LAMPIRAN-LAMPIRAN
Lampiran 1

Tabulasi Sampel Penelitian

No	Nama Perusahaan	Terdaftar di BEI	IPO Perusahaan	Laporan Keuangan					Keterangan
				2018	2019	2020	2021	2022	
1	PT Asuransi Maximus Graha Persada Tbk	Terdaftar	16/01/2014	✓	✓	✓	✓	✓	SAMPEL
2	PT Asuransi Bina Dana Arta Tbk	Terdaftar	06/07/1989	✓	✓	✓	✓	✓	SAMPEL
3	PT Asuransi Bintang Tbk	Terdaftar	29/11/1989	✓	✓	✓	✓	✓	SAMPEL
4	PT Asuransi Dayin Mitra Tbk	Terdaftar	15/12/1989	×	✓	✓	✓	✓	ELIMINASI
5	PT Asuransi Harta Aman Pratama Tbk	Terdaftar	14/09/1990	✓	✓	✓	✓	✓	SAMPEL
6	PT Asuransi Jasa Tania Tbk	Terdaftar	29/12/2003	✓	✓	✓	✓	✓	SAMPEL
7	PT Lippo General Insurance Tbk	Terdaftar	22/07/1992	✓	✓	✓	✓	✓	SAMPEL
8	PT Malacca Trust Wuwungan Insurance	Terdaftar	11/10/2018	×	✓	✓	✓	✓	ELIMINASI
9	PT Asuransi Multi Artha Guna Tbk	Terdaftar	23/12/2005	✓	✓	✓	✓	✓	SAMPEL
10	PT Asuransi Ramayana Tbk	Terdaftar	19/03/1990	✓	✓	✓	✓	✓	SAMPEL
11	PT Tugu Pratama Indonesia	Terdaftar	28/05/2018	×	✓	✓	✓	✓	ELIMINASI
12	PT Victoria Insurance	Terdaftar	28/09/2015	×	✓	✓	✓	✓	ELIMINASI

Lampiran 2

Tabulasi Rasio Tingkat Kecukupan Dana

Rasio Tingkat Kecukupan Dana : Modal Sendiri / Total Aktiva X 100%

NO	KODE	TAHUN	MODAL SENDIRI	TOTAL AKTIVA	RASIO TKD
1	ABDA	2018	1.334.408.933	2.890.427.512	46,17%
		2019	1.253.704.378	2.579.654.391	48,60%
		2020	1.387.236.002	2.477.781.648	55,99%
		2021	1.512.103.062	2.495.890.568	60,58%
		2022	1.505.488.077	2.472.105.924	60,90%
NO	**KODE**	**TAHUN**	**MODAL SENDIRI**	**TOTAL AKTIVA**	**RASIO TKD**
2	AHAP	2018	263.872.169.783	628.464.862.379	41,99%
		2019	148.924.854.503	582.236.244.026	25,58%
		2020	140.171.399.027	612.347.067.388	22,89%
		2021	122.136.220.358	666.903.762.608	18,31%
		2022	210.067.263.286	933.279.488.053	22,51%
NO	**KODE**	**TAHUN**	**MODAL SENDIRI**	**TOTAL AKTIVA**	**RASIO TKD**
3	AMAG	2018	1.826.304.984	4.280.729.979	42,66%
		2019	1.951.094.614	4.626.630.367	42,17%
		2020	2.006.374.654	4.737.130.041	42,35%
		2021	1.859.762.049	4.652.817.906	39,97%
		2022	1.700.336.893	4.705.846.343	36,13%
NO	**KODE**	**TAHUN**	**MODAL SENDIRI**	**TOTAL AKTIVA**	**RASIO TKD**
4	ASBI	2018	281.361.909	874.472.888	32,18%
		2019	291.485.498	857.520.585	33,99%
		2020	313.771.731	871.769.183	35,99%
		2021	355.742.467	954.657.152	37,26%
		2022	369.251.595	989.810.930	37,31%
NO	**KODE**	**TAHUN**	**MODAL SENDIRI**	**TOTAL AKTIVA**	**RASIO TKD**
5	ASJT	2018	219.625.895.775	478.439.333.039	45,90%
		2019	209.363.105.330	447.670.324.779	46,77%
		2020	209.534.623.295	365.763.908.255	57,29%
		2021	308.453.875.837	527.852.244.648	58,44%
		2022	317.842.060.120	499.031.756.093	63,69%

NO	KODE	TAHUN	MODAL SENDIRI	TOTAL AKTIVA	RASIO TKD
6	ASRM	2018	405.785.336.438	1.478.007.061.719	27,45%
		2019	443.289.279.365	1.548.001.829.554	28,64%
		2020	503.181.214.943	1.516.562.973.028	33,18%
		2021	549.046.298.074	1.411.160.148.272	38,91%
		2022	614.117.783.224	1.627.241.657.686	37,74%
NO	**KODE**	**TAHUN**	**MODAL SENDIRI**	**TOTAL AKTIVA**	**RASIO TKD**
7	LPGI	2018	879.819.493.867	2.485.186.649.117	35,40%
		2019	848.511.733.189	2.423.706.043.201	35,01%
		2020	859.986.703.883	2.815.578.393.095	30,54%
		2021	850.190.505.106	2.923.286.260.687	29,08%
		2022	730.148.693.223	2.930.664.711.078	24,91%
NO	**KODE**	**TAHUN**	**MODAL SENDIRI**	**TOTAL AKTIVA**	**RASIO TKD**
8	ASMI	2018	519.594.297.238	969.866.560.976	53,57%
		2019	530.294.832.434	975.687.462.693	54,35%
		2020	443.450.319.375	990.991.744.064	44,75%
		2021	462.879.983.946	981.089.572.950	47,18%
		2022	376.952.349.563	1.063.470.852.516	35,45%

Lampiran 3

Tabulasi Rasio Likuiditas

Rasio Likuiditas : Jumlah Kewajiban / Kekayaan yang Diperkenankan X 100%

KODE	TAHUN	KEWAJIBAN	TOTAL KEKAYAAN YANG DIPERKENANKAN	RASIO LIKUIDITAS
ABDA	2018	1.556.041.961	2.890.427.512	53,83%
	2019	1.325.948.582	2.579.654.391	51,40%
	2020	1.090.545.646	2.477.781.648	44,01%
	2021	983.787.506	2.495.890.568	39,42%
	2022	966.617.847	2.472.105.924	39,10%
KODE	**TAHUN**	**KEWAJIBAN**	**TOTAL KEKAYAAN YANG DIPERKENANKAN**	**RASIO LIKUIDITAS**
AHAP	2018	364.592.692.596	628.464.862.379	58,01%
	2019	433.311.389.523	582.236.244.026	74,42%
	2020	472.175.668.361	612.347.067.388	77,11%
	2021	519.767.542.249	666.903.762.608	77,94%
	2022	723.212.184.771	933.279.488.053	77,49%
KODE	**TAHUN**	**KEWAJIBAN**	**TOTAL KEKAYAAN YANG DIPERKENANKAN**	**RASIO LIKUIDITAS**
AMAG	2018	2.454.424.995	4.280.729.979	57,34%
	2019	2.675.535.753	4.626.630.367	57,83%
	2020	2.730.755.387	4.737.130.041	57,65%
	2021	2.793.055.857	4.652.817.906	60,03%
	2022	3.005.509.450	4.705.846.343	63,87%
KODE	**TAHUN**	**KEWAJIBAN**	**TOTAL KEKAYAAN YANG DIPERKENANKAN**	**RASIO LIKUIDITAS**
ASBI	2018	593.110.979	874.472.888	67,82%
	2019	566.035.087	857.520.585	66,01%
	2020	557.997.452	871.769.183	64,01%
	2021	598.914.685	954.657.152	62,74%
	2022	620.559.335	989.810.930	62,69%
KODE	**TAHUN**	**KEWAJIBAN**	**TOTAL KEKAYAAN YANG DIPERKENANKAN**	**RASIO LIKUIDITAS**
ASJT	2018	258.813.437.264	478.439.333.039	54,10%
	2019	238.307.219.448	447.670.324.778	53,23%
	2020	156.229.284.959	365.763.908.254	42,71%
	2021	219.396.368.810	527.852.244.647	41,56%
	2022	181.189.695.973	499.031.756.093	36,31%

KODE	TAHUN	KEWAJIBAN	TOTAL KEKAYAAN YANG DIPERKENANKAN	RASIO LIKUIDITAS
ASRM	2018	1.072.221.723.281	1.478.007.061.719	72,55%
	2019	1.104.712.550.189	1.548.001.829.554	71,36%
	2020	1.013.381.758.085	1.516.562.973.028	66,82%
	2021	862.113.850.198	1.411.160.148.272	61,09%
	2022	1.013.123.874.462	1.627.241.657.686	62,26%
KODE	**TAHUN**	**KEWAJIBAN**	**TOTAL KEKAYAAN YANG DIPERKENANKAN**	**RASIO LIKUIDITAS**
LPGI	2018	1.605.367.155.250	2.485.186.649.117	64,60%
	2019	1.575.194.310.012	2.423.706.043.201	64,99%
	2020	1.954.498.917.680	2.815.578.393.095	69,42%
	2021	2.051.451.547.356	2.923.286.260.687	70,18%
	2022	2.200.516.017.855	2.930.664.711.078	75,09%
KODE	**TAHUN**	**KEWAJIBAN**	**TOTAL KEKAYAAN YANG DIPERKENANKAN**	**RASIO LIKUIDITAS**
ASMI	2018	450.272.263.738	969.866.560.976	46,43%
	2019	445.392.630.259	975.687.462.693	45,65%
	2020	547.541.424.689	990.991.744.064	55,25%
	2021	518.209.589.004	981.089.572.950	52,82%
	2022	686.518.502.953	1.063.470.852.516	64,55%

Lampiran 4

Tabulasi Rasio Beban Klaim

Rasio Beban Klaim : Klaim yang Terjadi / Pendapatan Premi X 100%

KODE	TAHUN	KLAIM YANG TERJADI	PENDAPATAN PREMI	RASIO BEBAN KLAIM
ABDA	2018	649.493.378	1.056.903.547	61,45%
	2019	603.529.688	909.229.441	66,38%
	2020	370.888.065	760.560.074	48,77%
	2021	275.972.920	657.847.895	41,95%
	2022	290.863.047	652.776.357	44,56%
KODE	**TAHUN**	**KLAIM YANG TERJADI**	**PENDAPATAN PREMI**	**RASIO BEBAN KLAIM**
AHAP	2018	106.144.614.595	138.709.796.359	76,52%
	2019	88.890.214.199	107.284.306.329	82,85%
	2020	68.374.112.679	135.250.057.172	50,55%
	2021	93.564.550.666	196.501.415.210	47,62%
	2022	153.627.909.678	236.147.536.193	65,06%
KODE	**TAHUN**	**KLAIM YANG TERJADI**	**PENDAPATAN PREMI**	**RASIO BEBAN KLAIM**
AMAG	2018	367.254.535	728.467.936	50,41%
	2019	347.967.364	737.456.961	47,18%
	2020	268.907.661	662.100.267	40,61%
	2021	298.365.543	678.322.519	43,99%
	2022	332.487.523	728.534.143	45,64%
KODE	**TAHUN**	**KLAIM YANG TERJADI**	**PENDAPATAN PREMI**	**RASIO BEBAN KLAIM**
ASBI	2018	74.463.815	264.899.142	28,11%
	2019	93.390.960	250.804.486	37,24%
	2020	70.339.512	231.470.118	30,39%
	2021	63.622.719	205.396.484	30,98%
	2022	85.191.722	223.493.529	38,12%

KODE	TAHUN	KLAIM YANG TERJADI	PENDAPATAN PREMI	RASIO BEBAN KLAIM
ASJT	2018	67.279.538.767	183.165.384.062	36,73%
	2019	69.314.259.583	152.809.529.035	45,36%
	2020	40.773.770.481	107.091.468.350	38,07%
	2021	45.227.425.012	115.490.756.693	39,16%
	2022	28.508.539.655	92.777.347.555	30,73%
KODE	**TAHUN**	**KLAIM YANG TERJADI**	**PENDAPATAN PREMI**	**RASIO BEBAN KLAIM**
ASRM	2018	392.741.141.750	902.165.344.517	43,53%
	2019	610.882.444.067	1.177.500.392.010	51,88%
	2020	734.747.039.363	1.323.139.975.825	55,53%
	2021	945.063.598.135	1.588.738.705.064	59,49%
	2022	1.149.941.494.752	1.990.236.712.205	57,78%
KODE	**TAHUN**	**KLAIM YANG TERJADI**	**PENDAPATAN PREMI**	**RASIO BEBAN KLAIM**
LPGI	2018	787.427.339.650	1.073.346.324.073	73,36%
	2019	808.200.176.210	1.091.428.907.952	74,05%
	2020	718.652.308.132	1.181.159.535.657	60,84%
	2021	1.231.211.065.693	1.681.811.720.324	73,21%
	2022	1.683.143.607.724	2.029.639.264.224	82,93%
KODE	**TAHUN**	**KLAIM YANG TERJADI**	**PENDAPATAN PREMI**	**RASIO BEBAN KLAIM**
ASMI	2018	62.423.589.811	135.633.770.098	46,02%
	2019	89.011.073.118	175.174.507.884	50,81%
	2020	157.270.980.764	185.567.699.856	84,75%
	2021	130.487.350.103	204.553.620.643	63,79%
	2022	132.581.865.275	338.955.618.944	39,11%

Lampiran 5

Tabulasi Rasio Retensi Sendiri

Rasio Retensi Sendiri : Premi Netto / Premi Bruto X 100%

KODE	TAHUN	PREMI NETO	PREMI BRUTO	RASIO RETENSI SENDIRI
PT Asuransi Bina Dana Arta Tbk				
ABDA	2018	1.056.903.547	1.036.658.875	101,95%
	2019	909.229.441	772.200.517	117,75%
	2020	760.560.074	572.851.909	132,77%
	2021	657.847.895	607.863.251	108,22%
	2022	652.776.357	687.832.962	94,90%
PT Asuransi Harta Aman Pratama Tbk				
AHAP	2018	138.709.796.359	278.442.540.820	49,82%
	2019	107.284.306.329	349.572.732.911	30,69%
	2020	135.250.057.172	405.929.777.482	33,32%
	2021	196.501.415.210	568.106.834.453	34,59%
	2022	236.147.536.193	679.991.296.223	34,73%
PT Asuransi Multi Artha Guna Tbk				
AMAG	2018	728.467.936	1.702.121.037	42,80%
	2019	737.456.961	1.981.123.687	37,22%
	2020	662.100.267	2.036.966.460	32,50%
	2021	678.322.519	2.158.009.381	31,43%
	2022	728.534.143	2.257.861.673	32,27%
PT Asuransi Bintang Tbk				
ASBI	2018	264.899.142	443.617.894	59,71%
	2019	250.804.486	450.877.041	55,63%
	2020	231.470.118	452.779.209	51,12%
	2021	205.396.484	477.181.675	43,04%
	2022	223.493.529	459.217.936	48,67%

PT Asuransi Jasa Tania Tbk				
ASJT	2018	183.165.384.062	255.849.157.191	71,59%
	2019	152.809.529.035	222.059.871.727	68,81%
	2020	107.091.468.350	153.682.095.002	69,68%
	2021	115.490.756.693	191.662.940.588	60,26%
	2022	92.777.347.555	164.688.492.182	56,34%
PT Asuransi Ramayana Tbk				
ASRM	2018	902.165.344.517	1.131.106.035.424	79,76%
	2019	1.177.500.392.010	1.468.827.174.961	80,17%
	2020	1.323.139.975.825	1.485.450.251.023	89,07%
	2021	1.588.738.705.064	1.772.221.974.239	89,65%
	2022	1.990.236.712.205	2.198.291.107.555	90,54%
PT Lippo General Insurance Tbk				
LPGI	2018	1.073.346.324.073	1.472.998.049.980	72,87%
	2019	1.091.428.907.952	1.459.602.169.507	74,78%
	2020	1.181.159.535.657	1.693.224.032.388	69,76%
	2021	1.681.811.720.324	2.167.276.669.374	77,60%
	2022	2.029.639.264.224	2.670.789.617.487	75,99%
PT Asuransi Maximus Graha Persada Tbk				
ASMI	2018	135.633.770.884	343.359.135.556	39,50%
	2019	175.174.507.884	607.872.359.990	28,82%
	2020	185.567.699.856	394.767.227.955	47,01%
	2021	204.553.620.643	913.692.856.481	22,39%
	2022	338.955.618.944	1.728.542.309.869	19,61%