2,X1

b. Dependent Variable: Y