

Lampiran 4 Model *Random Effect*

Dependent Variable: SOLVABILITAS
 Method: Panel EGLS (Cross-section random effects)
 Date: 07/17/18 Time: 21:13
 Sample: 2014 2016
 Periods included: 3
 Cross-sections included: 16
 Total panel (balanced) observations: 48
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
PREMI	4.00E-12	3.40E-13	11.76280	0.0000
DANA_TABARRU_	3.75E-12	3.99E-12	0.939966	0.3525
KLAIM	1.68E-11	7.11E-12	2.355569	0.0231
LIKUIDITAS	-0.040828	0.055646	-0.733712	0.4671
C	2.092316	0.762750	2.743122	0.0088

Effects Specification		S.D.	Rho
Cross-section random		2.623468	0.9365
Idiosyncratic random		0.682999	0.0635

Weighted Statistics			
R-squared	0.852699	Mean dependent var	0.675035
Adjusted R-squared	0.838996	S.D. dependent var	1.643562
S.E. of regression	0.659483	Sum squared resid	18.70147
F-statistic	62.22978	Durbin-Watson stat	1.932183
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.745165	Mean dependent var	4.541447
Sum squared resid	262.8793	Durbin-Watson stat	0.483111