





LAMPIRAN 1

**(Data Populasi Perusahaan Asuransi Jiwa Konvensional dan Syariah
Tahun 2016-2020)**

Daftar Populasi Perusahaan Asuransi Jiwa Konvensional dan Syariah

Tahun 2016-2020

No.	Nama perusahaan	Jenis asuransi		Tanggal izin usaha	
		konven	Syariah	Konven	Syariah
1	PT Asuransi Jiwa Sinarmas MSIG	✓	✓	03/10/2011	07/11/2002
2	PT Asuransi Jiwasraya	✓	-	08/09/1986	
3	PT FWD Life Indonesia	✓	-	18/02/2013	
4	PT Panin Dai Ichi Life	✓	✓	06/10/1992	30/08/2009
5	PT Ace Life Assurance	✓	✓	14/07/1986	
6	PT Asuransi Adisarana Wanaartha	✓	-	18/11/1987	
7	PT AIA Finansial	✓	✓	03/04/1997	14/08/2009
8	PT Asuransi Allianz Life Indonesia	✓	✓	16/08/1996	20/12/2005
9	PT Asuransi Jiwa Bumiputera 1912	✓	✓	15/06/1988	07/11/2002
10	PT Avrist Assurance	✓	✓	10/03/1986	28/09/2005
11	PT Axa Finansial Indonesia	✓	✓	22/12/1995	27/07/2009
12	PT Axa Life Indonesia	✓	-	03/01/1997	
13	PT Axa Mandiri Finansial Service	✓	✓	04/12/1991	20/04/2009
14	PT Asuransi Jiwa Bakrie	✓	-	14/07/1990	
15	PT Asuransi Jiwa BCA	✓	-	14/07/2014	
16	PT BNI Life Insurance	✓	✓	07/07/1997	19/05/2004
17	PT BRI Life	✓	✓	10/10/1988	21/01/2003
18	PT Central Asia Financial	✓	-	13/03/2013	
19	PT Central AsiaRaya	✓	✓	18/12/1987	05/05/2007
20	PT Asuransi CIGNA	✓	-	25/11/1994	
21	PT CIMB Sun Life	✓	-	17/12/1987	
22	PT Commonwealth Life	✓	-	06/08/1993	
23	PT Equity Life Indonesia	✓	-	15/09/1987	
24	PT Generali Indonesia	✓	-	24/06/1994	
25	PT Great Eastern Life Indonesia	✓	✓	16/08/1996	02/03/2005
26	PT Hanwha Life	✓	-	18/12/1995	
27	PT Indosurya Sukses	✓	-	11/09/2013	
28	PT Lippo Life Assurance	✓	-	31/10/2014	
29	PT Manulife Indonesia	✓	✓	06/03/1989	13/05/2009
30	PT Asuransi Jiwa Mega Indonesia	✓	✓	13/08/2012	15/03/2007
31	PT MNC Life Assurance	✓	-	13/11/1996	
32	PT Pasaraya Life Insurance	✓	-	01/06/ 1995	
33	PT Prudential Life Assurance	✓	✓	01/06/ 1995	08/10/2010
34	PT Astra Aviva Life	✓	-	05/10/1992	
35	PT Asuransi Jiwa Kresna	✓	-	04/11/1991	
36	PT Asuransi Simas Jiwa	✓	-	18/11/1995	

37	PT Capital Life Indonesia	✓	-	05/05/ 2014	
38	PT Heksa Eka Life Insurance	✓	-	15/03/1996	
39	PT Indolife Pensiontama	✓	-	23/11/1991	
40	PT Inhealth Indonesia	✓	-	20/03/ 2009	
41	PT Sun Life Financial Indonesia	✓	✓	22/12/1995	08/10/2010
42	PT Asuransi Jiwa Recapital	✓	-	13/11/1997	16/09/2014
43	PT Asuransi Jiwa Reliance	✓	-	27/12/2012	
44	PT Asuransi Jiwa Sequis Financial	✓	-	13/11/1997	
45	PT Asuransi Jiwa Sequis Life	✓	-	18/04/ 1992	
46	PT Sinansari Indonesia	✓	-	20/12/2013	
47	PT Tokio Marine Life	✓	✓	29/10/2012	
48	PT Asuransi Jiwa Tugu Mandiri	✓	-	12/08/1986	
49	PT Zurich Topas Life	✓	-	21/01/2011	
50	PT. Asuransi Jiwa Taspen	✓	-	10/04/ 2014	
51	PT Wiramitra Danadyaksa	-	✓	-	14/07/2015
52	PT Asuransi Takaful Keluarga	-	✓	-	14/06/2015
53	PT Asuransi Jiwa Syariah Al-Amin	-	✓	-	30/04/2010
54	PT Amanah Jiwa Giri	-	✓	-	24/09/2012
55	PT Jasa Mitra Abadi	-	✓	-	28/08/2015
56	PT keluarga Indonesia	-	✓	-	30/11/2015
Jumlah		50	24		

Sumber : www.ojk.go.id data diolah 2021





LAMPIRAN 2

(Data pemilihan kriteria sampel perusahaan asuransi jiwa konvensional dan syariah yang menerbitkan laporan keuangan lengkap tahun 2016-2020)

Data Pemilihan Sampel Perusahaan asuransi jiwa konvensional dan syariah
Menerbitkan dan mempublikasikan laporan keuangan tahunan lengkap
Tahun 2016-2020

No.	Nama Perusahaan	Tahun					Masuk sampel
		2016	2017	2018	2019	2020	
1	PT Sinarmas MSIG	✓	✓	✓	✓	✓	1
2	PT Asuransi Jiwasraya	✓	✓	✓	✓	✓	1
3	PT FWD Life Indonesia	✓	✓	✓	✓	✓	1
4	PT Panin Dai-chi Life	✓	✓	✓	✓	✓	1
5	PT Ace Life Assurance	✓	✓	✓	✓	✓	1
6	PT Adisarana Wanaartha	✓	✓	✓	✓	✓	1
7	PT AIA Financial	✓	✓	✓	✓	✓	1
8	PT Allianz Life Indonesia	✓	✓	✓	✓	✓	1
9	PT Asuransi Bumiputera 1912	✓	-	-	-	-	0
10	PT Avrist Assurance	✓	✓	✓	✓	✓	1
11	PT Axa Financial Indonesia	✓	✓	✓	✓	✓	1
12	PT Axa Life Indonesia	✓	✓	✓	✓	✓	1
13	PT Axa Mandiri Financial Services	✓	✓	-	-	-	0
14	PT Asuransi Jiwa Bakrie	✓	✓	✓	✓	✓	1
15	PT Asuransi Jiwa BCA	✓	✓	✓	✓	✓	1
16	PT BNI Life Insurance	✓	✓	✓	✓	✓	1
17	PT BRI Life	✓	✓	✓	✓	✓	1
18	PT Central Asia Financial	✓	✓	✓	✓	✓	1
19	PT Central Asia Raya	-	-	-	✓	✓	0
20	PT Asuransi CIGNA	✓	✓	✓	✓	✓	1
21	PT CIMB Sun Life	✓	✓	✓	✓	✓	1
22	PT Commonwealth Life	✓	✓	✓	✓	✓	1
23	PT Equity Life Indonesia	✓	✓	✓	✓	✓	1
24	PT Asuransi Generali	✓	✓	✓	✓	✓	1
25	PT Great Eastern Life	✓	-	-	-	-	0
26	PT Hanwha Life Insurance	✓	✓	✓	✓	✓	1
27	PT IndosuryaSukses	✓	✓	✓	✓	✓	1
28	PT Lippo Life Assurance	✓	✓	✓	✓	✓	1
29	PT Asuransi Jiwa Manulife	✓	✓	✓	✓	✓	1
30	PT Mega Indonesia	-	-	-	✓	✓	0
31	PT MNC Life Assurance	✓	✓	✓	✓	✓	1
32	PT Pasaraya Life Insurance	✓	✓	✓	✓	✓	1
33	PT Prudential Life Assurance	✓	✓	✓	✓	✓	1
34	PT Astra Aviva Life	✓	✓	✓	✓	✓	1
35	PT Asuransi Jiwa Kresna	✓	✓	✓	✓	✓	1

36	PT Asuransi Simas Jiwa	✓	✓	✓	✓	✓	1
37	PT Capital Life Indonesia	✓	✓	✓	✓	✓	1
38	PT Heksa Eka Life Insurance	✓	✓	✓	✓	✓	1
39	PT Indolife Pensionsama	✓	✓	✓	✓	✓	1
40	PT Asuransi Jiwa Inhealth	✓	✓	✓	✓	✓	1
41	PT Sun Life Financial	✓	✓	✓	-	-	0
42	PT Asuransi Jiwa Recapital	-	-	-	✓	✓	0
43	PT Asuransi Jiwa Reliance	✓	✓	✓	✓	✓	1
44	PT Sequis Financial	✓	✓	✓	✓	✓	1
45	PT Asuransi Jiwa Sequis Life	✓	✓	✓	✓	✓	1
46	PT Asuransi Jiwa Sinansari	✓	✓	✓	✓	✓	1
47	PT Tokio Marine Life Insurance	✓	✓	✓	✓	✓	1
48	PT Tugu Mandiri	✓	✓	✓	✓	✓	1
49	PT Zurich Topas Life	✓	✓	✓	✓	✓	1
50	PT. Asuransi Jiwa Taspen	✓	✓	✓	✓	✓	1
51	PT Asuransi bumiputera 1912	✓	-	-	-	-	0
52	PT AIA Finansial Syariah	✓	✓	✓	✓	✓	1
53	PT Asuransi Allianz Life Syariah	✓	✓	✓	✓	✓	1
54	PT BRI Life Syariah	✓	✓	✓	✓	✓	1
55	PT Asuransi Jiwa CAR syariah	-	-	✓	✓	-	0
56	PT Manulife Syariah	✓	✓	✓	✓	✓	1
57	PT Mega Life Syariah	-	-	-	✓	✓	0
58	PT Sinarmas MSIG Syariah	✓	✓	✓	✓	✓	1
59	PT Avrist Assurance Syariah	✓	✓	✓	✓	✓	1
60	PT AXA Finansial Syariah	✓	✓	✓	✓	✓	1
61	PT AXA Mandiri Syariah	✓	✓	-	-	-	0
62	PT BNI Life Insurance Syariah	✓	✓	✓	✓	✓	1
63	PT Great Eastern Life Syariah	✓	-	-	-	-	0
64	PT Panin Daiichi Life Syariah	✓	✓	✓	✓	✓	1
65	PT Prudential Life Assurance Syariah	✓	✓	✓	✓	✓	1
66	PT Sun Life Finansial Syariah	✓	✓	✓	-	-	0
67	PT Tokio Marine Insurance Syariah	✓	✓	✓	✓	✓	1
68	PT ACE Life Assurance Syariah	✓	✓	-	-	-	0
69	PT Finansial Wiramitra Danadyaksa	✓	✓	✓	✓	✓	1
70	PT Takaful Keluarga	✓	✓	✓	✓	✓	1
71	PT Syariah Al-Amin	✓	✓	✓	✓	✓	1
72	PT Amanah Jiwa Giri Artha	✓	✓	✓	✓	✓	1
73	PT Jasa Mitra Abadi	✓	✓	✓	✓	✓	1
74	PT Asuransi keluarga Indonesia	✓	✓	✓	✓	✓	1
	Jumlah Sampel						60



LAMPIRAN 3

**(Data Pemilihan Sampel Kriteria Perusahaan Asuransi Jiwa Konvensional Dan
Syariah Tahun 2016-2020)**

Proses Pengambilan Sampel Penelitian

Kriteria (tanda X) :

1. Perusahaan asuransi jiwa yang tidak memiliki unit konvensional dan unit syariah periode 2016-2020.
2. Perusahaan asuransi jiwa yang tidak menerbitkan dan mempublikasikan laporan keuangan tahunan lengkap berturut-turut yang dibutuhkan yaitu tahun 2016-2020.

No.	Nama Perusahaan	Kriteria <i>Purposive Sampling</i>		
		1	2	Sampel
1	PT Asuransi Jiwa Sinarmas MSIG	✓	✓	1
2	PT Asuransi Jiwasraya (Persero)	X	-	0
3	PT FWD Life Indonesia	X	-	0
4	PT Panin Dai-chi Life	✓	✓	1
5	PT Ace Life Assurance	X	-	0
6	PT Adisarana Wanaartha	X	-	0
7	PT AIA Financial	✓	✓	1
8	PT Asuransi Allianz Life Indonesia	✓	✓	1
9	Asuransi Jiwa Bersama Bumiputera 1912	-	X	0
10	PT Avrist Assurance	✓	✓	1
11	PT Axa Financial Indonesia	✓	✓	1
12	PT Axa Life Indonesia	X	-	0
13	PT Axa Mandiri Financial Services	-	X	0
14	PT Asuransi Jiwa Bakrie	X	-	0
15	PT Asuransi Jiwa BCA	X	-	0
16	PT BNI Life Insurance	✓	✓	1
17	PT BRI Life	✓	✓	1
18	PT Central Asia Financial	X	-	0
19	PT Asuransi Jiwa Central Asia Raya	-	X	0
20	PT Asuransi CIGNA	X	-	0
21	PT CIMB Sun Life	X	-	0
22	PT Commonwealth Life	X	-	0
23	PT Equity Life Indonesia	X	-	0
24	PT Asuransi Jiwa Generali	X	-	0
25	PT Great Eastern Life Indonesia	-	X	0
26	PT Hanwha Life Insurance	X	-	0
27	PT Indosurya Sukses	X	-	0

28	PT Lippo Life Assurance	X	-	0
29	PT Asuransi Jiwa Manulife	✓	✓	1
30	PT Asuransi Jiwa Mega Indonesia	-	X	0
31	PT MNC Life Assurance	X	-	0
32	PT Pasaraya Life Insurance	X	-	0
33	PT Prudential Life Assurance	✓	✓	1
34	PT Astra Aviva Life	X	-	0
35	PT Asuransi Jiwa Kresna	X	-	0
36	PT Asuransi Simas Jiwa	X	-	0
37	PT Capital Life Indonesia	X	-	0
38	PT Heksa Eka Life Insurance	X	-	0
39	PT Indolife Pensionsama	X	-	0
40	PT Asuransi Jiwa Inhealth	X	-	0
41	PT Sun Life Financial Indonesia	-	X	0
42	PT Asuransi Jiwa Recapital	-	X	0
43	PT Asuransi Jiwa Reliance	X	-	0
44	PT Asuransi Jiwa Sequis Financial	X	-	0
45	PT Asuransi Jiwa Sequis Life	X	-	0
46	PT Asuransi Jiwa Sinansari	X	-	0
47	PT Tokio Marine Life Insurance	✓	✓	1
48	PT Asuransi Jiwa Tugu Mandiri	X	-	0
49	PT Zurich Topas Life	X	-	0
50	PT. Asuransi Jiwa Taspen	X	-	0
51	PT Asuransi jiwa bumiputera 1912	-	X	0
52	PT AIA Finansial Syariah	✓	✓	1
53	PT Asuransi Allianz Life Syariah	✓	✓	1
54	PT BRI Life Syariah	✓	✓	1
55	PT Asuransi Jiwa CAR syariah	-	X	0
56	PT Asuransi Jiwa Manulife Syariah	✓	✓	1
57	PT Asuransi Jiwa Mega Life Syariah	-	X	0
58	PT Asuransi Sinarmas MSIG Syariah	✓	✓	1
59	PT Avrist Assurance Syariah	✓	✓	1
60	PT AXA Finansial Indonesia Syariah	✓	✓	1
61	PT AXA Mandiri Syariah	-	X	0
62	PT BNI Life Insurance Syariah	✓	✓	1
63	PT Great Eastern Life Syariah	-	X	0
64	PT Panin Daiichi Life Syariah	✓	✓	1
65	PT Prudential Life Assurance Syariah	✓	✓	1
66	PT Sun Life Finansial Indonesia Syariah	-	X	0
67	PT Tokio Marine Insurance Syariah	✓	✓	1
68	PT ACE Life Assurance Syariah	-	X	0

69	PT Finansial Wiramitra Danadyaksa	X	-	0
70	PT Asuransi Takaful Keluarga	X	-	0
71	PT Asuransi Jiwa Syariah Al-Amin	X	-	0
72	PT Syariah Amanah Jiwa Giri Artha	X	-	0
73	PT Asuransi Syariah Jasa Mitra Abadi	X	-	0
74	PT Asuransi jiwa syariah keluarga	X	-	0
	Jumlah Sampel	38	14	22

Sumber : www.ojk.go.id data diolah, 2021





LAMPIRAN 4

(Data pemilihan sampel penelitian)

Daftar Sampel Penelitian

No.	Nama Perusahaan	Kriteria <i>Purposive Sampling</i>		
		1	2	Sampel
1	PT Asuransi Jiwa Sinarmas MSIG	✓	✓	1
2	PT Panin Dai-chi Life	✓	✓	1
3	PT AIA Financial	✓	✓	1
4	PT Asuransi Allianz Life Indonesia	✓	✓	1
5	PT Avrist Assurance	✓	✓	1
6	PT Axa Financial Indonesia	✓	✓	1
7	PT BNI Life Insurance	✓	✓	1
8	PT BRI Life	✓	✓	1
9	PT Prudential Life Assurance	✓	✓	1
10	PT Tokio Marine Life Insurance	✓	✓	1
11	PT Manulife Indonesia	✓	✓	1
12	PT AIA Finansial Syariah	✓	✓	1
13	PT Asuransi Allianz Life Syariah	✓	✓	1
14	PT BRI Life Syariah	✓	✓	1
15	PT Asuransi Jiwa Sinarmas MSIG Syariah	✓	✓	1
16	PT Avrist Assurance Syariah	✓	✓	1
17	PT AXA Finansial Indonesia Syariah	✓	✓	1
18	PT Panin Daiichi Life Syariah	✓	✓	1
19	PT Prudential Life Assurance Syariah	✓	✓	1
20	PT Tokio Marine Insurance Syariah	✓	✓	1
21	PT BNI Life Insurance Syariah	✓	✓	1
22	PT Manulife Indonesia Syariah	✓	✓	1
Jumlah Sampel		✓	✓	22

Sumber : www.ojk.go.id data diolah 2021

LAMPIRAN 5

(Data Hasil Perhitungan Rasio Tingkat Kecukupan Dana Perusahaan Asuransi Jiwa
Konvensional dan Syariah Tahun 2016-2020)



Data Hasil Perhitungan Rasio Tingkat Kecukupan Dana
Perusahaan Asuransi Jiwa Konvensional
Tahun 2016-2020

$$\text{Rasio Tingkat Kecukupan Dana} = \frac{\text{Modal Sendiri}}{\text{Total Aset}} \times 100\%$$

Perusahaan	Tahun	Perhitungan		Hasil
		Modal Sendiri (a)	Total aset (b)	(a/b)x 100%
AIA Financial	2016	Rp 7.766.364,000,000	Rp35.757.906,000,000	21,72
	2017	Rp 10.561.914,000,000	Rp44.937.292,000,000	23,5
	2018	Rp 11.027.227,000,000	Rp46.562.563,000,000	23,68
	2019	Rp 11.870.589,000,000	Rp50.043.024,000,000	23,72
	2020	Rp 11.761.575,000,000	Rp53.134.780,000,000	22,14
	Rata-rata			
Allianz life	2016	Rp 5.381.290,000,000	Rp30.294.789,000,000	17,76
	2017	Rp 6.030.989,000,000	Rp35.887.601,000,000	19,91
	2018	Rp 5.768.100,000,000	Rp35.266.933,000,000	16,36
	2019	Rp 6.511.324,000,000	Rp38.345.233,000,000	16,98
	2020	Rp 7.090.980,000,000	Rp41.166.712,000,000	17,23
	Rata-rata			
Avrist	2016	Rp 1.725.440,000,000	Rp10.429.372,000,000	16,54
	2017	Rp 2.057.674,000,000	Rp10.926.484,000,000	18,83
	2018	Rp 1.791.213,000,000	Rp10.229.507,000,000	20,7
	2019	Rp 2.117.699,000,000	Rp11.985.227,000,000	17,7
	2020	Rp 2.199.862,000,000	Rp11.985.227,000,000	18,35
	Rata-rata			
Axa finansial	2016	Rp 779.411,000,000	Rp 5.614.236,000,000	13,88
	2017	Rp 971.600,000,000	Rp 6.668.460,000,000	14,57
	2018	Rp 1.046.289,000,000	Rp 6.088.571,000,000	17,18
	2019	Rp 1.029.367,000,000	Rp 6.154.966,000,000	16,72
	2020	Rp 1.032.687,000,000	Rp 6.360.147,000,000	16,24
	Rata-rata			
Bni life	2016	Rp 4.795.331,000,000	Rp12.739.635,000,000	37,64
	2017	Rp 5.213.625,000,000	Rp15.733.814,000,000	33,14
	2018	Rp 5.062.943,000,000	Rp16.472.664,000,000	30,74
	2019	Rp 5.442.390,000,000	Rp17.356.774,000,000	31,36
	2020	Rp 5.691.565,000,000	Rp19.539.925,000,000	29,13

	Rata-rata			32,40
Bri life	2016	Rp 1.607.091,000,000	Rp 6.069.870,000,000	26,48
	2017	Rp 2.107.992,000,000	Rp 8.002.011,000,000	26,34
	2018	Rp 2.190.095,000,000	Rp 8.980.594,000,000	24,39
	2019	Rp 2.541.524,000,000	Rp10.820.387,000,000	23,49
	2020	Rp 2.741.666,000,000	Rp12.677.030,000,000	21,63
	Rata-rata			24,47
Manulife	2016	Rp 8.026.121,000,000	Rp39.719.030,000,000	20,21
	2017	Rp 10.863.284,000,000	Rp45.637.074,000,000	23,8
	2018	Rp 11.253.789,000,000	Rp45.704.853,000,000	24,62
	2019	Rp 11.092.283,000,000	Rp51.009.132,000,000	21,75
	2020	Rp 15.574.135,000,000	Rp57.279.397,000,000	27,19
	Rata-rata			23,51
Panin dai ichi	2016	Rp 4.758.210,000,000	Rp 9.079.542,000,000	52,41
	2017	Rp 4.972.132,000,000	Rp 9.158.871,000,000	54,29
	2018	Rp 4.874.632,000,000	Rp 9.082.567,000,000	53,67
	2019	Rp 4.983.140,000,000	Rp 9.112.658,000,000	54,68
	2020	Rp 5.267.465,000,000	Rp 9.541.705,000,000	55,2
	Rata-rata			54,05
Prudential	2016	Rp 9.097.637,000,000	Rp64.166.438,000,000	14,18
	2017	Rp 8.797.858,000,000	Rp81.652.902,000,000	10,77
	2018	Rp 5.592.468,000,000	Rp69.767.980,000,000	8,02
	2019	Rp 5.440.730,000,000	Rp71.619.133,000,000	7,6
	2020	Rp 5.371.808,000,000	Rp67.396.133,000,000	7,97
	Rata-rata			9,71
Sinarmas MSIG	2016	Rp 7.773.715,000,000	Rp15.860.037,000,000	49,01
	2017	Rp 8.510.514,000,000	Rp15.534.781,000,000	54,78
	2018	Rp 7.103.035,000,000	Rp14.646.071,000,000	48,5
	2019	Rp 7.742.214,000,000	Rp15.520.643,000,000	49,88
	2020	Rp 8.041.918,000,000	Rp15.214.292,000,000	52,86
	Rata-rata			51,01
Tokio marine	2016	Rp 614.267,000,000	Rp 1.192.863,000,000	51,5
	2017	Rp 1.461.947,000,000	Rp 2.300.432,000,000	63,55
	2018	Rp 1.311.548,000,000	Rp 2.364.703,000,000	55,46
	2019	Rp 1.157.517,000,000	Rp 2.454.333,000,000	47,16
	2020	Rp 1.054.658,000,000	Rp 2.495.484,000,000	42,26
	Rata-rata			51,99

Data Hasil Perhitungan Rasio Tingkat Kecukupan Dana

Perusahaan Asuransi Jiwa Syariah

Tahun 2016-2020

$$\text{Rasio Tingkat Kecukupan Dana} = \frac{\text{Modal Sendiri}}{\text{Total Aset}} \times 100\%$$

Perusahaan	Tahun	Perhitungan		Hasil
		Modal Sendiri (a)	Total aset (b)	(a/b)x 100%
AIA Finansial	2016	Rp 1.220.843,000,000	Rp 7.005.396,000,000	17,43
	2017	Rp 1.686.561,000,000	Rp 9.227.601,000,000	24,08
	2018	Rp 2.164.410,000,000	Rp 9.661.124,000,000	22,4
	2019	Rp 2.828.916,000,000	Rp10.127.303,000,000	27,93
	2020	Rp 1.122.149,000,000	Rp 6.945.156,000,000	16,16
	Rata-rata			
Allianz life	2016	Rp 263.090,000,000	Rp 2.202.733,000,000	11,94
	2017	Rp 363.187,000,000	Rp 2.718.790,000,000	13,36
	2018	Rp 486.584,000,000	Rp 2.878.705,000,000	16,9
	2019	Rp 714.230,000,000	Rp 3.402.859,000,000	20,99
	2020	Rp 1.008.144,000,000	Rp 4.062.166,000,000	24,82
	Rata-rata			
Avrist	2016	Rp 164.204,000,000	Rp 448.076,000,000	36,65
	2017	Rp 184.198,000,000	Rp 524.110,000,000	35,14
	2018	Rp 198.373,000,000	Rp 518.280,000,000	38,28
	2019	Rp 222.677,000,000	Rp 615.524,000,000	36,18
	2020	Rp 262.053,000,000	Rp 781.140,000,000	33,55
	Rata-rata			
Axa finansial	2016	Rp 85.065,000,000	Rp 242.322,000,000	35,1
	2017	Rp 99.135,000,000	Rp 225.253,000,000	44,01
	2018	Rp 105.880,000,000	Rp 211.826,000,000	49,98
	2019	Rp 86.093,000,000	Rp 197.866,000,000	43,51
	2020	Rp 87.651,000,000	Rp 168.908,000,000	51,89
	Rata-rata			
Bni life	2016	Rp 136.141,000,000	Rp 358.030,000,000	38,03
	2017	Rp 163.282,000,000	Rp 557.813,000,000	29,27
	2018	Rp 172.398,000,000	Rp 674.928,000,000	25,54
	2019	Rp 194.773,000,000	Rp 727.834,000,000	26,76

	2020	Rp	225.284,000,000	Rp	852.742,000,000	26,42
	Rata-rata					29,20
Bri life	2016	Rp	45.560,000,000	Rp	156.911,000,000	29,04
	2017	Rp	46.466,000,000	Rp	199.846,000,000	23,25
	2018	Rp	81.112,000,000	Rp	280.890,000,000	28,88
	2019	Rp	97.863,000,000	Rp	340.178,000,000	28,77
	2020	Rp	127.791,000,000	Rp	442.685,000,000	28,87
	Rata-rata					27,76
Manulife	2016	Rp	194.075,000,000	Rp	342.356,000,000	56,69
	2017	Rp	250.460,000,000	Rp	869.682,000,000	28,8
	2018	Rp	293.650,000,000	Rp	894.859,000,000	32,82
	2019	Rp	375.238,000,000	Rp	942.307,000,000	39,82
	2020	Rp	447.173,000,000	Rp	1.069.809,000,000	41,8
	Rata-rata					39,99
Panin dai ichi	2016	Rp	79.169,000,000	Rp	101.945,000,000	77,66
	2017	Rp	92.241,000,000	Rp	171.091,000,000	53,91
	2018	Rp	100.339,000,000	Rp	169.683,000,000	59,13
	2019	Rp	112.319,000,000	Rp	186.062,000,000	60,37
	2020	Rp	125.271,000,000	Rp	206.121,000,000	60,78
	Rata-rata					62,37
Prudential	2016	Rp	2.524.888,000,000	Rp	3.397.023,000,000	74,33
	2017	Rp	2.518.136,000,000	Rp	9.920.534,000,000	25,38
	2018	Rp	2.013.026,000,000	Rp	9.213.438,000,000	21,85
	2019	Rp	1.631.794,000,000	Rp	9.078.733,000,000	17,97
	2020	Rp	1.471.733,000,000	Rp	9.046.944,000,000	16,27
	Rata-rata					31,16
Sinarmas MSIG	2016	Rp	215.657,000,000	Rp	453.495,000,000	47,55
	2017	Rp	222.988,000,000	Rp	1.249.316,000,000	17,85
	2018	Rp	131.632,000,000	Rp	1.083.122,000,000	12,15
	2019	Rp	135.717,000,000	Rp	837.269,000,000	16,21
	2020	Rp	143.963,000,000	Rp	741.063,000,000	19,43
	Rata-rata					22,64
Tokio marine	2016	Rp	30.718,000,000	Rp	49.217,000,000	6,41
	2017	Rp	53.698,000,000	Rp	77.342,000,000	69,43
	2018	Rp	55.670,000,000	Rp	76.271,000,000	72,99
	2019	Rp	58.576,000,000	Rp	75.407,000,000	77,68
	2020	Rp	61.041,000,000	Rp	77.910,000,000	78,35
	Rata-rata					60,97

The logo of Universitas Muhammadiyah Ponorogo is a shield-shaped emblem. It features a central sunburst with Arabic calligraphy, surrounded by a laurel wreath and a chain of white flowers. The text 'UNIVERSITAS MUHAMMADIYAH' is written along the top inner edge, and 'PONOROGO' is written along the bottom inner edge. Two white stars are positioned on the left and right sides of the bottom edge.

LAMPIRAN 6

(Data Perhitungan Rasio Beban Klaim Perusahaan Asuransi Jiwa Konvensional dan Syariah Tahun 2016-2020)

Data Hasil Perhitungan Rasio Beban Klaim

Asuransi Jiwa Konvensional

Tahun 2016-2020

$$\text{Rasio Beban Klaim} = \frac{\text{Klaim yang Terjadi}}{\text{Pendapatan Premi}} \times 100\%$$

Perusahaan	Tahun	Perhitungan		Hasil
		Klaim yg terjadi (a)	Pend premi (b)	(a/b)x 100%
AIA Financial	2016	Rp 9.104.322,000,000	Rp 6.513.328,000,000	139,78
	2017	Rp 11.560.177,000,000	Rp 4.476.803,000,000	258,22
	2018	Rp 7.042.860,000,000	Rp 11.061.435,000,000	63,67
	2019	Rp 11.009.989,000,000	Rp 10.100.618,000,000	109,00
	2020	Rp 11.495.904,000,000	Rp 10.398.769,000,000	110,55
	Rata-rata			136,24
Allianz life	2016	Rp 7.655.053,000,000	Rp 7.412.382,000,000	103,27
	2017	Rp 9.703.468,000,000	Rp 6.681.671,000,000	145,23
	2018	Rp 5.884.395,000,000	Rp 10.484.132,000,000	56,13
	2019	Rp 9.935.734,000,000	Rp 9.939.564,000,000	99,96
	2020	Rp 12.714.918,000,000	Rp 13.925.066,000,000	91,31
	Rata-rata			99,18
Avrist	2016	Rp 1.927.126,000,000	Rp 1.393.195,000,000	138,32
	2017	Rp 1.947.177,000,000	Rp 1.419.719,000,000	137,15
	2018	Rp 1.104.540,000,000	Rp 1.911.041,000,000	57,8
	2019	Rp 2.822.136,000,000	Rp 1.663.998,000,000	169,6
	2020	Rp 890.766,000,000	Rp 1.921.556,000,000	46,36
	Rata-rata			109,85
Axa finansial	2016	Rp 944.082,000,000	Rp 724.171,000,000	130,37
	2017	Rp 1.408.542,000,000	Rp 146.445,000,000	961,82
	2018	Rp 277.981,000,000	Rp 1.064.655,000,000	26,11
	2019	Rp 854.095,000,000	Rp 1.213.347,000,000	70,39
	2020	Rp 1.204.698,000,000	Rp 1.211.204,000,000	99,46
	Rata-rata			257,63
Bni life	2016	Rp 4.230.097,000,000	Rp 1.803.394,000,000	234,56
	2017	Rp 5.070.924,000,000	Rp 3.171.339,000,000	159,89
	2018	Rp 5.257.811,000,000	Rp 5.445.869,000,000	96,54
	2019	Rp 3.924.184,000,000	Rp 3.466.780,000,000	113,19
	2020	Rp 3.351.331,000,000	Rp 2.579.357,000,000	129,92
	Rata-rata			146,82

Bri life	2016	Rp 2.400.705,000,000	Rp 1.824.296,000,000	131,59
	2017	Rp 2.818.975,000,000	Rp 5.142.633,000,000	54,81
	2018	Rp 3.277.169,000,000	Rp 3.440.579,000,000	95,25
	2019	Rp 4.399.504,000,000	Rp 3.062.596,000,000	143,65
	2020	Rp 5.250.928,000,000	Rp 4.122.376,000,000	127,37
	Rata-rata			
Manulife	2016	Rp 8.893.923,000,000	Rp 6.242.670,000,000	142,47
	2017	Rp 8.143.656,000,000	Rp 6.052.993,000,000	134,54
	2018	Rp 4.979.200,000,000	Rp 9.337.583,000,000	53,32
	2019	Rp 6.929.861,000,000	Rp 6.003.100,000,000	115,44
	2020	Rp 8.273.899,000,000	Rp 4.497.424,000,000	183,97
	Rata-rata			
Panin dai ichi	2016	Rp 3.327.770,000,000	Rp 3.465.337,000,000	96,03
	2017	Rp 3.560.186,000,000	Rp 4.285.554,000,000	83,07
	2018	Rp 3.012.791,000,000	Rp 3.781.936,000,000	79,66
	2019	Rp 2.923.141,000,000	Rp 3.933.234,000,000	74,31
	2020	Rp 1.458.604,000,000	Rp 2.354.929,000,000	61,93
	Rata-rata			
Prudential	2016	Rp 17.007.869,000,000	Rp 18.689.680,000,000	91,01
	2017	Rp 23.268.015,000,000	Rp 15.089.230,000,000	154,21
	2018	Rp 12.185.655,000,000	Rp 24.474.632,000,000	49,79
	2019	Rp 15.928.488,000,000	Rp 21.703.145,000,000	73,39
	2020	Rp 12.668.760,000,000	Rp 24.334.082,000,000	52,06
	Rata-rata			
Sinarmas MSIG	2016	Rp 6.346.256,000,000	Rp 6.351.074,000,000	99,92
	2017	Rp 3.194.250,000,000	Rp 4.683.783,000,000	68,2
	2018	Rp 3.145.370,000,000	Rp 4.020.069,000,000	78,24
	2019	Rp 3.141.980,000,000	Rp 2.816.025,000,000	111,58
	2020	Rp 2.829.540,000,000	Rp 4.372.441,000,000	64,71
	Rata-rata			
Tokio marine	2016	Rp 288.430,000,000	Rp 141.414,000,000	203,96
	2017	Rp 146.589,000,000	Rp 460.924,000,000	31,8
	2018	Rp 139.817,000,000	Rp 296.571,000,000	47,14
	2019	Rp 291.938,000,000	Rp 469.587,000,000	62,17
	2020	Rp 242.738,000,000	Rp 431.318,000,000	56,28
	Rata-rata			

Data Hasil Perhitungan Rasio Beban Klaim

Asuransi Jiwa Syariah

Tahun 2016-2020

$$\text{Rasio Beban Klaim} = \frac{\text{Klaim yang Terjadi}}{\text{Pendapatan Premi}} \times 100\%$$

Perusahaan	Tahun	Perhitungan		Hasil
		Klaim yg terjadi (a)	Pend premi (b)	(a/b)x 100%
AIA Finansial	2016	Rp 52.634,000,000	Rp 718.400,000,000	7,33
	2017	Rp 56.017,000,000	Rp 656.035,000,000	8,54
	2018	Rp 53.445,000,000	Rp 651.412,000,000	8,2
	2019	Rp 52.564,000,000	Rp 594.059,000,000	8,85
	2020	Rp 46.770,000,000	Rp 381.665,000,000	12,25
	Rata-rata			
Allianz life	2016	Rp 111.001,000,000	Rp 534.183,000,000	20,78
	2017	Rp 148.110,000,000	Rp 631.860,000,000	23,44
	2018	Rp 175.929,000,000	Rp 727.625,000,000	24,18
	2019	Rp 328.477,000,000	Rp 852.136,000,000	38,55
	2020	Rp 309.562,000,000	Rp 1.152.227,000,000	26,87
	Rata-rata			
Avrist	2016	Rp 8.824,000,000	Rp 24.167,000,000	36,51
	2017	Rp 30.479,000,000	Rp 78.034,000,000	39,06
	2018	Rp 32.517,000,000	Rp 43.491,000,000	74,77
	2019	Rp 11.750,000,000	Rp 60.287,000,000	19,49
	2020	Rp 12.517,000,000	Rp 47.522,000,000	26,34
	Rata-rata			
Axa finansial	2016	Rp 1.570,000,000	Rp 8.204,000,000	19,14
	2017	Rp 2.475,000,000	Rp 8.266,000,000	29,94
	2018	Rp 1.603,000,000	Rp 8.084,000,000	19,83
	2019	Rp 4.400,000,000	Rp 7.768,000,000	56,64
	2020	Rp 2.952,000,000	Rp 7.635,000,000	38,66
	Rata-rata			
Bni life	2016	Rp 109.327,000,000	Rp 179.028,000,000	61,07
	2017	Rp 171.810,000,000	Rp 227.294,000,000	75,59
	2018	Rp 213.528,000,000	Rp 262.528,000,000	81,34
	2019	Rp 222.840,000,000	Rp 258.239,000,000	86,29
	2020	Rp 180.607,000,000	Rp 272.339,000,000	66,32

	Rata-rata				74,12	
Bri life	2016	Rp	24.093,000,000	Rp	44.416,000,000	54,24
	2017	Rp	25.018,000,000	Rp	53.346,000,000	46,9
	2018	Rp	27.761,000,000	Rp	68.860,000,000	40,32
	2019	Rp	38.976,000,000	Rp	70.967,000,000	54,92
	2020	Rp	45.660,000,000	Rp	121.485,000,000	37,58
	Rata-rata					46,79
Manulife	2016	Rp	16.384,000,000	Rp	105.200,000,000	15,57
	2017	Rp	18.173,000,000	Rp	129.046,000,000	14,08
	2018	Rp	26.361,000,000	Rp	168.394,000,000	15,65
	2019	Rp	32.124,000,000	Rp	152.044,000,000	21,13
	2020	Rp	33.693,000,000	Rp	101.991,000,000	33,04
	Rata-rata					19,89
Panin dai ichi	2016	Rp	2.730,000,000	Rp	5.498,000,000	49,65
	2017	Rp	3.457,000,000	Rp	5.122,000,000	67,49
	2018	Rp	2.354,000,000	Rp	4.809,000,000	48,95
	2019	Rp	7.409,000,000	Rp	6.946,000,000	106,67
	2020	Rp	4.853,000,000	Rp	8.969,000,000	54,11
	Rata-rata					65,37
Prudential	2016	Rp	360.986,000,000	Rp	2.194.171,000,000	16,45
	2017	Rp	342.819,000,000	Rp	2.205.241,000,000	15,55
	2018	Rp	361.092,000,000	Rp	2.367.135,000,000	15,25
	2019	Rp	506.818,000,000	Rp	2.554.158,000,000	19,84
	2020	Rp	611.264,000,000	Rp	2.871.885,000,000	21,28
	Rata-rata					17,68
Sinarmas MSIG	2016	Rp	36.230,000,000	Rp	85.077,000,000	42,58
	2017	Rp	45.398,000,000	Rp	87.158,000,000	52,09
	2018	Rp	35.767,000,000	Rp	92.847,000,000	38,52
	2019	Rp	34.693,000,000	Rp	80.339,000,000	43,18
	2020	Rp	46.368,000,000	Rp	78.828,000,000	58,82
	Rata-rata					47,04
Tokio marine	2016	Rp	357,000,000	Rp	914,000,000	39,06
	2017	Rp	285,000,000	Rp	1.390,000,000	20,5
	2018	Rp	96,000,000	Rp	859,000,000	111,76
	2019	Rp	345,000,000	Rp	793,000,000	43,51
	2020	Rp	923,000,000	Rp	840,000,000	109,88
	Rata-rata					64,94

LAMPIRAN 7

(Data Perhitungan Rasio Likuiditas Perusahaan Asuransi Jiwa Konvensional dan Syariah Tahun 2016-2020)



Data Hasil Perhitungan Rasio Likuiditas
Perusahaan Asuransi Jiwa Konvensional
Tahun 2016-2020

$$\text{Rasio Likuiditas} = \frac{\text{Kewajiban}}{\text{Kekayaan yang diperkenankan}} \times 100\%$$

Perusahaan	Tahun	Perhitungan		Hasil
		Kewajiban (a)	Kekayaan yg diperkenankan (b)	(a/b)x 100%
AIA Financial	2016	Rp 28.001.542,000,000	Rp 14.243.797,000,000	196,58
	2017	Rp 34.375.378,000,000	Rp 17.811.521,000,000	192,99
	2018	Rp 35.535.336,000,000	Rp 17.916.721,000,000	198,33
	2019	Rp 38.172.435,000,000	Rp 18.056.015,000,000	211,41
	2020	Rp 41.373.205,000,000	Rp 18.391.261,000,000	224,96
	Rata-rata			
Allianz life	2016	Rp 24.436.046,000,000	Rp 10.836.466,000,000	225,49
	2017	Rp 27.663.206,000,000	Rp 11.668.378,000,000	237,07
	2018	Rp 27.304.202,000,000	Rp 10.986.628,000,000	248,52
	2019	Rp 29.736.010,000,000	Rp 10.808.615,000,000	275,11
	2020	Rp 31.830.554,000,000	Rp 11.717.385,000,000	271,65
	Rata-rata			
Avrist	2016	Rp 8.703.932,000,000	Rp 7.066.245,000,000	123,17
	2017	Rp 8.868.810,000,000	Rp 7.456.102,000,000	118,94
	2018	Rp 8.438.294,000,000	Rp 7.402.039,000,000	113,99
	2019	Rp 9.867.528,000,000	Rp 9.525.205,000,000	103,59
	2020	Rp 9.038.891,000,000	Rp 9.188.435,000,000	98,37
	Rata-rata			
Axa finansial	2016	Rp 4.834.825,000,000	Rp 2.064.377,000,000	234,2
	2017	Rp 5.696.860,000,000	Rp 2.714.184,000,000	209,89
	2018	Rp 5.042.282,000,000	Rp 2.712.722,000,000	185,87
	2019	Rp 5.125.599,000,000	Rp 2.955.216,000,000	173,44
	2020	Rp 5.327.460,000,000	Rp 3.433.067,000,000	155,18
	Rata-rata			
Bni life	2016	Rp 7.944.304,000,000	Rp 6.764.276,000,000	117,44
	2017	Rp 10.520.189,000,000	Rp 9.090.524,000,000	115,72
	2018	Rp 11.409.721,000,000	Rp 10.825.747,000,000	105,39
	2019	Rp 11.914.384,000,000	Rp 11.321.171,000,000	105,23

	2020	Rp 13.868.360,000,000	Rp 12.969.642,000,000	106,92
	Rata-rata			110,14
Bri life	2016	Rp 4.462.779,000,000	Rp 5.576.424,000,000	80,02
	2017	Rp 5.894.019,000,000	Rp 7.245.552,000,000	81,34
	2018	Rp 6.790.499,000,000	Rp 7.692.837,000,000	88,27
	2019	Rp 8.278.863,000,000	Rp 8.702.356,000,000	95,13
	2020	Rp 9.935.364,000,000	Rp 9.069.608,000,000	109,54
	Rata-rata			90,86
Manulife	2016	Rp 31.692.909,000,000	Rp 22.217.764,000,000	142,64
	2017	Rp 34.773.790,000,000	Rp 26.605.199,000,000	130,7
	2018	Rp 34.451.064,000,000	Rp 27.394.673,000,000	125,75
	2019	Rp 36.916.849,000,000	Rp 31.884.186,000,000	115,78
	2020	Rp 41.705.262,000,000	Rp 32.792.874,000,000	127,17
	Rata-rata			128,41
Panin dai ichi	2016	Rp 4.321.332,000,000	Rp 6.989.023,000,000	61,83
	2017	Rp 4.186.739,000,000	Rp 6.805.967,000,000	61,51
	2018	Rp 4.207.935,000,000	Rp 6.565.864,000,000	64,08
	2019	Rp 4.129.518,000,000	Rp 6.366.061,000,000	64,86
	2020	Rp 4.274.240,000,000	Rp 6.656.158,000,000	64,21
	Rata-rata			63,30
Prudential	2016	Rp 54.588.329,000,000	Rp 8.429.250,000,000	647,6
	2017	Rp 65.992.843,000,000	Rp 7.885.650,000,000	836,87
	2018	Rp 64.175.512,000,000	Rp 8.970.894,000,000	715,37
	2019	Rp 66.178.403,000,000	Rp 10.368.796,000,000	638,24
	2020	Rp 62.024.901,000,000	Rp 10.494.034,000,000	591,04
	Rata-rata			685,82
Sinarmas MSIG	2016	Rp 8.086.322,000,000	Rp 10.758.752,000,000	75,16
	2017	Rp 7.024.267,000,000	Rp 11.402.554,000,000	61,6
	2018	Rp 7.543.036,000,000	Rp 9.859.075,000,000	76,5
	2019	Rp 7.778.429,000,000	Rp 10.509.044,000,000	74,01
	2020	Rp 7.172.374,000,000	Rp 9.105.288,000,000	78,77
	Rata-rata			73,21
Tokio marine	2016	Rp 578.596,000,000	Rp 638.442,000,000	90,62
	2017	Rp 838.485,000,000	Rp 1.514.416,000,000	55,36
	2018	Rp 1.053.155,000,000	Rp 1.302.235,000,000	80,87
	2019	Rp 1.296.816,000,000	Rp 1.265.542,000,000	102,47
	2020	Rp 1.440.826,000,000	Rp 1.231.094,000,000	117,03
	Rata-rata			89,27

Data Hasil Perhitungan Rasio Likuiditas
Perusahaan Asuransi Jiwa Syariah
Tahun 2016-2020

$$\text{Rasio Likuiditas} = \frac{\text{Kewajiban}}{\text{Kekayaan yang diperkenankan}} \times 100\%$$

Perusahaan	Tahun	Perhitungan		Hasil
		Kewajiban (a)	Kekayaan yg diperkenankan (b)	(a/b)x 100%
AIA Finansial	2016	Rp 414.211,000,000	Rp 1.106.083,000,000	37,45
	2017	Rp 579.325,000,000	Rp 1.559.672,000,000	37,14
	2018	Rp 501.373,000,000	Rp 1.850.799,000,000	27,09
	2019	Rp 628.942,000,000	Rp 2.210.988,000,000	28,45
	2020	Rp 1.143.125,000,000	Rp 2.318.256,000,000	49,31
	Rata-rata			
Allianz life	2016	Rp 120.805,000,000	Rp 538.061,000,000	22,45
	2017	Rp 162.197,000,000	Rp 656.162,000,000	24,72
	2018	Rp 197.490,000,000	Rp 685.623,000,000	28,8
	2019	Rp 590.730,000,000	Rp 672.969,000,000	87,78
	2020	Rp 808.844,000,000	Rp 641.223,000,000	126,14
	Rata-rata			
Avrist	2016	Rp 23.699,000,000	Rp 167.738,000,000	14,13
	2017	Rp 80.273,000,000	Rp 100.585,000,000	79,81
	2018	Rp 86.594,000,000	Rp 246.996,000,000	35,06
	2019	Rp 133.834,000,000	Rp 108.774,000,000	123,04
	2020	Rp 162.552,000,000	Rp 143.545,000,000	113,24
	Rata-rata			
Axa finansial	2016	Rp 48.590,000,000	Rp 127.018,000,000	38,25
	2017	Rp 21.219,000,000	Rp 121.832,000,000	17,42
	2018	Rp 21.605,000,000	Rp 111.992,000,000	19,29
	2019	Rp 32.233,000,000	Rp 117.122,000,000	27,52
	2020	Rp 12.949,000,000	Rp 103.011,000,000	12,57
	Rata-rata			
Bni life	2016	Rp 138.461,000,000	Rp 124.008,000,000	111,65
	2017	Rp 147.489,000,000	Rp 188.034,000,000	78,44
	2018	Rp 257.088,000,000	Rp 186.715,000,000	137,69

	2019	Rp 199.065,000,000	Rp 172.856,000,000	115,16
	2020	Rp 199.326,000,000	Rp 354.977,000,000	56,15
	Rata-rata			99,82
Bri life	2016	Rp 49.813,000,000	Rp 58.183,000,000	85,61
	2017	Rp 79.114,000,000	Rp 153.721,000,000	51,47
	2018	Rp 108.643,000,000	Rp 219.364,000,000	49,53
	2019	Rp 128.552,000,000	Rp 253.613,000,000	50,69
	2020	Rp 146.569,000,000	Rp 320.300,000,000	45,76
	Rata-rata			56,61
Manulife	2016	Rp 140.621,000,000	Rp 22.669,000,000	620,32
	2017	Rp 257.754,000,000	Rp 52.072,000,000	495
	2018	Rp 233.307,000,000	Rp 81.940,000,000	284,73
	2019	Rp 155.801,000,000	Rp 140.621,000,000	110,8
	2020	Rp 162.599,000,000	Rp 172.816,000,000	94,09
	Rata-rata			320,99
Panin dai ichi	2016	Rp 7.535,000,000	Rp 16.160,000,000	46,63
	2017	Rp 10.926,000,000	Rp 19.417,000,000	56,27
	2018	Rp 6.524,000,000	Rp 17.613,000,000	37,04
	2019	Rp 17.370,000,000	Rp 22.496,000,000	77,21
	2020	Rp 28.899,000,000	Rp 26.249,000,000	110,1
	Rata-rata			65,45
Prudential	2016	Rp 391.663,000,000	Rp 751.922,000,000	52,09
	2017	Rp 540.193,000,000	Rp 923.715,000,000	58,48
	2018	Rp 626.200,000,000	Rp 1.122.501,000,000	55,79
	2019	Rp 636.019,000,000	Rp 1.260.376,000,000	50,46
	2020	Rp 1.123.468,000,000	Rp 1.420.716,000,000	79,08
	Rata-rata			59,18
Sinarmas MSIG	2016	Rp 202.751,000,000	Rp 187.754,000,000	107,99
	2017	Rp 233.795,000,000	Rp 203.336,000,000	114,98
	2018	Rp 397.256,000,000	Rp 246.192,000,000	161,36
	2019	Rp 277.264,000,000	Rp 226.643,000,000	122,34
	2020	Rp 286.782,000,000	Rp 250.437,000,000	114,51
	Rata-rata			124,24
Tokio marine	2016	Rp 13.637,000,000	Rp 5.397,000,000	252,68
	2017	Rp 8.139,000,000	Rp 6.065,000,000	134,2
	2018	Rp 6.351,000,000	Rp 6.447,000,000	98,51
	2019	Rp 3.503,000,000	Rp 6.708,000,000	52,22
	2020	Rp 4.136,000,000	Rp 7.051,000,000	58,66
	Rata-rata			119,25

LAMPIRAN 8

(Data Perhitungan Rasio Retensi Diri Perusahaan Asuransi Jiwa Konvensional dan Syariah Tahun 2016-2020)



Data Hasil Perhitungan Rasio Retensi Diri
Perusahaan Asuransi Jiwa Konvensional
Tahun 2016-2020

$$\text{Rasio Retensi Diri} = \frac{\text{Premi Netto}}{\text{Premi Bruto}} \times 100\%$$

Perusahaan	Tahun	Perhitungan		Hasil
		Premi netto	Premi bruto	(a/b)x 100%
		(a)	(b)	
AIA Financial	2016	Rp 8.893.902,000,000	Rp 9.126.652,000,000	97,45
	2017	Rp 9.875.564,000,000	Rp 10.208.712,000,000	96,74
	2018	Rp 11.949.223,000,000	Rp 11.970.917,000,000	99,82
	2019	Rp 12.555.415,000,000	Rp 12.581.339,000,000	99,79
	2020	Rp 13.157.765,000,000	Rp 13.148.996,000,000	100,07
	Rata-rata			98,77
Allianz life	2016	Rp 8.465.078,000,000	Rp 8.461.616,000,000	100,04
	2017	Rp 9.489.913,000,000	Rp 9.380.356,000,000	101,17
	2018	Rp 9.983.611,000,000	Rp 9.988.788,000,000	99,95
	2019	Rp 12.465.035,000,000	Rp 13.258.047,000,000	94,02
	2020	Rp 15.963.022,000,000	Rp 16.945.813,000,000	94,2
	Rata-rata			97,87
Avrist	2016	Rp 1.270.808,000,000	Rp 1.286.083,000,000	98,81
	2017	Rp 1.436.118,000,000	Rp 1.622.431,000,000	88,52
	2018	Rp 1.434.815,000,000	Rp 1.607.177,000,000	89,28
	2019	Rp 2.991.195,000,000	Rp 3.284.520,000,000	91,07
	2020	Rp 1.061.253,000,000	Rp 1.281.589,000,000	82,81
	Rata-rata			90,09
Axa finansial	2016	Rp 1.010.684,000,000	Rp 1.130.377,000,000	89,41
	2017	Rp 1.249.265,000,000	Rp 1.395.399,000,000	89,53
	2018	Rp 1.223.193,000,000	Rp 1.398.681,000,000	87,45
	2019	Rp 1.227.856,000,000	Rp 1.374.020,000,000	89,36
	2020	Rp 1.162.944,000,000	Rp 1.308.918,000,000	88,85
	Rata-rata			88,92
Bni life	2016	Rp 4.635.149,000,000	Rp 4.745.631,000,000	97,67
	2017	Rp 5.577.321,000,000	Rp 5.710.686,000,000	97,66
	2018	Rp 5.518.262,000,000	Rp 5.568.457,000,000	99,1
	2019	Rp 4.798.024,000,000	Rp 4.754.805,000,000	100,91
	2020	Rp 4.569.564,000,000	Rp 4.600.586,000,000	99,33
	Rata-rata			98,93

Bri life	2016	Rp 3.035.033,000,000	Rp 3.118.756,000,000	97,32
	2017	Rp 3.797.723,000,000	Rp 3.926.861,000,000	96,71
	2018	Rp 4.230.186,000,000	Rp 4.386.164,000,000	96,44
	2019	Rp 5.053.848,000,000	Rp 5.254.209,000,000	96,19
	2020	Rp 5.679.455,000,000	Rp 5.912.787,000,000	96,05
	Rata-rata			
manulife	2016	Rp 8.460.748,000,000	Rp 8.589.920,000,000	98,5
	2017	Rp 8.716.815,000,000	Rp 8.884.046,000,000	98,12
	2018	Rp 9.042.983,000,000	Rp 9.255.411,000,000	97,7
	2019	Rp 8.047.756,000,000	Rp 8.301.063,000,000	96,95
	2020	Rp 8.495.818,000,000	Rp 8.861.253,000,000	95,88
	Rata-rata			
Panin dai ichi	2016	Rp 3.514.583,000,000	Rp 3.590.865,000,000	97,88
	2017	Rp 4.092.198,000,000	Rp 4.195.053,000,000	97,55
	2018	Rp 3.791.727,000,000	Rp 3.903.845,000,000	97,13
	2019	Rp 3.757.149,000,000	Rp 3.900.107,000,000	96,33
	2020	Rp 2.333.895,000,000	Rp 2.488.341,000,000	93,79
	Rata-rata			
prudential	2016	Rp 25.856.153,000,000	Rp 26.536.073,000,000	97,44
	2017	Rp 25.959.647,000,000	Rp 26.842.979,000,000	96,71
	2018	Rp 22.834.354,000,000	Rp 23.594.320,000,000	96,78
	2019	Rp 22.276.152,000,000	Rp 23.013.469,000,000	96,8
	2020	Rp 20.686.011,000,000	Rp 21.531.893,000,000	96,07
	Rata-rata			
Sinarmas MSIG	2016	Rp 6.045.794,000,000	Rp 6.044.784,000,000	100,02
	2017	Rp 3.796.409,000,000	Rp 3.797.007,000,000	99,98
	2018	Rp 4.353.240,000,000	Rp 4.314.648,000,000	100,89
	2019	Rp 3.289.042,000,000	Rp 3.268.647,000,000	100,62
	2020	Rp 3.668.658,000,000	Rp 3.642.411,000,000	100,72
	Rata-rata			
Tokio marine	2016	Rp 364.441,000,000	Rp 356.606,000,000	102,2
	2017	Rp 485.684,000,000	Rp 460.924,000,000	105,37
	2018	Rp 525.346,000,000	Rp 504.989,000,000	104,03
	2019	Rp 717.457,000,000	Rp 697.344,000,000	102,88
	2020	Rp 576.707,000,000	Rp 538.344,000,000	107,13
	Rata-rata			

Data Hasil Perhitungan Rasio Retensi Diri

Perusahaan Asuransi Jiwa Syariah

Tahun 2016-2020

$$\text{Rasio Retensi Diri} = \frac{\text{Premi Netto}}{\text{Premi Bruto}} \times 100\%$$

Perusahaan	Tahun	Perhitungan			Hasil
		Premi netto		Premi bruto	(a/b)x
		(a)	(b)	100%	
AIA Finansial	2016	Rp 643.259,000,000	Rp 548.881,000,000	117,19	
	2017	Rp 583.763,000,000	Rp 506.186,000,000	115,33	
	2018	Rp 584.981,000,000	Rp 454.509,000,000	128,71	
	2019	Rp 536.866,000,000	Rp 403.966,000,000	132,9	
	2020	Rp 335.651,000,000	Rp 240.413,000,000	139,61	
	Rata-rata				126,75
Allianz life	2016	Rp 316.517,000,000	Rp 65.464,000,000	483,5	
	2017	Rp 417.556,000,000	Rp 106.456,000,000	392,23	
	2018	Rp 563.437,000,000	Rp 505.762,000,000	111,4	
	2019	Rp 644.077,000,000	Rp 610.980,000,000	105,42	
	2020	Rp 844.941,000,000	Rp 813.645,000,000	103,85	
	Rata-rata				239,28
avrist	2016	Rp 12.752,000,000	Rp 8.913,000,000	143,07	
	2017	Rp 19.370,000,000	Rp 16.040,000,000	120,76	
	2018	Rp 14.266,000,000	Rp 10.262,000,000	139,02	
	2019	Rp 16.095,000,000	Rp 12.256,000,000	131,32	
	2020	Rp 19.370,000,000	Rp 16.040,000,000	120,76	
	Rata-rata				130,99
Axa finansial	2016	Rp 18.640,000,000	Rp 4.249,000,000	438,69	
	2017	Rp 16.305,000,000	Rp 4.224,000,000	386,01	
	2018	Rp 14.040,000,000	Rp 4.143,000,000	338,88	
	2019	Rp 20.696,000,000	Rp 3.947,000,000	524,35	
	2020	Rp 15.339,000,000	Rp 3.757,000,000	408,28	
	Rata-rata				419,24
Bni life	2016	Rp 53.709,000,000	Rp 49.897,000,000	107,64	
	2017	Rp 69.899,000,000	Rp 64.987,000,000	107,56	
	2018	Rp 66.889,000,000	Rp 65.505,000,000	102,11	
	2019	Rp 59.125,000,000	Rp 54.211,000,000	109,06	
	2020	Rp 60.107,000,000	Rp 56.854,000,000	105,72	

	Rata-rata				106,42	
Bri life	2016	Rp	15.203,000,000	Rp	13.938,000,000	109,08
	2017	Rp	25.819,000,000	Rp	20.939,000,000	123,31
	2018	Rp	33.530,000,000	Rp	30.335,000,000	110,53
	2019	Rp	41.609,000,000	Rp	41.121,000,000	101,19
	2020	Rp	68.290,000,000	Rp	67.529,000,000	101,13
	Rata-rata					109,05
Manulife	2016	Rp	94.657,000,000	Rp	85.883,000,000	110,22
	2017	Rp	111.212,000,000	Rp	99.939,000,000	111,28
	2018	Rp	144.753,000,000	Rp	131.960,000,000	109,69
	2019	Rp	126.041,000,000	Rp	113.264,000,000	111,28
	2020	Rp	75.267,000,000	Rp	64.570,000,000	116,57
	Rata-rata					111,81
Panin dai ichi	2016	Rp	5.069,000,000	Rp	755,000,000	671,39
	2017	Rp	5.633,000,000	Rp	633,000,000	889,89
	2018	Rp	6.456,000,000	Rp	587,000,000	1099,83
	2019	Rp	9.427,000,000	Rp	853,000,000	1105,16
	2020	Rp	15.123,000,000	Rp	1.111,000,000	1361,21
	Rata-rata					1025,49
Prudential	2016	Rp	1.735.032,000,000	Rp	1.631.119,000,000	106,37
	2017	Rp	1.713.471,000,000	Rp	1.602.982,000,000	106,89
	2018	Rp	1.847.801,000,000	Rp	1.728.589,000,000	106,9
	2019	Rp	1.971.879,000,000	Rp	1.844.594,000,000	106,9
	2020	Rp	2.139.696,000,000	Rp	2.041.293,000,000	104,82
	Rata-rata					106,38
Sinarmas	2016	Rp	50.048,000,000	Rp	62.105,000,000	80,59
	2017	Rp	24.282,000,000	Rp	37.841,000,000	64,17
	2018	Rp	25.729,000,000	Rp	61.370,000,000	41,92
	2019	Rp	20.766,000,000	Rp	42.860,000,000	48,45
	2020	Rp	19.320,000,000	Rp	32.188,000,000	60,02
	Rata-rata					59,03
Tokio marine	2016	Rp	441,000,000	Rp	776,000,000	56,83
	2017	Rp	262,000,000	Rp	902,000,000	29,05
	2018	Rp	262,000,000	Rp	437,000,000	59,95
	2019	Rp	229,000,000	Rp	506,000,000	45,26
	2020	Rp	298,000,000	Rp	218,000,000	136,7
	Rata-rata					65,56

LAMPIRAN 9

(Data Perhitungan Rasio Solvabilitas Perusahaan Asuransi Jiwa Konvensional dan Syariah Tahun 2016-2020)



**Data Hasil Perhitungan rasio solvabilitas
Perusahaan Asuransi Jiwa Konvensional
Tahun 2016-2020**

$$\text{Rasio Solvabilitas} = \frac{\text{Tingkat Solvabilitas}}{\text{Modal Minimum Berbasis Risiko}} \times 100\%$$

Perusahaan	Tahun	Perhitungan		Hasil
		Tingkat solvabilitas (a)	BTSM (b)	(a/b)x 100%
AIA Financial	2016	Rp 7.264.503,000,000	Rp 998.676,000,000	727,41
	2017	Rp 9.972.435,000,000	Rp 1.478.013,000,000	674,72
	2018	Rp 9.561.519,000,000	Rp 1.575.564,000,000	606,86
	2019	Rp 9.674.151,000,000	Rp 1.580.011,000,000	612,28
	2020	Rp 8.806.930,000,000	Rp 1.397.777,000,000	630,07
	Rata-rata			
Allianz life	2016	Rp 2.834.053,000,000	Rp 731.445,000,000	387,46
	2017	Rp 3.122.261,000,000	Rp 824.160,000,000	378,84
	2018	Rp 2.574.727,000,000	Rp 784.677,000,000	328,13
	2019	Rp 2.839.732,000,000	Rp 834.364,000,000	340,35
	2020	Rp 3.920.045,000,000	Rp 829.881,000,000	472,36
	Rata-rata			
Avrist	2016	Rp 1.512.838,000,000	Rp 309.957,000,000	488,08
	2017	Rp 1.921.542,000,000	Rp 369.416,000,000	520,16
	2018	Rp 1.677.545,000,000	Rp 386.480,000,000	434,06
	2019	Rp 2.006.295,000,000	Rp 468.757,000,000	428,00
	2020	Rp 2.069.945,000,000	Rp 481.198,000,000	430,16
	Rata-rata			
Axa finansial	2016	Rp 432.070,000,000	Rp 141.909,000,000	304,47
	2017	Rp 677.199,000,000	Rp 201.532,000,000	336,03
	2018	Rp 714.665,000,000	Rp 198.821,000,000	359,45
	2019	Rp 660.070,000,000	Rp 228.510,000,000	288,86
	2020	Rp 625.467,000,000	Rp 222.117,000,000	281,59
	Rata-rata			
Bni life	2016	Rp 3.628.011,000,000	Rp 322.709,000,000	1124,24
	2017	Rp 4.104.682,000,000	Rp 528.570,000,000	776,56
	2018	Rp 4.020.381,000,000	Rp 545.000,000,000	737,68
	2019	Rp 4.427.749,000,000	Rp 613.592,000,000	721,61
	2020	Rp 4.760.271,000,000	Rp 598.818,000,000	794,94

	Rata-rata			831,01
Bri life	2016	Rp 1.515.548,000,000	Rp 622.385,000,000	243,51
	2017	Rp 2.043.668,000,000	Rp 615.057,000,000	332,27
	2018	Rp 2.081.055,000,000	Rp 687.653,000,000	302,63
	2019	Rp 2.238.021,000,000	Rp 846.199,000,000	264,48
	2020	Rp 1.885.824,000,000	Rp 713.962,000,000	264,14
	Rata-rata			281,41
manulife	2016	Rp 5.636.830,000,000	Rp 1.376.375,000,000	409,54
	2017	Rp 9.337.111,000,000	Rp 1.605.285,000,000	581,65
	2018	Rp 8.628.978,000,000	Rp 1.873.750,000,000	460,52
	2019	Rp 11.892.183,000,000	Rp 1.172.804,000,000	1014
	2020	Rp 10.231.836,000,000	Rp 1.084.905,000,000	943,11
	Rata-rata			681,76
Panin dai ichi	2016	Rp 4.268.689,000,000	Rp 305.470,000,000	1397,42
	2017	Rp 4.569.541,000,000	Rp 306.555,000,000	1490,61
	2018	Rp 4.465.779,000,000	Rp 277.471,000,000	1609,46
	2019	Rp 4.554.713,000,000	Rp 276.284,000,000	1648,56
	2020	Rp 4.810.340,000,000	Rp 292.726,000,000	1643,29
	Rata-rata			1557,87
prudential	2016	Rp 3.531.016,000,000	Rp 332.695,000,000	1061,34
	2017	Rp 2.654.994,000,000	Rp 392.060,000,000	677,19
	2018	Rp 3.209.248,000,000	Rp 426.944,000,000	751,68
	2019	Rp 3.634.076,000,000	Rp 536.329,000,000	677,58
	2020	Rp 3.126.531,000,000	Rp 569.221,000,000	549,26
	Rata-rata			743,41
Sinarmas MSIG	2016	Rp 3.761.780,000,000	Rp 599.289,000,000	627,71
	2017	Rp 6.328.768,000,000	Rp 545.491,000,000	1160,2
	2018	Rp 5.194.556,000,000	Rp 473.941,000,000	1096,03
	2019	Rp 5.844.485,000,000	Rp 505.774,000,000	1155,55
	2020	Rp 5.655.652,000,000	Rp 413.505,000,000	1367,73
	Rata-rata			1081,44
Tokio marine	2016	Rp 438.587,000,000	Rp 18.934,000,000	2316,4
	2017	Rp 1.278.954,000,000	Rp 34.601,000,000	3696,29
	2018	Rp 1.056.227,000,000	Rp 38.553,000,000	2739,68
	2019	Rp 982.086,000,000	Rp 71.002,000,000	1383,18
	2020	Rp 899.962,000,000	Rp 91.612,000,000	982,36
	Rata-rata			2223,58

Data Hasil Perhitungan rasio solvabilitas
Perusahaan Asuransi Jiwa Syariah
Tahun 2016-2020

$$\text{Rasio Solvabilitas} = \frac{\text{Tingkat Solvabilitas}}{\text{Modal Minimum Berbasis Risiko}} \times 100\%$$

Perusahaan	Tahun	Perhitungan		Hasil
		Tingkat solvabilitas (a)	BTSM (b)	(a/b)x 100%
AIA Finansial	2016	Rp 192.802,000,000	Rp 46.924,000,000	410,88
	2017	Rp 131.466,000,000	Rp 21.518,000,000	610,96
	2018	Rp 354.347,000,000	Rp 20.153,000,000	1758,28
	2019	Rp 1.217.249,000,000	Rp 21.086,000,000	5772,78
	2020	Rp 1.068.777,000,000	Rp 21.247,000,000	5030,25
	Rata-rata			
Allianz life	2016	Rp 467.143,000,000	Rp 25.793,000,000	1811,12
	2017	Rp 543.258,000,000	Rp 20.593,000,000	2638,07
	2018	Rp 574.774,000,000	Rp 28.955,000,000	1985,06
	2019	Rp 354.368,000,000	Rp 46.020,000,000	770,03
	2020	Rp 349.938,000,000	Rp 41.265,000,000	848,03
	Rata-rata			
avrist	2016	Rp 28.848,000,000	Rp 5.622,000,000	513,13
	2017	Rp 21.662,000,000	Rp 8.586,000,000	252,29
	2018	Rp 21.190,000,000	Rp 4.411,000,000	480,39
	2019	Rp 28.076,000,000	Rp 5.388,000,000	521,08
	2020	Rp 32.337,000,000	Rp 6.304,000,000	512,96
	Rata-rata			
Axa finansial	2016	Rp 4.586,000,000	Rp 1.978,000,000	231,85
	2017	Rp 5.280,000,000	Rp 254,000,000	2078,74
	2018	Rp 1.897,000,000	Rp 234,000,000	810,68
	2019	Rp 4.690,000,000	Rp 272,000,000	1724,26
	2020	Rp 3.126,000,000	Rp 491,000,000	636,66
	Rata-rata			
Bni life	2016	Rp 10.543,000,000	Rp 11.809,000,000	89,28
	2017	Rp 16.572,000,000	Rp 28.179,000,000	58,81
	2018	Rp 19.567,000,000	Rp 22.398,000,000	87,36
	2019	Rp 11.106,000,000	Rp 22.102,000,000	50,25
	2020	Rp 30.371,000,000	Rp 22.978,000,000	132,17

	Rata-rata				83,57	
Bri life	2016	Rp	9.054,000,000	Rp	21.908,000,000	41,33
	2017	Rp	14.851,000,000	Rp	6.006,000,000	247,27
	2018	Rp	9.765,000,000	Rp	8.280,000,000	117,93
	2019	Rp	15.346,000,000	Rp	11.368,000,000	134,99
	2020	Rp	24.257,000,000	Rp	13.232,000,000	183,32
	Rata-rata				144,97	
Manulife	2016	Rp	7.658,000,000	Rp	1.154,000,000	663,6
	2017	Rp	9.581,000,000	Rp	2.577,000,000	371,79
	2018	Rp	4.503,000,000	Rp	15.937,000,000	28,26
	2019	Rp	12.929,000,000	Rp	4.035,000,000	320,42
	2020	Rp	19.247,000,000	Rp	5.409,000,000	355,83
	Rata-rata				347,98	
Panin dai ichi	2016	Rp	15.079,000,000	Rp	219,000,000	6885,39
	2017	Rp	13.307,000,000	Rp	773,000,000	1721,47
	2018	Rp	15.134,000,000	Rp	981,000,000	1542,71
	2019	Rp	11.089,000,000	Rp	1.318,000,000	841,35
	2020	Rp	7.225,000,000	Rp	1.628,000,000	443,8
	Rata-rata				2286,94	
Prudential	2016	Rp	404.314,000,000	Rp	67.224,000,000	601,44
	2017	Rp	555.386,000,000	Rp	28.116,000,000	1975,34
	2018	Rp	701.181,000,000	Rp	28.646,000,000	2447,74
	2019	Rp	801.109,000,000	Rp	31.035,000,000	2581,31
	2020	Rp	877.923,000,000	Rp	53.860,000,000	1630,01
	Rata-rata				1847,17	
Sinarmas	2016	Rp	30.655,000,000	Rp	11.457,000,000	267,57
	2017	Rp	29.669,000,000	Rp	12.441,000,000	238,48
	2018	Rp	34.366,000,000	Rp	13.293,000,000	258,53
	2019	Rp	54.147,000,000	Rp	10.563,000,000	512,61
	2020	Rp	54.397,000,000	Rp	12.280,000,000	442,97
	Rata-rata				344,03	
Tokio marine	2016	Rp	3.469,000,000	Rp	97,000,000	3576,29
	2017	Rp	5.436,000,000	Rp	84,000,000	6471,43
	2018	Rp	6.042,000,000	Rp	117,000,000	5164,1
	2019	Rp	6.227,000,000	Rp	74,000,000	8414,86
	2020	Rp	6.653,000,000	Rp	82,000,000	8113,41
	Rata-rata				6348,02	

LAMPIRAN 10

(Data Perhitungan *Output SPSS* Perusahaan Asuransi Jiwa Konvensional dan Syariah
Tahun 2016-2020)



Hasil Olah Data SPSS

1. Rasio Tingkat Kecukupan Dana

a. Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Tingkat Kecukupan Dana Konvensional	55	7,60	63,55	29,2613	15,56535
Tingkat Kecukupan Dana Syariah	55	6,41	78,35	35,8320	19,07209
Valid N (listwise)	55				

b. Uji Normalitas

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Tingkat Kecukupan Dana Konvensional	,199	55	,000	,877	55	,000
Tingkat Kecukupan Dana Syariah	,162	55	,001	,915	55	,001

a. Lilliefors Significance Correction

c. Uji Beda Mann Whitney U Test

Test Statistics^a

	Tingkat Kecukupan Dana
Mann-Whitney U	1179,000
Wilcoxon W	2719,000
Z	-1,994
Asymp. Sig. (2-tailed)	,046

a. Grouping Variable: Asuransi Jiwa

2. Rasio Beban Klaim

a. Uji Statistik

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Beban Klaim Konvensional	55	26,11	961,82	119,4615	125,49793
Beban Klaim Syariah	55	7,33	111,76	40,3373	26,16272
Valid N (listwise)	55				

b. Uji Normalitas

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Beban Klaim Konvensional	,273	55	,000	,439	55	,000
Beban Klaim Syariah	,115	55	,068	,905	55	,000

a. Lilliefors Significance Correction

c. Uji Mann Whitney U Test

Test Statistics^a

	Beban Klaim
Mann-Whitney U	306,000
Wilcoxon W	1846,000
Z	-7,213
Asymp. Sig. (2-tailed)	,000

a. Grouping Variable: Asuransi Jiwa

3. Rasio Likuiditas

a. Uji Statistik

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Likuiditas Konvensional	55	55,36	836,87	181,8871	173,32604
Likuiditas Syariah	55	12,57	620,32	94,1336	105,97418
Valid N (listwise)	55				

b. Uji Normalitas

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Likuiditas Konvensional	,234	55	,000	,641	55	,000
Likuiditas Syariah	,254	55	,000	,600	55	,000

a. Lilliefors Significance Correction

c. Uji Mann Whitney U Test

Test Statistics^a

	Likuiditas
Mann-Whitney U	698,000
Wilcoxon W	2238,000
Z	-4,869
Asymp. Sig. (2-tailed)	,000

a. Grouping Variable: Asuransi Jiwa

4. Rasio Retensi Diri

a. Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Retensi Diri Konvensional	55	82,80	107,12	96,9613	4,65187
Retensi Diri Syariah	55	29,05	1361,21	227,2718	287,22083
Valid N (listwise)	55				

b. Uji Normalitas

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Retensi Diri Konvensional	,189	55	,000	,934	55	,005
Retensi Diri Syariah	,397	55	,000	,587	55	,000

a. Lilliefors Significance Correction

c. Uji Mann Whitney U Test

	Retensi Diri
Mann-Whitney U	522,000
Wilcoxon W	2062,000
Z	-5,921
Asymp. Sig. (2-tailed)	,000

a. Grouping Variable: Asuransi Jiwa

5. Rasio Solvabilitas (*Risk Based Capital*)

a. Uji Statistik Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
RBC Konvensional	55	243,51	3696,29	836,9407	654,84300
RBC Syariah	55	28,26	8414,86	1571,1076	2127,13238
Valid N (listwise)	55				

b. Uji Normalitas

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
RBC Konvensional	,198	55	,000	,769	55	,000
RBC Syariah	,269	55	,000	,701	55	,000

a. Lilliefors Significance Correction

c. Uji Mann Whitney U Test

	Risk Based Capital
Mann-Whitney U	1504,000
Wilcoxon W	3044,000
Z	-,051
Asymp. Sig. (2-tailed)	,959

a. Grouping Variable: Asuransi Jiwa



LAMPIRAN 11

(Berita Acara Bimbingan Skripsi)



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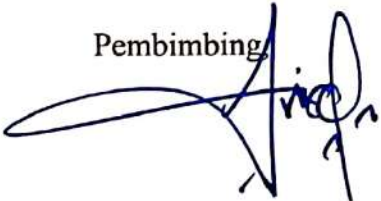
BERITA ACARA BIMBINGAN SKRIPSI

1. Nama Mahasiswa : ANISA SRI JANATIN
2. NIM : 17441369
3. Jurusan : Akuntansi S-1
4. Bidang : Akuntansi Keuangan
5. Alamat : Dusun Ngetep RT 5 RW 9 Ds Ngromo Kec. Nawangan Kab. Pacitan
6. Judul Skripsi : Analisis Perbandingan Kinerja Keuangan Perusahaan Asuransi Jiwa Konvensional dan Asuransi Jiwa Syariah Dengan Metode *Early Warning System (EWS)* dan *Risk Based Capital (RBC)*
7. Masa Pembimbingan : September 2021 s/d Agustus 2022
8. Tanggal Mengajukan Skripsi :
9. Konsultasi :


Tanggal Disetujui	BAB	Paraf Pembimbing
14 October 2021	Rev. Populasi, Sampel, Teori	
22 November 2021	Rev. Teori dan hipotesis penelitian	
4/DES 2021.	Rev. Kutp. → DP.	
	Rev Jan. 75 hr. Panel.	
16/12 2021	Acc Bab 1-3	
22/12 2021	Bab 4-5 Sam.	
28/12 2021	Bab 4-5 Acc	
07/01 2022	Rev. Hasil penelitian, pembahasan & Keterbatasan.	
17/01 2022	Rev Bab 1-5 (abstrak).	
26/01 2022	Acc full draft (1-5)	

Tanggal Disetujui	BAB	Paraf Pembimbing

- 10. Tanggal Selesai Penulisan Skripsi : _____
- 11. Keterangan Bimbingan Telah Selesai : _____
- 12. Telah Di Evaluasi/Di Uji Dengan Nilai : _____ (angka)
 _____ (huruf)

Pembimbing


ARDYAN FIRDAUSI MUSTOFFA, SE., M.Si
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Ponorogo, 27 September 2021
 Dekan

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