**Lampiran 1.** **Data Sampel Penelitian**

|  |  |  |
| --- | --- | --- |
| **No.** | **Kode** | **Nama Perusahaan** |
| 1 | AIAF | PT. Aia Financial |
| 2 | ALNZL | PT Asuransi Allianz Life Indonesia |
| 3 | CARL | PT Asuransi Jiwa Central Asia Raya |
| 4 | PDIL | PT Panin Dai-Ichi Life |
| 5 | PRUDL | PT Prudential Life Assurance |
| 6 | SUNL | PT Sum Life Financial Indonesia |
| 7 | ADRDN | PT Asuransi Adira Dinamika |
| 8 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 |
| 9 | ACA | PT Asuransi Central Asia |
| 10 | PPCF | PT Pan Pacific Insurance |
| 11 | TGPRTM | PT Tugu Pratama Indonesia |
| 12 | AAMN | PT Asuransi Umum Mega |
| 13 | AMGT | PT Ajs Amanah Jiwa Giri Artha |
| 14 | CHUBS | PT Asuransi Chubb Syariah Indonesia |

**Lampiran 2 Data Tabulasi Solvabilitas Dana Tabarru’**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No** | **Kode** | **Nama Perusahaan** | **Tahun** | **Solvability** |
| 1 | AIAF | PT. Aia Financial | 2013 | 1.2 |
| 2 | AIAF | PT. Aia Financial | 2014 | 1.42 |
| 3 | AIAF | PT. Aia Financial | 2015 | 2.05 |
| 4 | AIAF | PT. Aia Financial | 2016 | 4.11 |
| 5 | AIAF | PT. Aia Financial | 2017 | 28.28 |
| 6 | AIAF | PT. Aia Financial | 2018 | 26.63 |
| 7 | ALNZL | PT Asuransi Allianz Life Indonesia | 2013 | 3.14 |
| 8 | ALNZL | PT Asuransi Allianz Life Indonesia | 2014 | 3.88 |
| 9 | ALNZL | PT Asuransi Allianz Life Indonesia | 2015 | 4.75 |
| 10 | ALNZL | PT Asuransi Allianz Life Indonesia | 2016 | 5.43 |
| 11 | ALNZL | PT Asuransi Allianz Life Indonesia | 2017 | 26.38 |
| 12 | ALNZL | PT Asuransi Allianz Life Indonesia | 2018 | 19.85 |
| 13 | CARL | PT Asuransi Jiwa Central Asia Raya | 2013 | 0.32 |
| 14 | CARL | PT Asuransi Jiwa Central Asia Raya | 2014 | 0.38 |
| 15 | CARL | PT Asuransi Jiwa Central Asia Raya | 2015 | 0.78 |
| 16 | CARL | PT Asuransi Jiwa Central Asia Raya | 2016 | 1.08 |
| 17 | CARL | PT Asuransi Jiwa Central Asia Raya | 2017 | 1.81 |
| 18 | CARL | PT Asuransi Jiwa Central Asia Raya | 2018 | 2.22 |
| 19 | PDIL | PT Panin Dai-Ichi Life | 2013 | 24.82 |
| 20 | PDIL | PT Panin Dai-Ichi Life | 2014 | 16.59 |
| 21 | PDIL | PT Panin Dai-Ichi Life | 2015 | 21.23 |
| 22 | PDIL | PT Panin Dai-Ichi Life | 2016 | 68.85 |
| 23 | PDIL | PT Panin Dai-Ichi Life | 2017 | 17.22 |
| 24 | PDIL | PT Panin Dai-Ichi Life | 2018 | 15.43 |
| 25 | PRUDL | PT Prudential Life Assurance | 2013 | 0.85 |
| 26 | PRUDL | PT Prudential Life Assurance | 2014 | 1.33 |
| 27 | PRUDL | PT Prudential Life Assurance | 2015 | 1.67 |
| 28 | PRUDL | PT Prudential Life Assurance | 2016 | 1.8 |
| 29 | PRUDL | PT Prudential Life Assurance | 2017 | 19.75 |
| 30 | PRUDL | PT Prudential Life Assurance | 2018 | 24.48 |
| 31 | SUNL | PT Sum Life Financial Indonesia | 2013 | 0.97 |
| 32 | SUNL | PT Sum Life Financial Indonesia | 2014 | 1.33 |
| 33 | SUNL | PT Sum Life Financial Indonesia | 2015 | 1.42 |
| 34 | SUNL | PT Sum Life Financial Indonesia | 2016 | 1.77 |
| 35 | SUNL | PT Sum Life Financial Indonesia | 2017 | 2.52 |
| 36 | SUNL | PT Sum Life Financial Indonesia | 2018 | 1.28 |
| 37 | ADRDN | PT Asuransi Adira Dinamika | 2013 | 0.33 |
| 38 | ADRDN | PT Asuransi Adira Dinamika | 2014 | 0.89 |
| 39 | ADRDN | PT Asuransi Adira Dinamika | 2015 | 1.38 |
| 40 | ADRDN | PT Asuransi Adira Dinamika | 2016 | 1.77 |
| 41 | ADRDN | PT Asuransi Adira Dinamika | 2017 | 3.3 |
| 42 | ADRDN | PT Asuransi Adira Dinamika | 2018 | 7.15 |
| 43 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2013 | 1.1142 |
| 44 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2014 | 0.5882 |
| 45 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2015 | 0.9788 |
| 46 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2016 | 1.1204 |
| 47 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2017 | 2.2897 |
| 48 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2018 | 2.3846 |
| 49 | ACA | PT Asuransi Central Asia | 2013 | 0.32 |
| 50 | ACA | PT Asuransi Central Asia | 2014 | 0.38 |
| 51 | ACA | PT Asuransi Central Asia | 2015 | 0.78 |
| 52 | ACA | PT Asuransi Central Asia | 2016 | 1.08 |
| 53 | ACA | PT Asuransi Central Asia | 2017 | 0.6086 |
| 54 | ACA | PT Asuransi Central Asia | 2018 | 2.22 |
| 55 | PPCF | PT Pan Pacific Insurance | 2013 | 1.2423 |
| 56 | PPCF | PT Pan Pacific Insurance | 2014 | 0.8227 |
| 57 | PPCF | PT Pan Pacific Insurance | 2015 | 0.784 |
| 58 | PPCF | PT Pan Pacific Insurance | 2016 | 1.1854 |
| 59 | PPCF | PT Pan Pacific Insurance | 2017 | 4.1622 |
| 60 | PPCF | PT Pan Pacific Insurance | 2018 | 4.292 |
| 61 | TGPRTM | PT Tugu Pratama Indonesia | 2013 | 0.22 |
| 62 | TGPRTM | PT Tugu Pratama Indonesia | 2014 | 0.43 |
| 63 | TGPRTM | PT Tugu Pratama Indonesia | 2015 | 0.65 |
| 64 | TGPRTM | PT Tugu Pratama Indonesia | 2016 | 1.04 |
| 65 | TGPRTM | PT Tugu Pratama Indonesia | 2017 | 1.15 |
| 66 | TGPRTM | PT Tugu Pratama Indonesia | 2018 | 1.18 |
| 67 | AAMN | PT Asuransi Umum Mega | 2013 | 0.7003 |
| 68 | AAMN | PT Asuransi Umum Mega | 2014 | 1.1283 |
| 69 | AAMN | PT Asuransi Umum Mega | 2015 | 1.4343 |
| 70 | AAMN | PT Asuransi Umum Mega | 2016 | 2.5136 |
| 71 | AAMN | PT Asuransi Umum Mega | 2017 | 3.9712 |
| 72 | AAMN | PT Asuransi Umum Mega | 2018 | 1.9514 |
| 73 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2013 | 0.9489 |
| 74 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2014 | 1.1638 |
| 75 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2015 | 1.2407 |
| 76 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2016 | 1.5449 |
| 77 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2017 | 1.4135 |
| 78 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2018 | 1.9105 |
| 79 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2013 | 0.1502 |
| 80 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2014 | 0.3714 |
| 81 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2015 | 0.3936 |
| 82 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2016 | 0.6942 |
| 83 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2017 | 0.8 |
| 84 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2018 | 1 |

**Lampiran 3 Data Tabulasi Ukuran Perusahaan (Kontribusi Bruto)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No** | **Kode** | **Nama Perusahaan** | **Tahun** | **PendapatanKontribusi Bruto** |
| 1 | AIAF | PT. Aia Financial | 2013 | 771654 |
| 2 | AIAF | PT. Aia Financial | 2014 | 819555 |
| 3 | AIAF | PT. Aia Financial | 2015 | 772427 |
| 4 | AIAF | PT. Aia Financial | 2016 | 718400 |
| 5 | AIAF | PT. Aia Financial | 2017 | 656035 |
| 6 | AIAF | PT. Aia Financial | 2018 | 651412 |
| 7 | ALNZL | PT Asuransi Allianz Life Indonesia | 2013 | 389613 |
| 8 | ALNZL | PT Asuransi Allianz Life Indonesia | 2014 | 428012 |
| 9 | ALNZL | PT Asuransi Allianz Life Indonesia | 2015 | 460617 |
| 10 | ALNZL | PT Asuransi Allianz Life Indonesia | 2016 | 534183 |
| 11 | ALNZL | PT Asuransi Allianz Life Indonesia | 2017 | 631860 |
| 12 | ALNZL | PT Asuransi Allianz Life Indonesia | 2018 | 727625 |
| 13 | CARL | PT Asuransi Jiwa Central Asia Raya | 2013 | 35764 |
| 14 | CARL | PT Asuransi Jiwa Central Asia Raya | 2014 | 36115 |
| 15 | CARL | PT Asuransi Jiwa Central Asia Raya | 2015 | 19129 |
| 16 | CARL | PT Asuransi Jiwa Central Asia Raya | 2016 | 16279 |
| 17 | CARL | PT Asuransi Jiwa Central Asia Raya | 2017 | 8398 |
| 18 | CARL | PT Asuransi Jiwa Central Asia Raya | 2018 | 6118 |
| 19 | PDIL | PT Panin Dai-Ichi Life | 2013 | 5516 |
| 20 | PDIL | PT Panin Dai-Ichi Life | 2014 | 6586 |
| 21 | PDIL | PT Panin Dai-Ichi Life | 2015 | 6101 |
| 22 | PDIL | PT Panin Dai-Ichi Life | 2016 | 5498 |
| 23 | PDIL | PT Panin Dai-Ichi Life | 2017 | 5122 |
| 24 | PDIL | PT Panin Dai-Ichi Life | 2018 | 4809 |
| 25 | PRUDL | PT Prudential Life Assurance | 2013 | 1710512 |
| 26 | PRUDL | PT Prudential Life Assurance | 2014 | 2066456 |
| 27 | PRUDL | PT Prudential Life Assurance | 2015 | 2238992 |
| 28 | PRUDL | PT Prudential Life Assurance | 2016 | 2194171 |
| 29 | PRUDL | PT Prudential Life Assurance | 2017 | 2205241 |
| 30 | PRUDL | PT Prudential Life Assurance | 2018 | 2367135 |
| 31 | SUNL | PT Sum Life Financial Indonesia | 2013 | 30297 |
| 32 | SUNL | PT Sum Life Financial Indonesia | 2014 | 38376 |
| 33 | SUNL | PT Sum Life Financial Indonesia | 2015 | 53068 |
| 34 | SUNL | PT Sum Life Financial Indonesia | 2016 | 73767 |
| 35 | SUNL | PT Sum Life Financial Indonesia | 2017 | 117080 |
| 36 | SUNL | PT Sum Life Financial Indonesia | 2018 | 143424 |
| 37 | ADRDN | PT Asuransi Adira Dinamika | 2013 | 141590 |
| 38 | ADRDN | PT Asuransi Adira Dinamika | 2014 | 155518 |
| 39 | ADRDN | PT Asuransi Adira Dinamika | 2015 | 184873 |
| 40 | ADRDN | PT Asuransi Adira Dinamika | 2016 | 285944 |
| 41 | ADRDN | PT Asuransi Adira Dinamika | 2017 | 327715 |
| 42 | ADRDN | PT Asuransi Adira Dinamika | 2018 | 252361 |
| 43 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2013 | 42659.03 |
| 44 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2014 | 37396.62 |
| 45 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2015 | 40209 |
| 46 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2016 | 41109 |
| 47 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2017 | 511067 |
| 48 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2018 | 45103 |
| 49 | ACA | PT Asuransi Central Asia | 2013 | 35764 |
| 50 | ACA | PT Asuransi Central Asia | 2014 | 36115 |
| 51 | ACA | PT Asuransi Central Asia | 2015 | 19129 |
| 52 | ACA | PT Asuransi Central Asia | 2016 | 16279 |
| 53 | ACA | PT Asuransi Central Asia | 2017 | 8398 |
| 54 | ACA | PT Asuransi Central Asia | 2018 | 6118 |
| 55 | PPCF | PT Pan Pacific Insurance | 2013 | 1736.40 |
| 56 | PPCF | PT Pan Pacific Insurance | 2014 | 7762.18 |
| 57 | PPCF | PT Pan Pacific Insurance | 2015 | 3557.86 |
| 58 | PPCF | PT Pan Pacific Insurance | 2016 | 17703.79 |
| 59 | PPCF | PT Pan Pacific Insurance | 2017 | 14852.43 |
| 60 | PPCF | PT Pan Pacific Insurance | 2018 | 18140.48 |
| 61 | TGPRTM | PT Tugu Pratama Indonesia | 2013 | 45556 |
| 62 | TGPRTM | PT Tugu Pratama Indonesia | 2014 | 33926 |
| 63 | TGPRTM | PT Tugu Pratama Indonesia | 2015 | 16303 |
| 64 | TGPRTM | PT Tugu Pratama Indonesia | 2016 | 12501 |
| 65 | TGPRTM | PT Tugu Pratama Indonesia | 2017 | 16264 |
| 66 | TGPRTM | PT Tugu Pratama Indonesia | 2018 | 16703 |
| 67 | AAMN | PT Asuransi Umum Mega | 2013 | 247189.57 |
| 68 | AAMN | PT Asuransi Umum Mega | 2014 | 211750.82 |
| 69 | AAMN | PT Asuransi Umum Mega | 2015 | 277650.93 |
| 70 | AAMN | PT Asuransi Umum Mega | 2016 | 323868.78 |
| 71 | AAMN | PT Asuransi Umum Mega | 2017 | 281500.94 |
| 72 | AAMN | PT Asuransi Umum Mega | 2018 | 208860.60 |
| 73 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2013 | 18612 |
| 74 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2014 | 24581 |
| 75 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2015 | 14440 |
| 76 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2016 | 20375 |
| 77 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2017 | 29388 |
| 78 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2018 | 21040 |
| 79 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2013 | 50170.10 |
| 80 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2014 | 66957 |
| 81 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2015 | 81849 |
| 82 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2016 | 83666 |
| 83 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2017 | 26269 |
| 84 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2018 | 34905 |

**Lampiran 4 Data Tabulasi Jenis Perusahaan**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Kode** | **Nama Perusahaan** | **Tahun** | **Dummy** |
| 1 | AIAF | PT. Aia Financial | 2013 | 1 |
| 2 | AIAF | PT. Aia Financial | 2014 | 1 |
| 3 | AIAF | PT. Aia Financial | 2015 | 1 |
| 4 | AIAF | PT. Aia Financial | 2016 | 1 |
| 5 | AIAF | PT. Aia Financial | 2017 | 1 |
| 6 | AIAF | PT. Aia Financial | 2018 | 1 |
| 7 | ALNZL | PT Asuransi Allianz Life Indonesia | 2013 | 1 |
| 8 | ALNZL | PT Asuransi Allianz Life Indonesia | 2014 | 1 |
| 9 | ALNZL | PT Asuransi Allianz Life Indonesia | 2015 | 1 |
| 10 | ALNZL | PT Asuransi Allianz Life Indonesia | 2016 | 1 |
| 11 | ALNZL | PT Asuransi Allianz Life Indonesia | 2017 | 1 |
| 12 | ALNZL | PT Asuransi Allianz Life Indonesia | 2018 | 1 |
| 13 | CARL | PT Asuransi Jiwa Central Asia Raya | 2013 | 1 |
| 14 | CARL | PT Asuransi Jiwa Central Asia Raya | 2014 | 1 |
| 15 | CARL | PT Asuransi Jiwa Central Asia Raya | 2015 | 1 |
| 16 | CARL | PT Asuransi Jiwa Central Asia Raya | 2016 | 1 |
| 17 | CARL | PT Asuransi Jiwa Central Asia Raya | 2017 | 1 |
| 18 | CARL | PT Asuransi Jiwa Central Asia Raya | 2018 | 1 |
| 19 | PDIL | PT Panin Dai-Ichi Life | 2013 | 1 |
| 20 | PDIL | PT Panin Dai-Ichi Life | 2014 | 1 |
| 21 | PDIL | PT Panin Dai-Ichi Life | 2015 | 1 |
| 22 | PDIL | PT Panin Dai-Ichi Life | 2016 | 1 |
| 23 | PDIL | PT Panin Dai-Ichi Life | 2017 | 1 |
| 24 | PDIL | PT Panin Dai-Ichi Life | 2018 | 1 |
| 25 | PRUDL | PT Prudential Life Assurance | 2013 | 1 |
| 26 | PRUDL | PT Prudential Life Assurance | 2014 | 1 |
| 27 | PRUDL | PT Prudential Life Assurance | 2015 | 1 |
| 28 | PRUDL | PT Prudential Life Assurance | 2016 | 1 |
| 29 | PRUDL | PT Prudential Life Assurance | 2017 | 1 |
| 30 | PRUDL | PT Prudential Life Assurance | 2018 | 1 |
| 31 | SUNL | PT Sum Life Financial Indonesia | 2013 | 1 |
| 32 | SUNL | PT Sum Life Financial Indonesia | 2014 | 1 |
| 33 | SUNL | PT Sum Life Financial Indonesia | 2015 | 1 |
| 34 | SUNL | PT Sum Life Financial Indonesia | 2016 | 1 |
| 35 | SUNL | PT Sum Life Financial Indonesia | 2017 | 1 |
| 36 | SUNL | PT Sum Life Financial Indonesia | 2018 | 1 |
| 37 | ADRDN | PT Asuransi Adira Dinamika | 2013 | 0 |
| 38 | ADRDN | PT Asuransi Adira Dinamika | 2014 | 0 |
| 39 | ADRDN | PT Asuransi Adira Dinamika | 2015 | 0 |
| 40 | ADRDN | PT Asuransi Adira Dinamika | 2016 | 0 |
| 41 | ADRDN | PT Asuransi Adira Dinamika | 2017 | 0 |
| 42 | ADRDN | PT Asuransi Adira Dinamika | 2018 | 0 |
| 43 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2013 | 0 |
| 44 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2014 | 0 |
| 45 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2015 | 0 |
| 46 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2016 | 0 |
| 47 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2017 | 0 |
| 48 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2018 | 0 |
| 49 | ACA | PT Asuransi Central Asia | 2013 | 0 |
| 50 | ACA | PT Asuransi Central Asia | 2014 | 0 |
| 51 | ACA | PT Asuransi Central Asia | 2015 | 0 |
| 52 | ACA | PT Asuransi Central Asia | 2016 | 0 |
| 53 | ACA | PT Asuransi Central Asia | 2017 | 0 |
| 54 | ACA | PT Asuransi Central Asia | 2018 | 0 |
| 55 | PPCF | PT Pan Pacific Insurance | 2013 | 0 |
| 56 | PPCF | PT Pan Pacific Insurance | 2014 | 0 |
| 57 | PPCF | PT Pan Pacific Insurance | 2015 | 0 |
| 58 | PPCF | PT Pan Pacific Insurance | 2016 | 0 |
| 59 | PPCF | PT Pan Pacific Insurance | 2017 | 0 |
| 60 | PPCF | PT Pan Pacific Insurance | 2018 | 0 |
| 61 | TGPRTM | PT Tugu Pratama Indonesia | 2013 | 0 |
| 62 | TGPRTM | PT Tugu Pratama Indonesia | 2014 | 0 |
| 63 | TGPRTM | PT Tugu Pratama Indonesia | 2015 | 0 |
| 64 | TGPRTM | PT Tugu Pratama Indonesia | 2016 | 0 |
| 65 | TGPRTM | PT Tugu Pratama Indonesia | 2017 | 0 |
| 66 | TGPRTM | PT Tugu Pratama Indonesia | 2018 | 0 |
| 67 | AAMN | PT Asuransi Umum Mega | 2013 | 1 |
| 68 | AAMN | PT Asuransi Umum Mega | 2014 | 1 |
| 69 | AAMN | PT Asuransi Umum Mega | 2015 | 1 |
| 70 | AAMN | PT Asuransi Umum Mega | 2016 | 1 |
| 71 | AAMN | PT Asuransi Umum Mega | 2017 | 1 |
| 72 | AAMN | PT Asuransi Umum Mega | 2018 | 1 |
| 73 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2013 | 1 |
| 74 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2014 | 1 |
| 75 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2015 | 1 |
| 76 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2016 | 1 |
| 77 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2017 | 1 |
| 78 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2018 | 1 |
| 79 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2013 | 0 |
| 80 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2014 | 0 |
| 81 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2015 | 0 |
| 82 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2016 | 0 |
| 83 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2017 | 0 |
| 84 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2018 | 0 |

**Lampiran 5 Data Tabulasi Premi Retakaful**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Kode** | **Nama Perusahaan** | **Tahun** | **Premi**  **Retakaful** |
| 1 | AIAF | PT. Aia Financial | 2013 | 0.19770 |
| 2 | AIAF | PT. Aia Financial | 2014 | 0.11352 |
| 3 | AIAF | PT. Aia Financial | 2015 | 0.19002 |
| 4 | AIAF | PT. Aia Financial | 2016 | 0.54902 |
| 5 | AIAF | PT. Aia Financial | 2017 | 0.53507 |
| 6 | AIAF | PT. Aia Financial | 2018 | 0.59346 |
| 7 | ALNZL | PT Asuransi Allianz Life Indonesia | 2013 | 0.47342 |
| 8 | ALNZL | PT Asuransi Allianz Life Indonesia | 2014 | 0.18422 |
| 9 | ALNZL | PT Asuransi Allianz Life Indonesia | 2015 | 0.50855 |
| 10 | ALNZL | PT Asuransi Allianz Life Indonesia | 2016 | 0.56336 |
| 11 | ALNZL | PT Asuransi Allianz Life Indonesia | 2017 | 0.49713 |
| 12 | ALNZL | PT Asuransi Allianz Life Indonesia | 2018 | 0.94460 |
| 13 | CARL | PT Asuransi Jiwa Central Asia Raya | 2013 | 1.36974 |
| 14 | CARL | PT Asuransi Jiwa Central Asia Raya | 2014 | 0.85917 |
| 15 | CARL | PT Asuransi Jiwa Central Asia Raya | 2015 | 0.96340 |
| 16 | CARL | PT Asuransi Jiwa Central Asia Raya | 2016 | 2.29858 |
| 17 | CARL | PT Asuransi Jiwa Central Asia Raya | 2017 | 2.42706 |
| 18 | CARL | PT Asuransi Jiwa Central Asia Raya | 2018 | 0.60025 |
| 19 | PDIL | PT Panin Dai-Ichi Life | 2013 | 1.11273 |
| 20 | PDIL | PT Panin Dai-Ichi Life | 2014 | 0.27801 |
| 21 | PDIL | PT Panin Dai-Ichi Life | 2015 | 0.18270 |
| 22 | PDIL | PT Panin Dai-Ichi Life | 2016 | 0 |
| 23 | PDIL | PT Panin Dai-Ichi Life | 2017 | 0.32520 |
| 24 | PDIL | PT Panin Dai-Ichi Life | 2018 | 0.27121 |
| 25 | PRUDL | PT Prudential Life Assurance | 2013 | 0.54622 |
| 26 | PRUDL | PT Prudential Life Assurance | 2014 | 0.76636 |
| 27 | PRUDL | PT Prudential Life Assurance | 2015 | 0.69579 |
| 28 | PRUDL | PT Prudential Life Assurance | 2016 | 0.66629 |
| 29 | PRUDL | PT Prudential Life Assurance | 2017 | -0.60886 |
| 30 | PRUDL | PT Prudential Life Assurance | 2018 | -0.55991 |
| 31 | SUNL | PT Sum Life Financial Indonesia | 2013 | 0.27659 |
| 32 | SUNL | PT Sum Life Financial Indonesia | 2014 | 0.24018 |
| 33 | SUNL | PT Sum Life Financial Indonesia | 2015 | 0.22494 |
| 34 | SUNL | PT Sum Life Financial Indonesia | 2016 | 0.79584 |
| 35 | SUNL | PT Sum Life Financial Indonesia | 2017 | 0.39135 |
| 36 | SUNL | PT Sum Life Financial Indonesia | 2018 | 0.54847 |
| 37 | ADRDN | PT Asuransi Adira Dinamika | 2013 | 0.60869 |
| 38 | ADRDN | PT Asuransi Adira Dinamika | 2014 | 0.35713 |
| 39 | ADRDN | PT Asuransi Adira Dinamika | 2015 | 0.33210 |
| 40 | ADRDN | PT Asuransi Adira Dinamika | 2016 | -0.15743 |
| 41 | ADRDN | PT Asuransi Adira Dinamika | 2017 | -0.55319 |
| 42 | ADRDN | PT Asuransi Adira Dinamika | 2018 | -0.16983 |
| 43 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2013 | 0.22551 |
| 44 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2014 | 0.39091 |
| 45 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2015 | 0.27607 |
| 46 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2016 | 0.25893 |
| 47 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2017 | 1.625806 |
| 48 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2018 | 0.32021 |
| 49 | ACA | PT Asuransi Central Asia | 2013 | 1.36974 |
| 50 | ACA | PT Asuransi Central Asia | 2014 | 0.85917 |
| 51 | ACA | PT Asuransi Central Asia | 2015 | 0.96340 |
| 52 | ACA | PT Asuransi Central Asia | 2016 | 2.29858 |
| 53 | ACA | PT Asuransi Central Asia | 2017 | 2.42706 |
| 54 | ACA | PT Asuransi Central Asia | 2018 | 0.60025 |
| 55 | PPCF | PT Pan Pacific Insurance | 2013 | 0 |
| 56 | PPCF | PT Pan Pacific Insurance | 2014 | 0.18940 |
| 57 | PPCF | PT Pan Pacific Insurance | 2015 | 0.26474 |
| 58 | PPCF | PT Pan Pacific Insurance | 2016 | 0.63389 |
| 59 | PPCF | PT Pan Pacific Insurance | 2017 | 1.01801 |
| 60 | PPCF | PT Pan Pacific Insurance | 2018 | 0.80273 |
| 61 | TGPRTM | PT Tugu Pratama Indonesia | 2013 | -0.47731 |
| 62 | TGPRTM | PT Tugu Pratama Indonesia | 2014 | -0.45583 |
| 63 | TGPRTM | PT Tugu Pratama Indonesia | 2015 | -0.23535 |
| 64 | TGPRTM | PT Tugu Pratama Indonesia | 2016 | -0.36202 |
| 65 | TGPRTM | PT Tugu Pratama Indonesia | 2017 | -1.37813 |
| 66 | TGPRTM | PT Tugu Pratama Indonesia | 2018 | -1.60991 |
| 67 | AAMN | PT Asuransi Umum Mega | 2013 | 1.22886 |
| 68 | AAMN | PT Asuransi Umum Mega | 2014 | 1.97156 |
| 69 | AAMN | PT Asuransi Umum Mega | 2015 | 1.53427 |
| 70 | AAMN | PT Asuransi Umum Mega | 2016 | 1.02727 |
| 71 | AAMN | PT Asuransi Umum Mega | 2017 | 1.03100 |
| 72 | AAMN | PT Asuransi Umum Mega | 2018 | 1.67675 |
| 73 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2013 | -0.69900 |
| 74 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2014 | -0.99116 |
| 75 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2015 | -0.50393 |
| 76 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2016 | 0.70606 |
| 77 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2017 | 1.31851 |
| 78 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2018 | 2.46032 |
| 79 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2013 | 0.88810 |
| 80 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2014 | 0.15400 |
| 81 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2015 | 0.16880 |
| 82 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2016 | 0.87215 |
| 83 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2017 | -2.06929 |
| 84 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2018 | -2.04732 |

**Lampiran 6 Data Tabulasi Hasil Investasi**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Kode** | **Nama Perusahaan** | **Tahun** | **Hasil Investasi** |
| 1 | AIAF | PT. Aia Financial | 2013 | 4771 |
| 2 | AIAF | PT. Aia Financial | 2014 | 21798 |
| 3 | AIAF | PT. Aia Financial | 2015 | 64203 |
| 4 | AIAF | PT. Aia Financial | 2016 | 78151 |
| 5 | AIAF | PT. Aia Financial | 2017 | 225195 |
| 6 | AIAF | PT. Aia Financial | 2018 | 13113 |
| 7 | ALNZL | PT Asuransi Allianz Life Indonesia | 2013 | 6317 |
| 8 | ALNZL | PT Asuransi Allianz Life Indonesia | 2014 | 21657 |
| 9 | ALNZL | PT Asuransi Allianz Life Indonesia | 2015 | 23812 |
| 10 | ALNZL | PT Asuransi Allianz Life Indonesia | 2016 | 29798 |
| 11 | ALNZL | PT Asuransi Allianz Life Indonesia | 2017 | 29544 |
| 12 | ALNZL | PT Asuransi Allianz Life Indonesia | 2018 | 28553 |
| 13 | CARL | PT Asuransi Jiwa Central Asia Raya | 2013 | 1706 |
| 14 | CARL | PT Asuransi Jiwa Central Asia Raya | 2014 | 3689 |
| 15 | CARL | PT Asuransi Jiwa Central Asia Raya | 2015 | 3960 |
| 16 | CARL | PT Asuransi Jiwa Central Asia Raya | 2016 | 4771 |
| 17 | CARL | PT Asuransi Jiwa Central Asia Raya | 2017 | 5101 |
| 18 | CARL | PT Asuransi Jiwa Central Asia Raya | 2018 | 1104 |
| 19 | PDIL | PT Panin Dai-Ichi Life | 2013 | 487 |
| 20 | PDIL | PT Panin Dai-Ichi Life | 2014 | 1099 |
| 21 | PDIL | PT Panin Dai-Ichi Life | 2015 | 2076 |
| 22 | PDIL | PT Panin Dai-Ichi Life | 2016 | 179 |
| 23 | PDIL | PT Panin Dai-Ichi Life | 2017 | 1217 |
| 24 | PDIL | PT Panin Dai-Ichi Life | 2018 | 441 |
| 25 | PRUDL | PT Prudential Life Assurance | 2013 | 20613 |
| 26 | PRUDL | PT Prudential Life Assurance | 2014 | 33850 |
| 27 | PRUDL | PT Prudential Life Assurance | 2015 | 42894 |
| 28 | PRUDL | PT Prudential Life Assurance | 2016 | 44976 |
| 29 | PRUDL | PT Prudential Life Assurance | 2017 | 51221 |
| 30 | PRUDL | PT Prudential Life Assurance | 2018 | 41252 |
| 31 | SUNL | PT Sum Life Financial Indonesia | 2013 | 54 |
| 32 | SUNL | PT Sum Life Financial Indonesia | 2014 | 237 |
| 33 | SUNL | PT Sum Life Financial Indonesia | 2015 | 295 |
| 34 | SUNL | PT Sum Life Financial Indonesia | 2016 | 328 |
| 35 | SUNL | PT Sum Life Financial Indonesia | 2017 | 796 |
| 36 | SUNL | PT Sum Life Financial Indonesia | 2018 | 1602 |
| 37 | ADRDN | PT Asuransi Adira Dinamika | 2013 | 7135 |
| 38 | ADRDN | PT Asuransi Adira Dinamika | 2014 | 8830 |
| 39 | ADRDN | PT Asuransi Adira Dinamika | 2015 | 9252 |
| 40 | ADRDN | PT Asuransi Adira Dinamika | 2016 | 12147 |
| 41 | ADRDN | PT Asuransi Adira Dinamika | 2017 | 15182 |
| 42 | ADRDN | PT Asuransi Adira Dinamika | 2018 | 16098 |
| 43 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2013 | 236.69 |
| 44 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2014 | 360 |
| 45 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2015 | 593 |
| 46 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2016 | 1477 |
| 47 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2017 | 1027 |
| 48 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2018 | 1177 |
| 49 | ACA | PT Asuransi Central Asia | 2013 | 1706 |
| 50 | ACA | PT Asuransi Central Asia | 2014 | 3689 |
| 51 | ACA | PT Asuransi Central Asia | 2015 | 3960 |
| 52 | ACA | PT Asuransi Central Asia | 2016 | 4771 |
| 53 | ACA | PT Asuransi Central Asia | 2017 | 5101 |
| 54 | ACA | PT Asuransi Central Asia | 2018 | 1104 |
| 55 | PPCF | PT Pan Pacific Insurance | 2013 | 0 |
| 56 | PPCF | PT Pan Pacific Insurance | 2014 | 53.87 |
| 57 | PPCF | PT Pan Pacific Insurance | 2015 | 319.5 |
| 58 | PPCF | PT Pan Pacific Insurance | 2016 | 402.64 |
| 59 | PPCF | PT Pan Pacific Insurance | 2017 | 488.53 |
| 60 | PPCF | PT Pan Pacific Insurance | 2018 | 402.74 |
| 61 | TGPRTM | PT Tugu Pratama Indonesia | 2013 | 294 |
| 62 | TGPRTM | PT Tugu Pratama Indonesia | 2014 | 571 |
| 63 | TGPRTM | PT Tugu Pratama Indonesia | 2015 | 537 |
| 64 | TGPRTM | PT Tugu Pratama Indonesia | 2016 | 813 |
| 65 | TGPRTM | PT Tugu Pratama Indonesia | 2017 | 1040 |
| 66 | TGPRTM | PT Tugu Pratama Indonesia | 2018 | 921 |
| 67 | AAMN | PT Asuransi Umum Mega | 2013 | 5294.38 |
| 68 | AAMN | PT Asuransi Umum Mega | 2014 | 8236.81 |
| 69 | AAMN | PT Asuransi Umum Mega | 2015 | 7702.22 |
| 70 | AAMN | PT Asuransi Umum Mega | 2016 | 10615.81 |
| 71 | AAMN | PT Asuransi Umum Mega | 2017 | 10073.33 |
| 72 | AAMN | PT Asuransi Umum Mega | 2018 | 8999.51 |
| 73 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2013 | 21 |
| 74 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2014 | 72 |
| 75 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2015 | 90 |
| 76 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2016 | 108 |
| 77 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2017 | 581 |
| 78 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2018 | 843 |
| 79 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2013 | 1601 |
| 80 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2014 | 1120 |
| 81 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2015 | 417 |
| 82 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2016 | 695 |
| 83 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2017 | 1120 |
| 84 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2018 | 255 |

**Lampiran 7 Data Tabulasi Kekayaan yang Tersedia Untuk Qardh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Kode** | **Nama Perusahaan** | **Tahun** | **Qardh** |
| 1 | AIAF | PT. Aia Financial | 2013 | 27000 |
| 2 | AIAF | PT. Aia Financial | 2014 | 40000 |
| 3 | AIAF | PT. Aia Financial | 2015 | 47000 |
| 4 | AIAF | PT. Aia Financial | 2016 | 42616 |
| 5 | AIAF | PT. Aia Financial | 2017 | 105653.38 |
| 6 | AIAF | PT. Aia Financial | 2018 | 330106.14 |
| 7 | ALNZL | PT Asuransi Allianz Life Indonesia | 2013 | 37412 |
| 8 | ALNZL | PT Asuransi Allianz Life Indonesia | 2014 | 57503 |
| 9 | ALNZL | PT Asuransi Allianz Life Indonesia | 2015 | 59027 |
| 10 | ALNZL | PT Asuransi Allianz Life Indonesia | 2016 | 79562 |
| 11 | ALNZL | PT Asuransi Allianz Life Indonesia | 2017 | 526768.94 |
| 12 | ALNZL | PT Asuransi Allianz Life Indonesia | 2018 | 545801.75 |
| 13 | CARL | PT Asuransi Jiwa Central Asia Raya | 2013 | 57927 |
| 14 | CARL | PT Asuransi Jiwa Central Asia Raya | 2014 | 70026 |
| 15 | CARL | PT Asuransi Jiwa Central Asia Raya | 2015 | 49481 |
| 16 | CARL | PT Asuransi Jiwa Central Asia Raya | 2016 | 56852 |
| 17 | CARL | PT Asuransi Jiwa Central Asia Raya | 2017 | 17614.98 |
| 18 | CARL | PT Asuransi Jiwa Central Asia Raya | 2018 | 9439.44 |
| 19 | PDIL | PT Panin Dai-Ichi Life | 2013 | 37751 |
| 20 | PDIL | PT Panin Dai-Ichi Life | 2014 | 29514 |
| 21 | PDIL | PT Panin Dai-Ichi Life | 2015 | 91634 |
| 22 | PDIL | PT Panin Dai-Ichi Life | 2016 | 80961 |
| 23 | PDIL | PT Panin Dai-Ichi Life | 2017 | 12687.93 |
| 24 | PDIL | PT Panin Dai-Ichi Life | 2018 | 14155.83 |
| 25 | PRUDL | PT Prudential Life Assurance | 2013 | 100000 |
| 26 | PRUDL | PT Prudential Life Assurance | 2014 | 170000 |
| 27 | PRUDL | PT Prudential Life Assurance | 2015 | 170000 |
| 28 | PRUDL | PT Prudential Life Assurance | 2016 | 200000 |
| 29 | PRUDL | PT Prudential Life Assurance | 2017 | 513117 |
| 30 | PRUDL | PT Prudential Life Assurance | 2018 | 658285.08 |
| 31 | SUNL | PT Sum Life Financial Indonesia | 2013 | 2000 |
| 32 | SUNL | PT Sum Life Financial Indonesia | 2014 | 3000 |
| 33 | SUNL | PT Sum Life Financial Indonesia | 2015 | 5159 |
| 34 | SUNL | PT Sum Life Financial Indonesia | 2016 | 6723 |
| 35 | SUNL | PT Sum Life Financial Indonesia | 2017 | 6679.2 |
| 36 | SUNL | PT Sum Life Financial Indonesia | 2018 | 675.84 |
| 37 | ADRDN | PT Asuransi Adira Dinamika | 2013 | 189717 |
| 38 | ADRDN | PT Asuransi Adira Dinamika | 2014 | 221506 |
| 39 | ADRDN | PT Asuransi Adira Dinamika | 2015 | 282926 |
| 40 | ADRDN | PT Asuransi Adira Dinamika | 2016 | 391493 |
| 41 | ADRDN | PT Asuransi Adira Dinamika | 2017 | 102230 |
| 42 | ADRDN | PT Asuransi Adira Dinamika | 2018 | 159444.91 |
| 43 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2013 | 3350 |
| 44 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2014 | 4300 |
| 45 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2015 | 4512 |
| 46 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2016 | 4344 |
| 47 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2017 | 10214.35 |
| 48 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2018 | 6659.93 |
| 49 | ACA | PT Asuransi Central Asia | 2013 | 57927 |
| 50 | ACA | PT Asuransi Central Asia | 2014 | 70026 |
| 51 | ACA | PT Asuransi Central Asia | 2015 | 49481 |
| 52 | ACA | PT Asuransi Central Asia | 2016 | 56852 |
| 53 | ACA | PT Asuransi Central Asia | 2017 | 1237.98 |
| 54 | ACA | PT Asuransi Central Asia | 2018 | 10191.6 |
| 55 | PPCF | PT Pan Pacific Insurance | 2013 | 23000 |
| 56 | PPCF | PT Pan Pacific Insurance | 2014 | 27631.31 |
| 57 | PPCF | PT Pan Pacific Insurance | 2015 | 32328.3 |
| 58 | PPCF | PT Pan Pacific Insurance | 2016 | 36475.38 |
| 59 | PPCF | PT Pan Pacific Insurance | 2017 | 6024.66 |
| 60 | PPCF | PT Pan Pacific Insurance | 2018 | 5371.06 |
| 61 | TGPRTM | PT Tugu Pratama Indonesia | 2013 | 6232 |
| 62 | TGPRTM | PT Tugu Pratama Indonesia | 2014 | 6292 |
| 63 | TGPRTM | PT Tugu Pratama Indonesia | 2015 | 11628 |
| 64 | TGPRTM | PT Tugu Pratama Indonesia | 2016 | 21913 |
| 65 | TGPRTM | PT Tugu Pratama Indonesia | 2017 | 404.95 |
| 66 | TGPRTM | PT Tugu Pratama Indonesia | 2018 | 285.66 |
| 67 | AAMN | PT Asuransi Umum Mega | 2013 | 45400.19 |
| 68 | AAMN | PT Asuransi Umum Mega | 2014 | 50031.85 |
| 69 | AAMN | PT Asuransi Umum Mega | 2015 | 75535.23 |
| 70 | AAMN | PT Asuransi Umum Mega | 2016 | 75689.6 |
| 71 | AAMN | PT Asuransi Umum Mega | 2017 | 147534.05 |
| 72 | AAMN | PT Asuransi Umum Mega | 2018 | 70187.58 |
| 73 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2013 | 57765 |
| 74 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2014 | 65108 |
| 75 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2015 | 57567 |
| 76 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2016 | 53827 |
| 77 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2017 | 2056.26 |
| 78 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2018 | 2578.66 |
| 79 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2013 | 24904 |
| 80 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2014 | 16080 |
| 81 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2015 | 16302 |
| 82 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2016 | 35048 |
| 83 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2017 | 11386.49 |
| 84 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2018 | 11857 |

**Lampiran 8 Data Tabulasi Biaya Operasional**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Kode** | **Nama Perusahaan** | **Tahun** | **BOPO** |
| 1 | AIAF | PT. Aia Financial | 2013 | 0.83982 |
| 2 | AIAF | PT. Aia Financial | 2014 | 0.78119 |
| 3 | AIAF | PT. Aia Financial | 2015 | 0.78078 |
| 4 | AIAF | PT. Aia Financial | 2016 | 0.34838 |
| 5 | AIAF | PT. Aia Financial | 2017 | 0.31907 |
| 6 | AIAF | PT. Aia Financial | 2018 | 0.23919 |
| 7 | ALNZL | PT Asuransi Allianz Life Indonesia | 2013 | 0.98241 |
| 8 | ALNZL | PT Asuransi Allianz Life Indonesia | 2014 | 0.90126 |
| 9 | ALNZL | PT Asuransi Allianz Life Indonesia | 2015 | 0.77370 |
| 10 | ALNZL | PT Asuransi Allianz Life Indonesia | 2016 | 0.91160 |
| 11 | ALNZL | PT Asuransi Allianz Life Indonesia | 2017 | 0.79731 |
| 12 | ALNZL | PT Asuransi Allianz Life Indonesia | 2018 | 0.69244 |
| 13 | CARL | PT Asuransi Jiwa Central Asia Raya | 2013 | 0.55384 |
| 14 | CARL | PT Asuransi Jiwa Central Asia Raya | 2014 | 0.62041 |
| 15 | CARL | PT Asuransi Jiwa Central Asia Raya | 2015 | 0.89392 |
| 16 | CARL | PT Asuransi Jiwa Central Asia Raya | 2016 | 0.97110 |
| 17 | CARL | PT Asuransi Jiwa Central Asia Raya | 2017 | 3.00994 |
| 18 | CARL | PT Asuransi Jiwa Central Asia Raya | 2018 | 1.02667 |
| 19 | PDIL | PT Panin Dai-Ichi Life | 2013 | 0.75041 |
| 20 | PDIL | PT Panin Dai-Ichi Life | 2014 | 0.34012 |
| 21 | PDIL | PT Panin Dai-Ichi Life | 2015 | 0.25509 |
| 22 | PDIL | PT Panin Dai-Ichi Life | 2016 | 0.21690 |
| 23 | PDIL | PT Panin Dai-Ichi Life | 2017 | 0.28050 |
| 24 | PDIL | PT Panin Dai-Ichi Life | 2018 | 0.42419 |
| 25 | PRUDL | PT Prudential Life Assurance | 2013 | 0.37095 |
| 26 | PRUDL | PT Prudential Life Assurance | 2014 | 0.35472 |
| 27 | PRUDL | PT Prudential Life Assurance | 2015 | 0.32999 |
| 28 | PRUDL | PT Prudential Life Assurance | 2016 | 0.97536 |
| 29 | PRUDL | PT Prudential Life Assurance | 2017 | 0.50296 |
| 30 | PRUDL | PT Prudential Life Assurance | 2018 | 0.57443 |
| 31 | SUNL | PT Sum Life Financial Indonesia | 2013 | 1.30352 |
| 32 | SUNL | PT Sum Life Financial Indonesia | 2014 | 1.26746 |
| 33 | SUNL | PT Sum Life Financial Indonesia | 2015 | 1.32273 |
| 34 | SUNL | PT Sum Life Financial Indonesia | 2016 | 1.34937 |
| 35 | SUNL | PT Sum Life Financial Indonesia | 2017 | 1.20388 |
| 36 | SUNL | PT Sum Life Financial Indonesia | 2018 | 1.00014 |
| 37 | ADRDN | PT Asuransi Adira Dinamika | 2013 | 0.48156 |
| 38 | ADRDN | PT Asuransi Adira Dinamika | 2014 | 0.58772 |
| 39 | ADRDN | PT Asuransi Adira Dinamika | 2015 | 0.66084 |
| 40 | ADRDN | PT Asuransi Adira Dinamika | 2016 | 0.71022 |
| 41 | ADRDN | PT Asuransi Adira Dinamika | 2017 | 0.78691 |
| 42 | ADRDN | PT Asuransi Adira Dinamika | 2018 | 0.63214 |
| 43 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2013 | 0.73340 |
| 44 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2014 | 0.85834 |
| 45 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2015 | 0.91882 |
| 46 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2016 | 0.86238 |
| 47 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2017 | 0.83244 |
| 48 | BMPTRM | PT Asuransi Umum Bumiputera Muda 1967 | 2018 | 0.81741 |
| 49 | ACA | PT Asuransi Central Asia | 2013 | 0.55384 |
| 50 | ACA | PT Asuransi Central Asia | 2014 | 0.62041 |
| 51 | ACA | PT Asuransi Central Asia | 2015 | 0.89392 |
| 52 | ACA | PT Asuransi Central Asia | 2016 | 0.97110 |
| 53 | ACA | PT Asuransi Central Asia | 2017 | 1.40438 |
| 54 | ACA | PT Asuransi Central Asia | 2018 | 0.51329 |
| 55 | PPCF | PT Pan Pacific Insurance | 2013 | 0.20917 |
| 56 | PPCF | PT Pan Pacific Insurance | 2014 | 0.46943 |
| 57 | PPCF | PT Pan Pacific Insurance | 2015 | 0.54881 |
| 58 | PPCF | PT Pan Pacific Insurance | 2016 | 0.50038 |
| 59 | PPCF | PT Pan Pacific Insurance | 2017 | 0.50250 |
| 60 | PPCF | PT Pan Pacific Insurance | 2018 | 0.63706 |
| 61 | TGPRTM | PT Tugu Pratama Indonesia | 2013 | 0.72858 |
| 62 | TGPRTM | PT Tugu Pratama Indonesia | 2014 | 0.47761 |
| 63 | TGPRTM | PT Tugu Pratama Indonesia | 2015 | 0.24396 |
| 64 | TGPRTM | PT Tugu Pratama Indonesia | 2016 | 0.51801 |
| 65 | TGPRTM | PT Tugu Pratama Indonesia | 2017 | 0.39730 |
| 66 | TGPRTM | PT Tugu Pratama Indonesia | 2018 | 0.51406 |
| 67 | AAMN | PT Asuransi Umum Mega | 2013 | 0.96743 |
| 68 | AAMN | PT Asuransi Umum Mega | 2014 | 0.92370 |
| 69 | AAMN | PT Asuransi Umum Mega | 2015 | 0.91015 |
| 70 | AAMN | PT Asuransi Umum Mega | 2016 | 0.95845 |
| 71 | AAMN | PT Asuransi Umum Mega | 2017 | 0.92256 |
| 72 | AAMN | PT Asuransi Umum Mega | 2018 | 0.91003 |
| 73 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2013 | 1.99319 |
| 74 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2014 | 1.23910 |
| 75 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2015 | 1.80824 |
| 76 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2016 | 1.48387 |
| 77 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2017 | 1.21004 |
| 78 | AMGT | PT Ajs Amanah Jiwa Giri Artha | 2018 | 1.53055 |
| 79 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2013 | 0.97540 |
| 80 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2014 | 0.96065 |
| 81 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2015 | 1.13535 |
| 82 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2016 | 1.09524 |
| 83 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2017 | 1.17381 |
| 84 | CHUBS | PT Asuransi Chubb Syariah Indonesia | 2018 | 1.05093 |

# Lampiran 9. Hasil Output Eviews 9 untuk Statistik Deskriptif

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | SOLVABILITY | SIZE | TYPE | RETAKAFUL | INVESTMENT | QARDH | BOPO |
| Mean | 5.073737 | 302033.0 | 0.559524 | 0.640523 | 11528.50 | 81964.17 | 0.822624 |
| Median | 1.355000 | 41884.02 | 1.000000 | 0.485275 | 1601.500 | 38875.50 | 0.792110 |
| Maximum | 68.85000 | 2367135. | 1.000000 | 16.25806 | 225195.0 | 658285.1 | 3.009940 |
| Minimum | 0.150200 | 1736.400 | 0.000000 | -2.069290 | 0.000000 | 285.6600 | 0.209170 |
| Std. Dev. | 10.03441 | 558797.4 | 0.499426 | 1.931993 | 28060.22 | 130828.9 | 0.435943 |
| Skewness | 3.810952 | 2.609943 | -0.239801 | 6.322455 | 5.663461 | 2.733078 | 1.791916 |
| Kurtosis | 21.38298 | 9.055943 | 1.057504 | 52.26328 | 41.66418 | 10.27587 | 9.390638 |
|  |  |  |  |  |  |  |  |
| Jarque-Bera | 1386.095 | 223.7258 | 14.01157 | 9053.676 | 5681.263 | 289.8601 | 187.8944 |
| Probability | 0.000000 | 0.000000 | 0.000907 | 0.000000 | 0.000000 | 0.000000 | 0.000000 |
|  |  |  |  |  |  |  |  |
| Sum | 426.1939 | 25370775 | 47.00000 | 53.80391 | 968394.0 | 6884991. | 69.10043 |
| Sum Sq. Dev. | 8357.217 | 2.59E+13 | 20.70238 | 309.8054 | 6.54E+10 | 1.42E+12 | 15.77388 |
|  |  |  |  |  |  |  |  |
| Observations | 84 | 84 | 84 | 84 | 84 | 84 | 84 |

# Lampiran 10. Hasil Output Eviews 9 untuk *Common Effect Model*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| C | 6.281601 | 2.153344 | 2.917138 | 0.0046 |
| SIZE | -7.47E-06 | 2.19E-06 | -3.405300 | 0.0011 |
| TYPE | 8.723461 | 2.012195 | 4.335296 | 0.0000 |
| RETAKAFUL | -0.821958 | 1.029799 | -0.798173 | 0.4272 |
| INVESTMENT | 5.50E-05 | 3.59E-05 | 1.533292 | 0.1293 |
| QARDH | 3.42E-05 | 8.34E-06 | 4.092572 | 0.0001 |
| BOPO | -8.366910 | 2.210238 | -3.785525 | 0.0003 |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.425549 | Mean dependent var | | 5.073737 |
| Adjusted R-squared | 0.380787 | S.D. dependent var | | 10.03441 |
| S.E. of regression | 7.896088 | Akaike info criterion | | 7.050267 |
| Sum squared resid | 4800.811 | Schwarz criterion | | 7.252835 |
| Log likelihood | -289.1112 | Hannan-Quinn criter. | | 7.131698 |
| F-statistic | 9.506839 | Durbin-Watson stat | | 1.543151 |
| Prob(F-statistic) | 0.000000 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

# Lampiran 11. Hasil Output Eviews 9 untuk *Fixed Effect Model*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| C | 3.252011 | 4.920229 | 0.660947 | 0.5110 |
| SIZE | -6.84E-06 | 8.99E-06 | -0.760901 | 0.4495 |
| TYPE | -0.504703 | 6.755458 | -0.074710 | 0.9407 |
| RETAKAFUL | -0.160156 | 1.083740 | -0.147781 | 0.8830 |
| INVESTMENT | 8.76E-05 | 3.31E-05 | 2.651124 | 0.0101 |
| QARDH | 4.61E-05 | 8.40E-06 | 5.482007 | 0.0000 |
| BOPO | -0.657517 | 2.454610 | -0.267870 | 0.7897 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Effects Specification | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section fixed (dummy variables) | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.709870 | Mean dependent var | | 5.073737 |
| Adjusted R-squared | 0.623738 | S.D. dependent var | | 10.03441 |
| S.E. of regression | 6.155126 | Akaike info criterion | | 6.676704 |
| Sum squared resid | 2424.677 | Schwarz criterion | | 7.255470 |
| Log likelihood | -260.4216 | Hannan-Quinn criter. | | 6.909363 |
| F-statistic | 8.241632 | Durbin-Watson stat | | 2.570529 |
| Prob(F-statistic) | 0.000000 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

# Lampiran 12. Hasil Output Eviews 9 untuk *Random Effect Model*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | |  | |  | |  |
|  |  | |  | |  | |  |
| Variable | Coefficient | | Std. Error | | t-Statistic | | Prob. |
|  |  | |  | |  | |  |
|  |  | |  | |  | |  |
| C | 2.613930 | | 2.594064 | | 1.007658 | | 0.3168 |
| SIZE | -7.21E-06 | | 2.83E-06 | | -2.550285 | | 0.0127 |
| TYPE | 6.119817 | | 2.763106 | | 2.214832 | | 0.0297 |
| RETAKAFUL | -0.405993 | | 0.982701 | | -0.413139 | | 0.6807 |
| INVESTMENT | 7.93E-05 | | 3.14E-05 | | 2.522196 | | 0.0137 |
| QARDH | 4.18E-05 | | 7.42E-06 | | 5.634407 | | 0.0000 |
| BOPO | -3.573555 | | 2.164450 | | -1.651022 | | 0.1028 |
|  |  | |  | |  | |  |
|  |  | |  | |  | |  |
|  | Effects Specification | | | |  | |  |
|  |  | |  | | S.D. | | Rho |
|  |  | |  | |  | |  |
|  |  | |  | |  | |  |
| Cross-section random | | | | | 4.316767 | | 0.3297 |
| Idiosyncratic random | | | | | 6.155126 | | 0.6703 |
|  |  | |  | |  | |  |
|  |  | |  | |  | |  |
|  | Weighted Statistics | | | |  | |  |
|  |  | |  | |  | |  |
|  |  | |  | |  | |  |
| R-squared | 0.384204 | | Mean dependent var | | | | 2.552495 |
| Adjusted R-squared | 0.336220 | | S.D. dependent var | | | | 7.913577 |
| S.E. of regression | 6.447406 | | Sum squared resid | | | | 3200.817 |
| F-statistic | 8.006895 | | Durbin-Watson stat | | | | 2.014855 |
| Prob(F-statistic) | 0.000001 | |  | |  | |  |
|  |  | |  | |  | |  |
|  |  | |  | |  | |  |
|  | Unweighted Statistics | | | |  | |  |
|  |  | |  | |  | |  |
|  |  | |  | |  | |  |
| R-squared | 0.379762 | | Mean dependent var | | | | 5.073737 |
| Sum squared resid | 5183.461 | | Durbin-Watson stat | | | | 1.244184 |
|  |  | |  | |  | |  |
|  |  | |  | |  | |  |
|  | |  | |  | |  | | |  |

# Lampiran 13. Hasil Output Eviews 9 untuk *Chow Test*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
|  |  |  |  |  |
| Effects Test | | Statistic | d.f. | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section F | | 4.824516 | (13,64) | 0.0000 |
| Cross-section Chi-square | | 57.379279 | 13 | 0.0000 |
|  |  |  |  |  |
|  |  |  |  |  |

# Lampiran 14. Hasil Output Eviews 9 untuk Uji Hausman

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
|  |  |  |  |  |
| Test Summary | | Chi-Sq. Statistic | Chi-Sq. d.f. | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section random | | 13.486421 | 6 | 0.0359 |
|  |  |  |  |  |
|  |  |  |  |  |

# Lampiran 15. Hasil Output Eviews 9 untuk Uji Multikolinearitas

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | SIZE | TYPE | RETAKAFUL | INVESTMENT | QARDH | BOPO |
| SIZE | 1 | 0.3536544452193305 | -0.05198097091910157 | 0.470201983877837 | 0.6024559734075646 | -0.2306569916219016 |
| TYPE | 0.3536544452193305 | 1 | 0.2092463421887771 | 0.2719854118281077 | 0.1968772456387119 | 0.1932553163166871 |
| RETAKAFUL | -0.05198097091910157 | 0.2092463421887771 | 1 | -0.001769317346335523 | -0.07985214822331265 | 0.2203708671782497 |
| INVESTMENT | 0.470201983877837 | 0.2719854118281077 | -0.001769317346335523 | 1 | 0.2995430193955597 | -0.2177683693680913 |
| QARDH | 0.6024559734075646 | 0.1968772456387119 | -0.07985214822331265 | 0.2995430193955597 | 1 | -0.2109274368200276 |
| BOPO | -0.2306569916219016 | 0.1932553163166871 | 0.2203708671782497 | -0.2177683693680913 | -0.2109274368200276 | 1 |

# Lampiran 16. Hasil Output Eviews 9 untuk Uji Heterokedastisitas

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Heteroskedasticity Test: White | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
| F-statistic | 0.856543 | Prob. F(26,57) | | 0.6603 |
| Obs\*R-squared | 23.59893 | Prob. Chi-Square(26) | | 0.5989 |
| Scaled explained SS | 279.9371 | Prob. Chi-Square(26) | | 0.0000 |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

# Lampiran 17. Hasil Output Eviews 9 untuk *Fixed Effect Model*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| C | 3.252011 | 4.920229 | 0.660947 | 0.5110 |
| SIZE | -6.84E-06 | 8.99E-06 | -0.760901 | 0.4495 |
| TYPE | -0.504703 | 6.755458 | -0.074710 | 0.9407 |
| RETAKAFUL | -0.160156 | 1.083740 | -0.147781 | 0.8830 |
| INVESTMENT | 8.76E-05 | 3.31E-05 | 2.651124 | 0.0101 |
| QARDH | 4.61E-05 | 8.40E-06 | 5.482007 | 0.0000 |
| BOPO | -0.657517 | 2.454610 | -0.267870 | 0.7897 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Effects Specification | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section fixed (dummy variables) | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.709870 | Mean dependent var | | 5.073737 |
| Adjusted R-squared | 0.623738 | S.D. dependent var | | 10.03441 |
| S.E. of regression | 6.155126 | Akaike info criterion | | 6.676704 |
| Sum squared resid | 2424.677 | Schwarz criterion | | 7.255470 |
| Log likelihood | -260.4216 | Hannan-Quinn criter. | | 6.909363 |
| F-statistic | 8.241632 | Durbin-Watson stat | | 2.570529 |
| Prob(F-statistic) | 0.000000 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |