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# **LAMPIRAN**

**LAMPIRAN I**  
**PT. Asuransi Harta Aman Pratama Tbk. (AHAP)**

	1997	1998	1999	2000	2001
1 Modal sendiri	19.154.274.926	19.625.071.045	19.628.291.260	19.769.415.062	20.678.625.124
2 Premi netto	6.288.021.907	3.124.256.966	5.871.635.367	8.871.594.383	12.931.906.817
3 Total aktiva		22.994.191.972	23.191.074.758	25.186.529.270	28.006.491.338
4 Hasil underwriting		1.607.670.814	1.936.268.908	2.244.830.198	3.736.458.709
5 Pendapatan premi		3.819.962.962	4.939.759.413	3.312.025.352	4.895.248.714
6 Beban klaim		1.501.617.743	1.357.330.140	2.118.547.050	2.676.074.421
7 Komisi		710.674.405	1.646.160.413	3.312.025.352	4.895.248.714
8 Pendapatan Investasi	2.498.750.962	1.042.935.228	1.137.062.265	2.028.413.715	2.272.840.293
9 Rata-rata investasi 2 tahun		3.541.686.190	2.179.997.493	3.165.475.980	4.301.254.008
10 Total kewajiban		3.369.120.927	3.562.783.498	5.417.114.208	7.327.866.214
11 Cadangan teknis		1.420.569.062	2.352.445.969	3.548.637.754	5.172.762.727
12 B. Manajemen	-	2.363.296.111	2.785.730.104	3.679.609.916	4.199.139.165
13 Total kekayaan		12.747.128.782	20.515.872.928	23.553.322.495	15.188.127.876
14 Piutang premi bersih		1.287.937.439	1.728.031.958	1.656.132.184	2.697.241.606
15 Premi bruto		4.054.318.407	7.329.196.612	10.659.792.572	15.608.048.206

**LAMPIRAN 2**  
**PT. Asuransi Bina Dana Arta Tbk (ABDA)**

	1997	1998	1999	2000	2001
1 Modal sendiri	39.851.372	43.941.792	37.700.534	30.663.567	32.520.526
2 Premi netto	27.843.067	52.408.383	45.274.554	61.931.909	99.966.420
3 Total aktiva		152.435.782	122.436.885	101.144.579	113.797.012
4 Hasil underwriting		(6.546.178)	5.369.825	12.079.359	18.670.301
5 Klaim		64.646.770	36.292.782	24.905.251	37.379.195
6 Pendapatan premi		70.195.570	52.128.085	55.268.968	84.752.615
7 Komisi		12.741.748	10.465.478	18.284.358	28.703.119
8 B. Manajemen		10.759.276	13.041.875	16.851.198	21.086.981
9 Pendapatan investasi	9.977.557	26.774.172	12.466.756	(21.601.669)	2.930.068
10 Rata-rata investasi 2 tahun		36.751.729	39.240.928	(9.134.913)	(18.671.601)
11 Total kewajiban		108.493.990	84.738.351	70.481.012	81.276.487
12 Total kekayaan		139.646.367	84.701.559	38.090.748	64.096.099
13 Piutang premi		8.564.743	12.558.033	19.946.956	29.200.480
14 Premi bruto		77.123.880	59.463.505	82.284.776	116.746.096
15 Cadangan teknis		24.963.353	18.109.822	24.772.763	39.986.568

**LAMPIRAN 3**  
**PT. Lippo General Insurance Tbk (LPGI)**

	1997	1998	1999	2000	2001
1 Modal sendiri	207.899.568.459	236.868.942.642	310.614.513.796	181.005.577.679	194.713.285.982
2 Premi netto	18.359.174.375	21.204.369.919	30.457.096.494	26.047.216.701	53.073.272.124
3 Total aktiva		258.706.442.313	343.297.445.269	210.562.736.084	234.566.619.894
4 Hasil underwriting		5.017.615.996	10.188.217.958	10.699.164.045	13.759.019.228
5 Pendapatan premi		16.358.113.713	24.296.284.800	27.592.043.693	43.041.348.840
6 Beban klaim		10.734.177.595	12.585.763.314	15.946.457.149	25.149.064.791
7 Komisi		606.320.122	1.522.303.530	1.046.422.499	4.133.264.821
8 B. Manajemen		5.404.528.625	6.835.507.387	8.775.590.597	12.233.989.188
9 Pendapatan investasi	21.599.380.826	39.978.418.879	83.929.077.493	(25.653.393.549)	11.349.392.521
10 Rata-rata investasi 2 tahun		60.477.799.705	113.907.496.372	58.876.683.644	14.304.001.328
11 Total kewajiban		21.847.494.671	32.682.931.473	29.557.158.405	39.853.333.912
12 Total kekayaan		277.996.054.144	394.591.562.359	159.386.280.268	212.442.590.829
13 Piutang premi		11.745.217.355	19.524.909.872	18.111.560.129	22.692.259.793
14 Premi bruto		38.149.032.711	52.064.370.807	45.829.782.805	71.886.739.641
15 Cadangan teknis		11.226.898.861	17.387.710.555	15.742.883.563	25.774.806.847

**LAMPIRAN 4**  
**PT. Panin Insurance Tbk (PNIN)**  
(dalam jutaan)

	1997	1998	1999	2000	2001
1 Modal sendiri	385.940	500.515	817.052	838.494	852.435
2 Premi netto	63.008	82.291	99.424	129.179	191.076
3 Total aktiva		968.390	1.312.315	1.395.517	1.430.787
4 Hasil underwriting		(183.498)	26.090	(14.357)	49.600
5 Pendapatan premi		84.101	96.843	122.712	181.243
6 Beban klaim		265.545	68.886	131.253	118.180
7 Komisi		2.054	1.867	5.846	13.463
8 B. Manajemen		21.557	22.911	26.709	30.757
9 Pendapatan investasi	175.975	203.589	73.868	84.137	29.345
10 Rata-rata investasi 2 tahun		379.564	277.457	158.005	113.482
11 Total kewajiban		313.184	286.699	352.885	378.065
12 Total kekayaan		1.143.389	1.343.755	1.417.470	1.407.746
13 Piutang premi		6.947	8.692	7.367	10.732
14 Premi bruto		89.545	111.729	141.721	206.238
15 Cadangan teknis		5.694	9.275	15.712	26.145

**LAMPIRAN 5**  
**PT. Asuransi Bintang Tbk (ASBI)**  
 (tahun 1999 - 2000 dalam ribuan)

	1997	1998	1999	2000	2001
1 Modal sendiri	22.193.324.028	21.566.672.741	61.602.896	66.859.343	69.195.937
2 Premi netto	52.234.021.000	30.210.403.978	91.140.640	83.979.091	108.965.553
3 Rata-rata investasi 2 tahun		17.576.828.946	13.593.607.624	21.441.066	25.306.015
4 Total aktiva		97.763.048.938	152.432.270	15.264.911	181.100.985
5 Hasil underwriting		9.091.913.642	24.274.408	27.464.479	23.876.154
6 Pendapatan premi		40.622.664.716	75.658.793	86.843.710	98.970.969
7 Beban klaim		(22.100.498.487)	(29.737.261)	(41.519.576)	52.563.667
8 Komisi		(9.430.272.587)	(21.647.124)	(17.859.655)	22.531.148
9 B. Manajemen		15.118.729.263	18.444.743	26.272.209	(27.189.419)
10 Pendapatan investasi	3.991.210.474	13.585.618.472	7.989.152	13.451.914	11.854.101
11 Total kewajiban		76.176.176.197	90.165.964	92.405.569	111.905.048
12 Total kekayaan		63.267.415.742	119.165.964	132.549.566	140.016.220
13 Piutang premi		23.117.326.565	24.836.693	23.083.335	13.974.600
14 Premi bruto		109.836.702.314	157.554.436	136.608.331	167.731.304
15 Cadangan teknis		22.216.378.306	36.436.256	33.591.637	43.586.221

**LAMPIRAN 6**  
**PT. Pool Asuransi Indonesia Tbk (POOL)**

	1997	1998	1999	2000	2001
1 Modal sendiri	42.543.073.399	49.621.110.052	51.502.929.401	64.668.584.569	70.512.635.019
2 Premi netto	352.572.560	1.335.314.170	79.935.260	(13.487.550)	(17.051.442)
3 Total aktiva		59.513.380.035	56.745.346.733	67.124.260.753	78.564.518.685
4 Hasil underwriting		976.356.950	910.630.958	607.665.215	201.276.450
5 Pendapatan premi		1.319.980.397	696.128.911	592.633.324	200.902.149
6 Beban klaim		972.429.131	(214.502.047)	(15.031.891)	(374.301)
7 Komisi		628.805.684	622.095.425	598.108.451	218.277.048
8 B. Manajemen		2.709.725.360	3.994.162.424	3.403.927.147	3.149.915.341
9 Pendapatan investasi	6.783.826.899	5.676.113.323	6.025.729.413	14.898.872.017	8.586.212.729
10 Rata-rata investasi 2 tahun		12.459.940.222	11.701.842.739	20.924.601.430	23.465.084.746
11 Total kewajiban		9.693.830.170	5.135.117.826	2.356.509.595	7.930.396.572
12 Total kekayaan		57.827.988.677	59.337.127.620	79.484.730.077	80.276.521.232
13 Piutang premi		4.538.869	1.454.607.243	848.077.788	25.723.800
14 Premi bruto		30.091.896.623	16.129.784.379	11.597.522.408	3.963.985.654
15 Cadangan teknis		74.990.183	8.891.964	879.543	1.203.600



**LAMPIRAN 7**  
**PT. Asuransi Ramayana Tbk (ASRM)**

	1997	1998	1999	2000	2001
1 Modal sendiri	32.127.020.605	37.765.899.929	43.751.281.341	48.040.490.177	58.579.939.339
2 Premi netto	37.084.969.628	60.629.891.540	56.907.463.675	60.666.764.716	75.365.353.537
3 Total aktiva		95.125.738.961	93.751.281.341	115.697.156.732	133.132.248.594
4 Hasil underwriting		25.985.986.451	34.087.161.875	27.602.641.838	38.551.563.620
5 Pendapatan premi		53.142.884.338	62.971.750.711	55.103.964.201	70.411.223.313
6 Beban klaim		19.801.475.737	22.749.306.037	20.060.662.387	536.434.267
7 Komisi		7.355.422.450	6.135.282.799	7.440.659.976	20.605.736.456
8 B. Manajemen		22.479.144.867	25.157.346.451	25.861.105.298	31.530.317.088
9 Pendapatan investasi	1.473.696.462	5.766.067.957	5.465.065.925	5.371.430.298	7.482.251.656
10 Rata-rata investasi 2 tahun		6.239.764.419	11.231.133.882	10.836.496.223	12.853.681.854
11 Total kewajiban		57.352.240.376	49.765.364.141	67.647.307.807	74.540.805.221
12 Total kekayaan		44.008.198.323	56.300.893.540	68.523.825.615	84.190.179.010
13 Piutang premi		28.821.426.988	15.613.845.452	17.640.319.290	27.505.476.050
14 Premi bruto		123.268.318.769	149.853.950.148	155.557.960.457	178.039.211.241
15 Cadangan teknis		21.791.928.416	15.727.641.380	21.290.441.396	25.244.572.120

**LAMPIRAN 8**  
**PT. Asuransi Dayin Mitra Tbk (ASDM)**

	1997	1998	1999	2000	2001
1 Modal sendiri	69.557.333.234	72.342.921.386	84.362.598.622	80.327.451.339	89.185.617.505
2 Premi netto	19.336.331.222	13.594.384.984	8.683.064.360	31.935.997.108	51.532.282.986
3 Total aktiva		107.059.086.604	128.698.156.076	154.508.599.212	181.481.818.520
4 Hasil underwriting		13.942.884.145	26.219.236.552	22.110.900.196	24.326.354.251
5 Pendapatan premi		16.069.369.988	31.967.141.710	36.100.750.072	53.719.159.192
6 Beban klaim		11.099.966.751	5.747.905.158	13.989.849.876	29.392.804.941
7 Komisi		(8.973.480.908)	26.292.112.989	9.077.332.334	8.587.172.114
8 B. Manajemen		19.194.699.453	15.858.288.974	19.941.452.675	24.417.151.263
9 Pendapatan investasi	4.745.388.856	19.852.182.935	11.941.443.663	9.469.347.924	11.210.566.890
10 Rata-rata investasi 2 tahun		24.597.571.791	31.793.626.598	21.410.791.587	20.679.914.814
11 Total kewajiban		34.567.165.218	44.335.557.454	74.181.147.873	92.296.201.015
12 Total kekayaan		65.044.647.535	101.250.807.493	108.004.493.508	122.834.633.430
13 Piutang premi		25.080.021.837	31.204.421.734	50.550.179.880	57.091.146.201
14 Premi bruto		83.169.160.570	69.432.374.126	125.913.277.418	180.558.251.358
15 Cadangan teknis		6.562.166.576	9.570.202.214	14.482.781.564	20.883.077.502

## LAMPIRAN 9

AHAP			ABDA			LPGI			PNIN		
Harga	Max	Min	Harga	Max	Min	Harga	Max	Min	Harga	Max	Min
462.5	525	400	1325	1350	1300	587.5	850	325	787.5	1075	500
2000	2000	2000	650	850	450	962.5	1075	850	312.5	375	250
1562.5	2025	1100	335	425	245	397.5	445	350	137.5	195	80
1750	2000	1500	290	305	275	432.5	495	370	232.5	315	150

ASBI			POOL			ASRM			ASDM		
Harga	Max	Min	Harga	Max	Min	Harga	Max	Min	Harga	Max	Min
550	850	250	175	175	175	500	800	200	375	550	200
1737.5	2025	1450	1800	1800	1800	1100	1300	900	550	650	450
385	475	295	1237.5	1250	1225	487.5	600	375	335	435	235
420	450	390	1250	1250	1250	800	975	625	342.5	500	185

## LAMPIRAN 10

## Correlations

		AHAP.Y
Rasio Solvensi	Pearson Correlation	-.841
	N	4
Rasio Underwriting	Pearson Correlation	-.219
	N	4
Rasio Pertumbuhan Surplus	Pearson Correlation	.317
	N	4
Rasio Komisi	Pearson Correlation	.487
	N	4
Rasio Managemen	Pearson Correlation	.199
	N	4
Rasio Pengembalian Investasi	Pearson Correlation	.791
	N	4
Rasio Kewajiban terhadap Aset yang Diperkenankan	Pearson Correlation	.045
	N	4
Rasio Tagihan Premi Langsung terhadap Surplus	Pearson Correlation	.618
	N	4
Rasio Pertumbuhan Premi	Pearson Correlation	.986
	N	4
Rasio Retensi Sendiri	Pearson Correlation	.722
	N	4
Rasio Cadangan Teknis	Pearson Correlation	-.962
	N	4
Rasio Tingkat Kecukupan Dana	Pearson Correlation	-.427
	N	4
Rasio Klaim	Pearson Correlation	.032
	N	4
AHAP.Y	Pearson Correlation	1.000
	N	4

## LAMPIRAN 11

### Correlations

		ABDA.Y
Rasio Solvensi	Pearson Correlation	.801
	N	4
Rasio Pertumbuhan Surplus	Pearson Correlation	.514
	N	4
Rasio Underwriting	Pearson Correlation	-.554
	N	4
Rasio Komisi	Pearson Correlation	-.868
	N	4
Rasio Managemen	Pearson Correlation	-.910
	N	4
Rasio Pengembalian Investasi	Pearson Correlation	.654
	N	4
Rasio Kewajiban terhadap Aset yang Diperkenankan	Pearson Correlation	-.776
	N	4
Rasio Tagihan Premi Langsung terhadap Surplus	Pearson Correlation	-.875
	N	4
Rasio Pertumbuhan Premi	Pearson Correlation	.417
	N	4
Rasio Retensi Sendiri	Pearson Correlation	-.834
	N	4
Rasio Cadangan Teknis	Pearson Correlation	.942
	N	4
Rasio Tingkat Kecukupan Dana	Pearson Correlation	-.243
	N	4
Rasio Klaim	Pearson Correlation	.979
	N	4
ABDA.Y	Pearson Correlation	1.000
	N	4

## LAMPIRAN 12

## Correlations

		LPGI.Y
Rasio Solvensi	Pearson Correlation	.642
	N	4
Rasio Pertumbuhan Surplus	Pearson Correlation	.757
	N	4
Rasio Underwriting	Pearson Correlation	.565
	N	4
Rasio Komisi	Pearson Correlation	-.015
	N	4
Rasio Managemen	Pearson Correlation	-.111
	N	4
Rasio Pengembalian Investasi	Pearson Correlation	.491
	N	4
Rasio Kewajiban terhadap Aset yang Diperkenankan	Pearson Correlation	-.786
	N	4
Rasio Tagihan Premi Langsung terhadap Surplus	Pearson Correlation	-.658
	N	4
Rasio Pertumbuhan Premi	Pearson Correlation	.049
	N	4
Rasio Retensi Sendiri	Pearson Correlation	-.324
	N	4
Rasio Cadangan Teknis	Pearson Correlation	.189
	N	4
Rasio Tingkat Kecukupan Dana	Pearson Correlation	.679
	N	4
Rasio Klaim	Pearson Correlation	-.529
	N	4
LPGI.Y	Pearson Correlation	1.000
	N	4

## LAMPIRAN 13

## Correlations

		PNIN.Y
Rasio Solvensi	Pearson Correlation	.006
	N	4
Rasio Pertumbuhan Surplus	Pearson Correlation	.324
	N	4
Rasio Underwriting	Pearson Correlation	-.621
	N	4
Rasio Komisi	Pearson Correlation	-.543
	N	4
Rasio Managemen	Pearson Correlation	.674
	N	4
Rasio Pengembalian Investasi	Pearson Correlation	.391
	N	4
Rasio Kewajiban terhadap Aset yang Diperkenankan	Pearson Correlation	.412
	N	4
Rasio Tagihan Premi Langsung terhadap Surplus	Pearson Correlation	.787
	N	4
Rasio Pertumbuhan Premi	Pearson Correlation	-.100
	N	4
Rasio Retensi Sendiri	Pearson Correlation	.169
	N	4
Rasio Cadangan Teknis	Pearson Correlation	-.789
	N	4
Rasio Tingkat Kecukupan Dana	Pearson Correlation	-.892
	N	4
Rasio Klaim	Pearson Correlation	.926
	N	4
PNIN.Y	Pearson Correlation	1.000
	N	4

## LAMPIRAN 14

## Correlations

		ASBI.Y
Rasio Solvensi	Pearson Correlation	-.306
	N	4
Rasio Pertumbuhan Surplus	Pearson Correlation	-.999
	N	4
Rasio Underwriting	Pearson Correlation	.092
	N	4
Rasio Komisi	Pearson Correlation	-.211
	N	4
Rasio Managemen	Pearson Correlation	-.399
	N	4
Rasio Pengembalian Investasi	Pearson Correlation	.497
	N	4
Rasio Kewajiban terhadap Aset yang Diperkenankan	Pearson Correlation	-.194
	N	4
Rasio Tagihan Premi Langsung terhadap Surplus	Pearson Correlation	-.074
	N	4
Rasio Pertumbuhan Premi	Pearson Correlation	-.883
	N	4
Rasio Retensi Sendiri	Pearson Correlation	.085
	N	4
Rasio Cadangan Teknis	Pearson Correlation	-.230
	N	4
Rasio Tingkat Kecukupan Dana	Pearson Correlation	-.879
	N	4
Rasio Klaim	Pearson Correlation	-.512
	N	4
ASBI.Y	Pearson Correlation	1.000
	N	4



## LAMPIRAN 15

## Correlations

		POOLY
Rasio Solvensi	Pearson Correlation	-.129
	N	4
Rasio Pertumbuhan Surplus	Pearson Correlation	-.452
	N	4
Rasio Underwriting	Pearson Correlation	.969
	N	4
Rasio Komisi	Pearson Correlation	.780
	N	4
Rasio Managemen	Pearson Correlation	.403
	N	4
Rasio Pengembalian Investasi	Pearson Correlation	.201
	N	4
Rasio Kewajiban terhadap Aset yang Diperkenankan	Pearson Correlation	-.706
	N	4
Rasio Tagihan Premi Langsung terhadap Surplus	Pearson Correlation	.578
	N	4
Rasio Pertumbuhan Premi	Pearson Correlation	-.912
	N	4
Rasio Retensi Sendiri	Pearson Correlation	-.848
	N	4
Rasio Cadangan Teknis	Pearson Correlation	.032
	N	4
Rasio Tingkat Kecukupan Dana	Pearson Correlation	.691
	N	4
Rasio Klaim	Pearson Correlation	-.996
	N	4
POOLY	Pearson Correlation	1.000
	N	4

## LAMPIRAN 16

### Correlations

		ASRM.Y
Rasio Solvensi	Pearson Correlation	.812
	N	4
Rasio Pertumbuhan Surplus	Pearson Correlation	.373
	N	4
Rasio Underwriting	Pearson Correlation	.051
	N	4
Rasio Komisi	Pearson Correlation	-.035
	N	4
Rasio Managemen	Pearson Correlation	.492
	N	4
Rasio Pengembalian Investasi	Pearson Correlation	-.511
	N	4
Rasio Kewajiban terhadap Aset yang Diperkenankan	Pearson Correlation	-.678
	N	4
Rasio Tagihan Premi Langsung terhadap Surplus	Pearson Correlation	-.623
	N	4
Rasio Pertumbuhan Premi	Pearson Correlation	-.803
	N	4
Rasio Retensi Sendiri	Pearson Correlation	-.917
	N	4
Rasio Cadangan Teknis	Pearson Correlation	-.660
	N	4
Rasio Tingkat Kecukupan Dana	Pearson Correlation	.961
	N	4
Rasio Klaim	Pearson Correlation	-.197
	N	4
ASRM.Y	Pearson Correlation	1.000
	N	4

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## Correlations

		ASDM.Y
Rasio Solvensi	Pearson Correlation	.959
	N	4
Rasio Pertumbuhan Surplus	Pearson Correlation	.732
	N	4
Rasio Underwriting	Pearson Correlation	.500
	N	4
Rasio Komisi	Pearson Correlation	.648
	N	4
Rasio Manajemen	Pearson Correlation	-.181
	N	4
Rasio Pengembalian Investasi	Pearson Correlation	-.437
	N	4
Rasio Kewajiban terhadap Aset yang Diperkenankan	Pearson Correlation	-.877
	N	4
Rasio Tagihan Premi Langsung terhadap Surplus	Pearson Correlation	-.663
	N	4
Rasio Pertumbuhan Premi	Pearson Correlation	-.599
	N	4
Rasio Retensi Sendiri	Pearson Correlation	-.881
	N	4
Rasio Cadangan Teknis	Pearson Correlation	.992
	N	4
Rasio Tingkat Kecukupan Dana	Pearson Correlation	.632
	N	4
Rasio Klaim	Pearson Correlation	-.723
	N	4
ASDM.Y	Pearson Correlation	1.000
	N	4

**Case Summaries**

		AHAP.X1 Rasio Solvensi	ABDA.X1 Rasio Solvensi	LPGL.X1 Rasio Solvensi	PNIN.X1 Rasio Solvensi	ASBI.X1 Rasio Solvensi
1		6.28152	.83845	11.17076	6.08226	.71388
2		3.34290	.83271	10.19843	8.21785	.67591
3		2.22839	.49512	6.94913	6.49095	.79614
4		1.59904	.32531	3.66876	4.46124	.63503
Total	N	4	4	4	4	4
	M e a n	3.3629626	.6228977	7.9967714	6.3130734	.7052403

**Case Summaries**

		POOL.X1 Rasio Solvensi	ASRM.X1 Rasio Solvensi	ASDM.X1 Rasio Solvensi	AHAP.X2 Rasio Pertumbuhan Surplus	ABDA.X2 Rasio Pertumbuhan Surplus
1		37.16063	.62190	5.32153	1.02458	1.10264
2		644.30802	.76881	9.71576	1.00016	.85797
3		-4794.68729	.68958	2.51530	1.00719	.81335
4		-4135.28868	.77728	1.73067	1.04599	1.06056
Total	N	4	4	4	4	4
	M e a n	-2062.1268294	.7143930	4.8208176	1.0194810	.9586280

## Case Summaries

		LPGI.X2 Rasio Pertumbuhan Surplus	PNIN.X2 Rasio Pertumbuhan Surplus	ASBI.X2 Rasio Pertumbuhan Surplus	POOL.X2 Rasio Pertumbuhan Surplus	ASRM.X2 Rasio Pertumbuhan Surplus
1		1.13934	1.29687	.97176	1.16637	1.17365
2		1.31133	1.63242	.00286	1.03792	1.16033
3		.58273	1.02624	1.08533	1.25563	1.09804
4		1.07573	1.01663	1.03495	1.09037	1.21939
Total	N	4	4	4	4	4
	M e a n	1.0272857	1.2430411	.7737240	1.1375739	1.1628509

## Case Summaries

		ASDM.X2 Rasio Pertumbuhan Surplus	AHAP.X3 Rasio Pertumbuhan Surplus	ABDA.X3 Rasio Underwriting	LPGI.X3 Rasio Underwriting	PNIN.X3 Rasio Underwriting
1		1.04005	.42086	-.09326	.30674	-2.18188
2		1.16615	.39198	.10301	.41933	2.68569
3		.95217	.67778	2.02789	.38636	-.11697
4		1.11028	.76328	.22029	.31967	.27367
Total	N	4	4	4	4	4
	M e a n	1.0671602	.5634753	.5644843	.3580250	.1651269

## Case Summaries

		ASBI.X3 Rasio Underwriting	POOL.X3 Rasio Underwriting	ASRM.X3 Rasio Underwriting	ASDM.X3 Rasio Underwriting	AHAP.X4 Rasio Komisi
1		10.75275	.73968	.48898	.86767	.13604
2		6.27955	1.30814	.54131	.82019	.33325
3		.55581	1.02536	.50092	.61248	1.00000
4		7.58501	1.00186	.54752	.45284	1.00000
Total	N	4	4	4	4	4
	M e a n	6.2932785	1.0187596	.5196829	.6882956	.6298223

## Case Summaries

		ABDA.X4 Rasio Komisi	LPGI.X4 Rasio Komisi	PNIN.X4 Rasio Komisi	ASBI.X4 Rasio Komisi	POOL.X4 Rasio Komisi
1		.18152	.03707	.02442	-2.43079	.47638
2		.20076	.06266	.01928	-1.22505	.89365
3		.33083	.03779	.04787	-1.51176	1.00924
4		.33867	.09603	.07428	2.20151	1.08643
Total	N	4	4	4	4	4
	M e a n	.2629442	5.838479E-02	4.146398E-02	-.7415186	.8664369

## Case Summaries

		ASRM.X4 Rasio Komisi	ASDM.X4 Rasio Komisi	AHAP.X5 Rasio Managemen	ABDA.X5 Rasio Managemen	LPGL.X5 Rasio Managemen
1		.13841	-.55842	.61867	.15328	.14699
2		.09743	.82153	.56394	.25019	.28134
3		.13503	.25144	1.11098	.30489	.31690
4		.29265	.15985	.85780	.24881	.28424
Total	N	4	4	4	4	4
	M e a n	.1658789	.1686027	.7878485	.2392913	.2573675

## Case Summaries

		PNIN.X5 Rasio Managemen	ASBI.X5 Rasio Managemen	POOL.X5 Rasio Managemen	ASRM.X5 Rasio Managemen	ASDM.X5 Rasio Managemen
1		.25632	-1.03722	2.05285	.42283	1.19149
2		.23658	-.89177	5.73768	.39950	.49608
3		.21760	-.65028	5.74373	.04693	.55238
4		.16970	.94367	15.67885	.44780	.45453
Total	N	4	4	4	4	4
	M e a n	.2200512	-.4088993	7.3032787	.3292653	.6743719

## Case Summaries

		AHAP.X6 Rasio Pengembalian Investasi	ABDA.X6 Rasio Pengembalian Investasi	LPGL.X6 Rasio Pengembalian Investasi	PNIN.X6 Rasio Pengembalian Investasi	ASBI.X6 Rasio Pengembalian Investasi
1		.29447	.72851	.66104	.53638	1.11285
2		.52159	.31770	.73682	.26623	2.30872
3		.65317	-2.36474	-.43571	.53250	1.95305
4		.52841	-.15693	.79344	.25859	-2.29367
Total	N	4	4	4	4	4
	M e a n	.4994124	-.3688628	.4388971	.3984228	.7702364

## Case Summaries

		POOL.X6 Rasio Pengembalian Investasi	ASRM.X6 Rasio Pengembalian Investasi	ASDM.X6 Rasio Pengembalian Investasi	AHAP.X7 Rasio Kewajiban terhadap Aset yang Diperkenankan
1		.45507	.92408	.80708	.26430
2		.51494	.48660	.37559	.17366
3		.71203	.49568	.44227	.22999
4		.36560	.58211	.54210	.48247
Total	N	4	4	4	4
	M e a n	.5119088	.6221183	.5417601	.2876078



## Case Summaries

		ABDA.X7 Rasio Kewajiban terhadap Aset yang Diperkenankan	LPGI.X7 Rasio Kewajiban terhadap Aset yang Diperkenankan	PNIN.X7 Rasio Kewajiban terhadap Aset yang Diperkenankan
1		.77692	.07859	.27391
2		1.00043	.08283	.21336
3		1.85034	.18544	.24895
4		1.26804	.18760	.26856
Total	N	4	4	4
	M e a n	1.2239352	.1336131	.2511949

## Case Summaries

		ASBI.X7 Rasio Kewajiban terhadap Aset yang Diperkenankan	POOL.X7 Rasio Kewajiban terhadap Aset yang Diperkenankan	ASRM.X7 Rasio Kewajiban terhadap Aset yang Diperkenankan
1		1.20403	.16763	1.30322
2		.76221	.08654	.88392
3		.69714	.02965	.98721
4		.79923	.09879	.88539
Total	N	4	4	4
	M e a n	.8656532	9.565234E-02	1.0149324

## Case Summaries

		ASDM.X7 Rasio Kewajiban terhadap Aset yang Diperkenankan	AHAP.X8 Rasio Tagihan Premi Langsung terhadap Surplus	ABDA.X8 Rasio Tagihan Premi Langsung terhadap Surplus
1		.54830	.06563	.19491
2		.43788	.08604	.33310
3		.68683	.08377	.65051
4		.75139	.13044	.89791
Total	N	4	4	4
	M e a n	.6060987	9.196841E-02	.5191075

## Case Summaries

		LPGI.X8 Rasio Tagihan Premi Langsung terhadap Surplus	PNIN.X8 Rasio Tagihan Premi Langsung terhadap Surplus	ASBI.X8 Rasio Tagihan Premi Langsung terhadap Surplus
1		.04959	.01388	1.07190
2		.06286	.01064	.40317
3		.10006	.00879	.34525
4		.11654	.01259	.20196
Total	N	4	4	4
	M e a n	8.226174E-02	1.147344E-02	.5055709

## Case Summaries

		POOL.X8 Rasio Tagihan Premi Langsung terhadap Surplus	ASRM.X8 Rasio Tagihan Premi Langsung terhadap Surplus	ASDM.X8 Rasio Tagihan Premi Langsung terhadap Surplus	AHAP.X9 Rasio Pertumbuhan Premi
1		.00009	.76437	.34668	.49686
2		.00883	.35688	.36988	1.87937
3		.01311	3.67197	.62930	1.51092
4		.00036	.46954	.64014	1.45768
Total	N	4	4	4	4
	M e a n	5.599330E-03	1.3156896	.4965017	1.3362070

## Case Summaries

		ABDA.X9 Rasio Pertumbuhan Premi	LPGI.X9 Rasio Pertumbuhan Premi	PNIN.X9 Rasio Pertumbuhan Premi	ASBI.X9 Rasio Pertumbuhan Premi	POOL.X9 Rasio Pertumbuhan Premi
1		1.88228	1.15497	1.30604	.57837	3.78735
2		.86388	1.43636	1.20820	.00302	.05986
3		1.36792	.85521	1.29927	.92142	-.16873
4		1.61413	2.03758	1.47916	1.29753	1.26424
Total	N	4	4	4	4	4
	M e a n	1.4320527	1.3710307	1.3231678	.7000846	1.2356782

## Case Summaries

		ASRM.X9 Rasio Pertumbuhan Premi	ASDM.X9 Rasio Pertumbuhan Premi	AHAP.X10 Rasio Retensi Sendiri	ABDA.X10 Rasio Retensi Sendiri	LPGL.X10 Rasio Retensi Sendiri
1		1.63489	.70305	.77060	.67954	.55583
2		.93860	.63872	.80113	.76138	.58496
3		1.22421	3.67791	.83225	.75265	.56835
4		1.08180	1.61364	.82854	.85627	.73829
Total	N	4	4	4	4	4
	M e a n	1.2198761	1.6583290	.8081296	.7624611	.6118556

## Case Summaries

		PNIN.X10 Rasio Retensi Sendiri	ASBI.X10 Rasio Retensi Sendiri	POOL.X10 Rasio Retensi Sendiri	ASRM.X10 Rasio Retensi Sendiri	ASDM.X10 Rasio Retensi Sendiri
1		.91899	.27505	.04437	.49185	.16345
2		.88987	.57847	.00496	.37975	.09709
3		.91150	.61474	-.00116	.44785	.25363
4		.92648	.64964	-.00430	.42331	.28541
Total	N	4	4	4	4	4
	M e a n	.9117108	.5294766	1.096644E-02	.4356911	.1998954

## Case Summaries

		AHAP.X11 Rasio Cadangan Teknis	ABDA.X11 Rasio Cadangan Teknis	LPGI.X11 Rasio Cadangan Teknis	PNIN.X11 Rasio Cadangan Teknis	ASBL.X11 Rasio Cadangan Teknis	POOL.X11 Rasio Cadangan Teknis
1		.45469	.47632	.52946	.08135	.73539	.05616
2		.40065	.40000	.57089	.09329	.40000	.11124
3		.40000	.40000	.60440	.12163	.40000	-.06521
4		.40000	.40000	.48565	.13683	.40000	-.07055
Total	N	4	4	4	4	4	4
	M e a n	.4138340	.4190809	.5475993	.1082732	.4838471	7.9090E-03

## Case Summaries

		ASRM.X11 Rasio Cadangan Teknis	ASDM.X11 Rasio Cadangan Teknis	AHAP.X12 Rasio Tingkat Kecukupan Dana	ABDA.X12 Rasio Tingkat Kecukupan Dana	LPGI.X12 Rasio Tingkat Kecukupan Dana
1		.35943	.48271	.85348	.28826	.91559
2		.27637	1.10217	.84637	.30792	.90480
3		.30560	.45350	.78492	.30317	.85963
4		.33496	.40524	.73835	.28578	.83010
Total	N	4	4	4	4	4
	M e a n	.3190911	.6109060	.8057809	.2962812	.8775281

## Case Summaries

		PNIN.X12 Rasio Tingkat Kecukupan Dana	ASBI.X12 Rasio Tingkat Kecukupan Dana	POOL.X12 Rasio Tingkat Kecukupan Dana	ASRM.X12 Rasio Tingkat Kecukupan Dana	ASDM.X12 Rasio Tingkat Kecukupan Dana
1		.51685	1.22699	.83378	.39638	.67573
2		.62260	.00453	.90762	.46667	.65551
3		.60085	3.11828	.96342	.41523	.51989
4		.59578	2.73437	.89751	.44001	.49143
Total	N	4	4	4	4	4
	M e a n	.5840213	1.7710445	.9005811	.4295732	.5856391

## Case Summaries

		AHAP.X13 Rasio Klaim	ABDA.X13 Rasio Klaim	LPGI.X13 Rasio Klaim	PNIN.X13 Rasio Klaim	ASBI.X13 Rasio Klaim
1		.39310	.92095	.65620	3.15745	4.46800
2		.27478	.69622	.51801	.71132	3.11681
3		.63965	.45062	.57585	1.06934	3.16204
4		.54667	.44104	.56430	.65205	4.14518
Total	N	4	4	4	4	4
	M e a n	.4635487	.6272083	.5835902	1.3975408	3.7230076

## Case Summaries

		POOL.X13 Rasio Klaim	ASRM.X13 Rasio Klaim	ASDM.X13 Rasio Klaim	AHAP.Y	ABDA.Y	LPGI.Y
1		.73670	.37261	.69075	462.50000	1325.00000	587.50000
2		-.30814	.36126	.17981	2000.00000	650.00000	962.50000
3		-.02536	.36405	.38752	1562.50000	335.00000	397.50000
4		-.00186	.00762	.54716	1750.00000	290.00000	432.50000
Total	N	4	4	4	4	4	4
	M e a n	.1003341	.2763850	.4513097	1443.7500	650.00000	595.00000

## Case Summaries

		PNIN.Y	ASBI.Y	POOL.Y	ASRM.Y	ASDM.Y
1		787.50000	550.00000	175.00000	500.00000	375.00000
2		312.50000	1737.50000	1800.00000	1100.00000	550.00000
3		137.50000	385.00000	1237.50000	487.50000	335.00000
4		232.50000	420.00000	1250.00000	800.00000	342.50000
Total	N	4	4	4	4	4
	M e a n	367.50000	773.12500	1115.6250	721.87500	400.62500