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## **Lampiran 1**

**Hasil – Hasil Pengumpulan Data  
Laporan Keuangan Tahun 1999 - 2003  
PT. Asuransi Bina Dana Arta Tbk  
    PT. Asuransi Bintang Tbk  
    PT. Daying Mitra Tbk  
PT. Harta Aman Pratama Tbk  
    PT. Panin Insurance Tbk  
    PT. Asuransi Ramayana Tbk**

**RASIO-RASIO EARLY WARNING SYSTEM**

PT ASURANSI BINTANG Tbk

Tahun	Modal Sendiri (dalam 000)	Premi Netto (dalam 000)	Solvency Margin
1999	61602896	91140640	0.675910285
2000	66859342	83979091	0.796142721
2001	69195937	108965553	0.635025796
2002	76401448	120026658	0.635537327
2003	79546786	120216354	0.661696877
Jumlah			3.405313006
Rata rata			0.681062801

Tahun	Modal Sendiri (dalam 000)	Total Aktiva (dalam 000)	Rasio ltk ke cukupan dana
1999	61602896	152432270	0.404132904
2000	66859342	159264911	0.419789575
2001	69195937	181100985	0.382084819
2002	76401448	194950016	0.391902753
2003	79546786	1911663109	0.041611299
Jumlah			1.839531351
Rata rata			0.32790627

Tahun	Kenaikan/penurunan (dalam 000)	Modal sendiri tlm ke (dalam 000)	Rasio perub surplus
1999	40016024	21586872	1.853720354
2000	5256446	61602896	0.085327904
2001	2336595	66859342	0.034947921
2002	7205511	69195937	0.104131995
2003	3136338	76410448	0.041045931
Jumlah			2.119174106
Rata rata			0.423634821

Tahun	Beban Klaim (dalam 000)	Pendapatan Premi (dalam 000)	Rasio beban klaim
1999	29737261	75658793	0.393044348
2000	41519576	86843710	0.478095374
2001	52583667	98970969	0.531101873
2002	61183596	128,008,109	4.78E-01
2003	68783945	119305041	0.559774712
Jumlah			2.439990261
Rata rata			0.487998052

Tahun	Komisi (dalam 000)	Pendapatan Premi (dalam 000)	Rasio Komisi
1999	29647124	75658793	0.391852987
2000	17659655	86843710	0.205652833
2001	22831148	98970969	0.227654111
2002	31009732	128008109	0.242251969
2003	28921146	119305041	0.242413445
Jumlah			1.309625346
Rata rata			0.281965069

Tahun	Biaya Manejemen (dalam 000)	Pendapatan Premi (dalam 000)	Rasio Biaya Manajemen
1999	18444743	75658793	0.243785491
2000	26272209	86843710	0.302522877
2001	27169419	98970969	0.274519076
2002	28973899	128008109	0.228346221
2003	28520157	119305041	0.239052405
Jumlah			1.286229071
Rata rata			0.257245814

Tahun	Hasil underwriting (dalam 000)	Pendapatan Premi (dalam 000)	Rasio Underwriting
1999	24274408	75658793	0.32084054
2000	27464479	86843710	0.316251793
2001	23876154	99970969	0.241244016
2002	35812791	128008108	0.279774077
2003	23599950	119305041	0.197811843
Jumlah			1.355922268
Rata rata			0.271184454

Tahun	Jumlah kewajiban (dalam 000)	Tot aset diperkenan R.kewaj thd tot Asset dikenan
1999	90829374	135867793
2000	92405569	143351596
2001	111905048	135020280
2002	118539688	152030060
2003	110116320	153104308
Jumlah		3.640366453
Rata rata		0.728073291

Tahun	Plutang Premi bers Modal sendiri (dalam 000)	Rasio piut premi isng terhadap surplus
1999	25884366	0.420180993
2000	24311008	0.363614228
2001	30147425	0.43682011
2002	38865574	0.50870206
2003	22625178	0.284426048
Jumlah		2.01260534
Rata rata		0.402521068

Tahun	Piut Premi > 90 hari (dalam 000)	Modal sendiri (dalam 000)	Rasio piut premi > 90 hr thd surplus
1999	6471091	61602896	0.10504524
2000	5935163	66859342	0.088770686
2001	6650080	69195937	0.096105065
2002	1327673	76401448	0.017377589
2003	781848	79546786	0.009828757
Jumlah			0.317127536
Rata rata			0.063425507

Tahun	Pendapatan Invest (dalam 000)	Rata-rata Invest 2 thn (dalam 000)	Rasio Pengembalian Investasi
1999	7989152	66671154	0.119828214
2000	13451914	68708152	0.195789078
2001	11854101	73000503	0.162383826
2002	2064413	79960378	0.025817949
2003	8770814	90333886	0.097039469
Jumlah			0.600856535
Rata rata			0.120171907

Tahun	naik/turun premi (dalam 000)	Premi netto thn seblm (dalam 000)	Rasio pertub Premi
1999	38704615	52430021	0.738130283
2000	-7161549	91140840	-0.0785769
2001	24986462	83979091	0.297531642
2002	11061105	108965553	0.101510108
2003	188896	120026658	0.001580449
Jumlah			1.06017588
Rata rata			0.212035176

Tahun	Premi netto (dalam 000)	Premi bruto (dalam 000)	Rasio retensi sendiri
1999	91140840	157554436	0.578470796
2000	83979091	136908331	0.614743555
2001	1.09E+06	167731304	0.04084888
2002	1.20E+08	235551978	0.5094417
2003	1.20E+08	198003112	0.613339007
Jumlah			2.965843938
Rata rata			0.593168787

Tahun	Cadangan tehnik (dalam 000)	Premi Netto (dalam 000)	Rasio cadangan tehnik
1999	50853929	91140840	0.555777631
2000	57133372	83979091	0.680328536
2001	75757589	108965553	0.695243468
2002	69018687	120026658	0.575027983
2003	81943547	120216354	0.68163394
Jumlah			3.188011557
Rata rata			0.637802311

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Tahun	Modal Sendiri (dalam 000)	Premi Netto (dalam 000)	Solvency Margin
1999	37700534	45274554	0.83270912
2000	30663567	61831609	0.49511742
2001	32520526	99866420	0.325314501
2002	63067332	143773740	0.438656623
2003	75971675	130811625	0.58032795
Jumlah			2.672125813
Rata rata			0.534425163

Tahun	Beban Klaim (dalam 000)	Pendapatan premi (dalam 000)	Rasio Beban Klaim
1999	36292782	52128085	0.896223197
2000	24905251	55268868	0.450619071
2001	37379195	84752615	0.44103884
2002	56730098	143988053	0.394060457
2003	88534836	132657984	0.652315325
Jumlah			2.63425689
Rata rata			0.526851378

Tahun	Modal Sendiri (dalam 000)	Total Aktiva (dalam 000)	Rasio likt kecukupan dana
1999	37700534	122438885	0.307913078
2000	30663567	101144579	0.303165699
2001	32520526	113797012	0.285776625
2002	63067332	153168112	0.411752363
2003	75971675	189837101	0.400194033
Jumlah			1.708801798
Rata rata			0.34176036

Tahun	Komisil (dalam 000)	Pendapatan premi (dalam 000)	Rasio Komisil
1999	10465478	52128085	0.200784674
2000	18284358	55268868	0.33082503
2001	28703119	84752615	0.33866942
2002	44343102	143988053	0.307963759
2003	35846864	132657984	0.270220328
Jumlah			1.448443212
Rata rata			0.286688642

Tahun	naik/turun modal se (dalam 000)	Modal sendiri thn (dalam 000)	Rasio perubahan surplus
1999	-2516809	40217443	-0.062562522
2000	-7036976	37700534	-0.186854544
2001	1856959	30663567	0.060559132
2002	30546806	32520526	0.939308485
2003	12904343	63067332	0.20461216
Jumlah			0.95524271
Rata rata			0.191048542

Tahun	Blaya Manajemei (dalam 000)	Pendapatan premi (dalam 000)	Rasio Blaya Manajemei
1999	3041875	52128085	0.05835386
2000	16851198	55268868	0.304894385
2001	21086981	84752615	0.248806258
2002	25168390	143988053	0.174794988
2003	30341785	132657984	0.228721891
Jumlah			1.015571383
Rata rata			0.203114277

Tahun	Hasil underwriting (dalam 000)	Pendapatan premi (dalam 000)	Rasio Underwriting
1999	5369825	52128085	0.103012129
2000	12079359	55268968	0.218555998
2001	18670301	84752615	0.22029174
2002	42904953	143988053	0.297975784
2003	10276284	132857984	0.077464348
Jumlah			0.917299898
Rata rata			0.18345998

Tahun	Jumlah Kewajiban (dalam 000)	Keayaan Diikuti (dalam 000)	Rasio Kewajiban diperkenankan
1999	84738351	95825264	0.886150244
2000	70481012	75795197	0.930824264
2001	81276487	85323541	0.952568143
2002	90100780	134274150	0.671021042
2003	113865426	156187156	0.729031944
Jumlah			4.160395637
Rata rata			0.833679127

Tahun	Piutang Premi (dalam 000)	Modal Sendiri (dalam 000)	Rasio piutang premi langsung thdp surplus
1999	12558033	37700534	0.330988605
2000	19946956	30663567	0.650509968
2001	29200480	32520526	0.897909218
2002	40802931	63067332	0.64697411
2003	37451257	75971675	0.492963424
Jumlah			3.021458323
Rata rata			0.604291265

Tahun	Piutang Premi >90 hari (dalam 000)	Modal Sendiri (dalam 000)	Rasio piutang premi thdp surplus
1999	2762767	37700534	0.073281908
2000	6243046	30663567	0.203598166
2001	7430444	32520526	0.228484742
2002	4187247	63067332	0.066393278
2003	7396623	40217443	0.183915795
Jumlah			0.755673689
Rata rata			0.151134778

Tahun	Pendapatan Inve (dalam 000)	Rate-rata Investasi 2thn (dalam 000)	Rasio Pengembalian Investasi
1999	12468758	64128064	0.19440406
2000	-21601969	50646107	-0.424844109
2001	2930068	38857367	0.075405727
2002	3577885	48346097	0.074005684
2003	28555329	79482336	0.359286353
Jumlah			0.278237695
Rata rata			0.055647539

Tahun	Naik/Turun premi (dalam 000)	Premi netto lhn sbim (dalam 000)	Rasio Pertumbuhan persis surplus
1999	-1713329	62408383	-0.27454371
2000	18657355	45274554	0.367918699
2001	39034511	61931909	0.014134323
2002	43807320	89888420	0.438220354
2003	-12862115	143773740	-0.089468088
Jumlah			1.056268858
Rata rata			0.211253772

Tahun	Premi Netto (dalam 000)	Premi bruto (dalam 000)	Rasio Retensi Sendiri
1999	45274554	59463505	0.761363877
2000	61931909	82284776	0.75265331
2001	99868420	116748086	0.856272059
2002	143773740	189284421	0.849302843
2003	130911625	161110953	0.812555711
Jumlah			4.0321678
Rata rata			0.80843356

Tahun	Cadangan teknis (dalam 000)	Premi Netto (dalam 000)	Rasio cadangan teknis
1999	68040608	45274554	1.502844357
2000	58332289	61931909	0.90958425
2001	61713812	99868420	0.617345425
2002	63402810	143773740	0.440988806
2003	69371773	130911625	0.529913008
Jumlah			4.00875846
Rata rata			0.800135169

PT ASURANSI DAYIN MITRA Tbk

Tahun	Modal Sendiri	Premi Netto	Rasio Margin Solvensi
1999	84362598622	8883065359	9.718762248
2000	80327451339	31935997108	2.515263609
2001	89185617505	51532282896	1.730674662
2002	95733707919	53064063592	1.804114978
2003	1.02197E+11	68836122800	1.484635838
Jumlah			17.23045136
Rata rata			3.450090271

Tahun	Modal Sendiri	Total Aktiva	Rasio lingkak kecukupan dana
1999	84362598622	1.26898E+11	0.655507438
2000	80327451339	1.54509E+11	0.519689875
2001	89185617505	1.81482E+11	0.491430041
2002	95733707919	1.84265E+11	0.519544531
2003	1.02197E+11	2.01218E+11	0.507689462
Jumlah			2.694261367
Rata rata			0.538652273

Tahun	Naik/Turun Modal s	Modal sendiri ttn la	Rasio Perubahan Surplus
1999	11819677236	72542921388	0.162933571
2000	-4035147283	84362599622	-0.047830998
2001	4823018883	80327451339	0.060041976
2002	6548090414	89185617505	0.073420924
2003	6462866890	95733707919	0.067508791
Jumlah			0.316074264
Rata rata			0.063214853

Tahun	Beban Klaim	Pendapatan Premi	Rasio Beban Klaim
1999	5747905158	5675028721	1.012841588
2000	13989849878	27023417738	0.51769358
2001	29392804941	45151987078	0.650974782
2002	27734578478	52604292919	0.527230287
2003	23012388994	68388962695	0.338492733
Jumlah			3.045232881
Rata rata			0.609046596

Tahun	Komisi	Pendapatan Premi	Rasio Komisi
1999	26292112889	5675028721	4.632946005
2000	9077332334	27023417738	0.335906155
2001	8587172114	45151987078	0.190183703
2002	-4132810574	52604292919	-0.078564131
2003	-10771478525	68388962695	-0.157503142
Jumlah			4.922970569
Rata rata			0.984594118

Tahun	Biaya Manajeme	Pendapatan Premi	Rasio biaya Manajemen
1999	15858288974	5675028721	2.764396012
2000	19941452675	27023417738	0.737932295
2001	24417151263	45151987078	0.540776893
2002	27744618577	52604292919	0.527421186
2003	35577521553	68388962695	0.520223149
Jumlah			5.120751535
Rata rata			1.024150307



Tahun	Hasil Underwriting	Pendapatan Premi	Rasio Underwriting
1999	26219236552	5675028721	4.620106407
2000	22110900196	27023417738	0.818212574
2001	24326354251	45151987078	0.538765973
2002	35641197965	52804292919	0.677534016
2003	41243763127	68388962695	0.603076308
Jumlah			7.25769528
Rata rata			1.45139056

Tahun	Jumlah Kewajiban	Total kekayaan diaj	Rasio kewajiban thdp aset yg diperkenankan
1999	4433557454	1.24232E+11	0.356877098
2000	74181147873	1.45307E+11	0.510514175
2001	92298201015	1.70201E+11	0.54227651
2002	88330974231	1.48266E+11	0.597107877
2003	99021581328	1.58323E+11	0.625441023
Jumlah			2.632216683
Rata rata			0.528443337

Tahun	Plutang Premi bers	Modal sendiri	Rasio tagihan premi langsung thdp surplus
1999	31204421739	84362598622	0.368884548
2000	50550179880	80327451339	0.629301429
2001	57019146201	89185617505	0.639331181
2002	65262185203	95733707919	0.681705395
2003	68342297502	1.02187E+11	0.668733738
Jumlah			2.988958292
Rata rata			0.597791258

Tahun	Plut premi>90 hari	Modal sendiri	Rasio Plutang Premi thdp surplus
1999		84362598622	0
2000	2662576276	80327451339	0.03314653
2001	501343113	89185617505	0.005621345
2002	169755869	95733707919	0.001982123
2003	3282325004	1.02187E+11	0.032117759
Jumlah			0.072867757
Rata rata			0.014573551

Tahun	Pendapatan Inve	Rata-rata Investasi	Rasio Pengembalian Investasi
1999	1.19414E+11	80250000000	1.488030363
2000	9469347924	89360000000	0.105968531
2001	11210566890	92400000000	0.121328481
2002	3819238808	85300000000	0.044774195
2003	5873289024	85747095680	0.068162813
Jumlah			1.826262383
Rata rata			0.365252477

Tahun	Naik/Turun premi	Premi netto thn sbimnya	Rasio pertumbuhan Premi
1999	65803029852	13594384984	4.840458551
2000	23252931749	8683065350	2.67796346
2001	19596365888	31935987108	0.813614343
2002	15318005986	51532282996	0.297250876
2003	15772038210	53064083592	0.297228243
Jumlah			8.726511273
Rata rata			1.745302255

Tahun	Premi Netto	Premi Bruto	Rasio Retensi sendiri
1999	6683065350	89432374126	0.097080852
2000	31935987108	1.25913E+11	0.253634865
2001	51532282996	1.80558E+11	0.285405308
2002	53064083592	2.49985E+11	0.212515774
2003	66836121800	2.99232E+11	0.230042369
Jumlah			1.078889165
Rata rata			0.215737833

Tahun	Cadangan Teknis	Premi Netto	Rasio cadangan Tehnis
1999	12530902736	6683065350	1.44314274
2000	19769202474	31935987108	0.619651937
2001	29647973339	51532282996	0.575328156
2002	27694786609	53064083592	0.521346789
2003	27167550805	66836121800	0.39469998
Jumlah			3.554139802
Rata rata			0.71082792

PT ASURANSI HARTA AMAN PRATAMA Tbk |

Tahun	Modal sendiri	Premi netto	Rasio margin Solvensi
1999	19628291260	5871535368	3.34295717
2000	19769415062	8871594385	2.22839483
2001	20678925124	12931958817	1.599032955
2002	21121398330	18453030402	1.283739093
2003	22960882036	19341652414	1.188144712
Jumlah			9.642266761
Rata rata			1.928453752

Tahun	Modal sendiri	Total Aktiva	Rasio lik kecukupan dana
1999	19628291260	23191074758	0.846372844
2000	19769415062	25186529270	0.784920179
2001	20678925124	28006491338	0.739351151
2002	21121398330	30564833322	0.69103594
2003	22960882036	32132113225	0.715193809
Jumlah			3.775873524
Rata rata			0.755174705

Tahun	Naik/Turun Modal sendiri	Modal sendiri thn la	Rasio Perubahan Surplus
1999	206235104	19422056156	0.010618603
2000	141123802	19628291260	0.007189818
2001	909210082	19769415062	0.045890742
2002	442773206	20678925124	0.02141212
2003	1659283700	21121398330	0.088028438
Jumlah			0.173239719
Rata rata			0.034647944

Tahun	Beban Klaim	Pendapatan premi	Rasio Beban Klaim
1999	1357330140	4939759461	0.274776566
2000	2118547050	7675402800	0.27601771
2001	2678074421	11307781844	0.236657769
2002	4500376784	15044580969	0.299138087
2003	5573807824	20905425504	0.266620157
Jumlah			1.353208269
Rata rata			0.270641654

Tahun	Komisi	Pendapatan premi	Rasio Komisi
1999	1846160413	4939759461	0.333247079
2000	3312925352	7675402800	0.431511612
2001	4895248714	11307781844	0.432809724
2002	4946367135	15044580969	0.328780652
2003	6848854753	20905425509	0.318008192
Jumlah			1.844455259
Rata rata			0.368891052

Tahun	Biaya Manajemen	Pendapatan premi	Rasio biaya Manajemen
1999	2785730104	4939759461	0.563840436
2000	3679009918	7675402800	0.479402855
2001	4169139165	11307781844	0.371349503
2002	4946367135	15044580969	0.328780652
2003	7337332864	20905425504	0.350877447
Jumlah			2.094450892
Rata rata			0.418890178

Tahun	Hasil underwriting	Pendapatan premi	Rasio Underwriting
1999	1936168908	4938759461	0.391956111
2000	2244830198	7875402600	0.292470677
2001	3736458709	11307781844	0.330432508
2002	5597830050	15044580969	0.372082816
2003	8683562932	20905425504	0.415373652
Jumlah			1.802315764
Rata rata			0.360463153

Tahun	Jumlah kewajiban	Tot kekayaan yg di aset yg dikenakan	Rasio kewajiban thdp
1999	3562783498	20912914750	0.170362838
2000	5417114208	21696220910	0.249680082
2001	732786214	24258511890	0.302061569
2002	9443434992	25160895530	0.375321895
2003	9151431189	23424223740	0.390882368
Jumlah			1.48810875
Rata rata			0.29762175

Tahun	Piutang premi bersl	Modal sendiri	Rasio piutang premi langsg terhadap surplus
1999	1878002886	19628291260	0.095676368
2000	1881103092	19769415062	0.095152188
2001	3022212514	20678625124	0.146151521
2002	4212573291	21121398330	0.199445758
2003	5913998365	22960682036	0.257348555
Jumlah			0.793774389
Rata rata			0.158754878

Tahun	Piutang premi > 90 h	Modal sendiri	Rasio piutang premi terhadap surplus
1999	191217783	19628291260	0.009741948
2000	1254615824	19769415062	0.063462488
2001	1351639362	20678625124	0.065364083
2002	1928216114	21121398330	0.091292087
2003	3624888523	22960682036	0.157735463
Jumlah			0.367596026
Rata rata			0.077519205

Tahun	Pendapatan Inve	Rata-rata Investasi 2 thn	Rasio pengembalian Investasi
1999	1137062285	13,011,150,160	0.087391
2000	2028413715	15,995,728,420	0.127048007
2001	2272840293	18,865,465,440	0.121767137
2002	1653361098	19,024,340,340	0.08690767
2003	1484224171	18,125,308,750	0.081886831
Jumlah			0.505001017
Rata rata			0.101000203

Tahun	Naik/turun premi	Premi netto tahun sbmny	Rasio perkembangan premi
1999	947003199	4924532169	0.192303181
2000	3000059017	5871535368	0.510949663
2001	4060362432	8871594385	0.457681253
2002	3611073585	12931956817	0.27923644
2003	2888822010	16453030402	0.175567779
Jumlah			1.615736316
Rata rata			0.323147663

Tahun	Premi Netto	Premi bruto	Rasio retensi sendiri
1999	5871535368	73291988612	0.080111582
2000	8871594385	10659792572	0.832248313
2001	12931956817	15608048209	0.828544136
2002	16543030402	20589698872	0.803461503
2003	19341652414	26080996179	0.74159945
Jumlah			3.285984983
Rata rata			0.657192697

Tahun	Cadangan Teknis	Premi netto	Rasio Cadangan Teknis
1999	2638127928	5871535368	0.48337088
2000	4354335961	8871594385	0.490817746
2001	5859842137	12931956817	0.453051477
2002	6461452052	16543030402	0.390584548
2003	6121296323	19341652414	0.316482594
Jumlah			2.134307025
Rata rata			0.426861405

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Tahun	Modal sendiri	Premi netto	Rasio margin solvensi
1999	43977147216	56907463775	0.772783468
2000	48040490177	2.50449E+11	0.191817338
2001	58579939339	2.81713E+11	0.207942007
2002	59225824786	84723785095	0.699046185
2003	67363250248	90093872478	0.747700688
Jumlah			2.819289882
Rata rata			0.523857938

Tahun	Modal sendiri	Total Aktiva	Rasio ikt kecukupan dana
1999	43977147216	93751281341	0.469083158
2000	48040490177	1.15897E+11	0.415228195
2001	58579939339	1.33132E+11	0.440013145
2002	59225824786	1.32799E+11	0.445981277
2003	67363250248	1.50813E+11	0.448666398
Jumlah			2.218970174
Rata rata			0.443394035

Tahun	Naik/Turun modal sendiri	Modal sendiri tahun	Rasio perubahan surplus
1999	6211247287	37765899929	0.16446708
2000	406334291	43977147216	0.009239869
2001	10539449162	48040490177	0.219386795
2002	64588527	58579939339	0.001102571
2003	8137425480	59225824786	0.137396575
Jumlah			0.33159269
Rata rata			0.106318538

Tahun	Beban klaim	Pendapatan premi	Rasio beban klaim
1999	22749308037	62971756711	0.361262052
2000	20080662387	55103984201	0.364051185
2001	20805736456	70411223313	0.292848465
2002	25357416870	82185608571	0.308543276
2003	20343140384	90838771355	0.223952702
Jumlah			1.55045788
Rata rata			0.310091532

Tahun	Komisi	Pendapatan premi	Rasio komisi
1999	6135282799	62971756711	0.097429119
2000	7440659976	55103984201	0.135029486
2001	11253923237	70411223313	0.159831384
2002	1528943489	82185608571	0.185761782
2003	13423612776	90838771355	0.1477773
Jumlah			0.725828051
Rata rata			0.14516581

Tahun	Biaya manajemen	Pendapatan premi	Rasio biaya manajemen
1999	25157348451	62971756711	0.399502050
2000	25881105288	55103984201	0.469314788
2001	31530317088	70411223313	0.447802433
2002	36988300198	82185608571	0.449814785
2003	42008531687	90838771355	0.462439726
Jumlah			2.228873771
Rata rata			0.445774754

Tahun	Hasil underwriting	Pendapatan premi	Rasio underwriting
1999	34087161875	62971756711	0.541308734
2000	27602641838	55103984201	0.500919348
2001	36551563620	70411223313	0.547520151
2002	41560848212	82165808571	0.505894692
2003	57070018195	90836771355	0.628269998
Jumlah			2.723713193
Rata rata			0.544742639

Tahun	Jumlah kewajiban	Tot kekayaan diker aset yg dikenakan	Rasio kewajiban thdp aset yg dikenakan
1999	49765364141	65648240840	0.758060893
2000	67647307807	82061913120	0.8243444757
2001	74540805221	1.05690E+11	0.705222721
2002	73559729798	1.03361E+11	0.711674925
2003	83434647780	1.14885E+11	0.728371494
Jumlah			3.725679278
Rata rata			0.745135856

Tahun	Plutang pembersih Modal sendiri	Rasio tagihan premi lsng thdp surplus
1999	16117624980	0.396500012
2000	18251615180	0.379921502
2001	27916712840	0.476557558
2002	32348591920	0.546190953
2003	43406649553	0.644366912
Jumlah		2.413539937
Rata rata		0.482707327

Tahun	Plut premi > 90 hari Modal sendiri	Rasio piutang premi > 90 hari terhadap surplus
1999	7571235467	0.172162952
2000	9334826038	0.194311632
2001	6598607318	0.112642782
2002	8139654622	0.137434213
2003	13233177200	0.196445052
Jumlah		0.81299663
Rata rata		0.162599328

Tahun	Pendapatan Inve	Rate-rata Investasi 2 thn	Rasio pengembalian investasi
1999	5465065925	42334724173	0.129091804
2000	5371430298	53314142008	0.100750572
2001	7482251656	52863962482	0.141537851
2002	3614734786	5059924788	0.075434852
2003	2559962697	5058924790	0.050822237
Jumlah			0.497437316
Rata rata			0.099487463

Tahun	Naik/turun premi	Premi netto tahun sbm	Rasio pertumbuhan premi
1999	-3.72E+09	6.08E+10	-0.061395916
2000	3.78E+09	56907463775	0.066059892
2001	13698788840	60866764660	0.225903847
2002	1.04E+10	74385553500	0.139287763
2003	5.37E+09	84723765095	0.06336372
Jumlah			0.433139306
Rata rata			0.086627861

Tahun	Premi netto	Premi bruto	Rasio retensi sendiri
1999	56007463775	149,953,950,148	0.379752844
2000	#####	155,557,960,457.00	1.610005
2001	#####	178,039,211,241.00	1.582308
2002	84723765095	204,392,184,853	0.414515678
2003	90093872478	225,558,296,224	0.39942965
Jumlah			4.386011582
Rata rata			0.877202316

Tahun	Cadangan teknis	Premi bruto	Rasio cadangan teknis
1999	22738176059	56907463775	0.399564039
2000	34260844156	250,449,157,198	0.136786804
2001	38751208647	281,712,868,945	0.137555692
2002	19416999329	84,723,765,095	0.229180081
2003	19003590770	225,558,296,224	0.084252096
Jumlah			0.967346711
Rata rata			0.197469742

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Tahun	Modal sendiri (dalam 000)	Premi netto (dalam 000)	Rasio margin solvensi
1999	817052000	99424000	8.217854844
2000	838494000	129179000	6.490946671
2001	852435000	191676000	4.447270394
2002	905770000	338228000	2.677986447
2003	1133058000	545202000	2.078235223
Jumlah			23.91229358
Rata rata			4.782458718

Tahun	Modal sendiri (dalam 000)	Total aktiva (dalam 000)	Rasio lingkakr kecukupan dana
1999	817052000	1312315000	0.622603567
2000	838494000	1395517000	0.600848288
2001	852435000	1430787000	0.595780504
2002	905770000	1570338000	0.57679939
2003	1133058000	1967202000	0.575974404
Jumlah			2.972006153
Rata rata			0.594401231

Tahun	Naik/turun modal sendiri (dalam 000)	Modal sendiri tahun sebelumnya (dalam 000)	Rasio perubahan surplus
1999	316537000	500515000	0.632422605
2000	21442000	817052000	0.026243128
2001	13941000	838494000	0.016628237
2002	53335000	852435000	0.06256782
2003	227288000	905770000	0.25093346
Jumlah			0.98879325
Rata rata			0.19775885

Tahun	Beban klaim (dalam 000)	Pendapatan premi (dalam 000)	Rasio beban klaim
1999	88886000	98843000	0.711316254
2000	131235000	122742000	1.069340568
2001	118180000	181243000	0.652052769
2002	256267000	334555000	0.765993633
2003	504520000	542991000	0.929149839
Jumlah			4.127853063
Rata rata			0.825570613

Tahun	Komisi (dalam 000)	Pendapatan premi (dalam 000)	Rasio komisi
1999	1867000	98843000	0.019278626
2000	5846000	122742000	0.047628359
2001	13463000	181243000	0.074281489
2002	17217000	334555000	0.05146239
2003	20195000	542991000	0.037192145
Jumlah			0.22984301
Rata rata			0.045668602

Tahun	Biaya manajemen (dalam 000)	Pendapatan premi (dalam 000)	Rasio biaya manajemen
1999	22911000	98843000	0.236578792
2000	26709000	122742000	0.217602777
2001	30737000	181243000	0.169700347
2002	33633000	334555000	0.100530556
2003	39713000	542991000	0.073137492
Jumlah			0.797549964
Rata rata			0.159509993

Tahun	Hasil underwriting (dalam 000)	Pendapatan premi (dalam 000)	Rasio underwriting
1999	26090000	96643000	0.26940512
2000	-14357000	122742000	-0.11698927
2001	49600000	181243000	0.273665742
2002	61071000	334555000	0.182543976
2003	18276000	542991000	0.033658016
Jumlah			0.642303927
Rata rata			0.128460785

Tahun	Jumlah kewajiban (dalam 000)	Tot kekayaan yg di aset yg dikenakan	Rasio kewajiban thdp aset yg dikenakan
1999	286699000	1277663000	0.224389774
2000	352885000	1341138000	0.263123556
2001	378065000	1389531000	0.272081012
2002	466688000	1907604000	0.244635679
2003	626405000	1883933000	0.377862442
Jumlah			1.361892463
Rata rata			0.276374493

Tahun	Piutang premi bers (dalam 000)	Modal sendiri (dalam 000)	Rasio piutang premi isng thdp surplus
1999	887000	817052000	0.01086467
2000	7552000	838494000	0.009006624
2001	10817000	852435000	0.012808842
2002	10786000	905770000	0.0119081
2003	6718000	1133058000	0.005929087
Jumlah			0.050515323
Rata rata			0.010103065

Tahun	Piutang premi >90 (dalam 000)	Modal sendiri (dalam 000)	Rasio piutang premi >90 thdp surplus
1999	2663000	817052000	0.003259276
2000	1812000	838494000	0.002161017
2001	2729000	852435000	0.003201417
2002	2684000	905770000	0.002963225
2003	2180000	1133058000	0.001923997
Jumlah			0.013598934
Rata rata			0.002701787

Tahun	Pendapatan inve (dalam 000)	Rate-rata Investasi 2thn (dalam 000)	Rasio pengembalian investasi
1999	73886000	1213905000	0.060851549
2000	84137000	1339330000	0.062820216
2001	29345000	1434907000	0.020450803
2002	55801000	1708553000	0.032640696
2003	217596000	1709552500	0.127282432
Jumlah			0.304045696
Rata rata			0.060809139

Tahun	Naik/turun premi (dalam 000)	Premi netto thn sbilnya (dalam 000)	Rasio pertumbuhan premi
1999	17133000	82291000	0.209200168
2000	29755000	99424000	0.299273817
2001	82497000	129179000	0.483801547
2002	146552000	191676000	0.784581899
2003	206974000	338228000	0.611936327
Jumlah			2.367793757
Rata rata			0.473556751

Tahun	Premi netto (dalam 000)	Premi bruto (dalam 000)	Rasio retensi sendiri premi
1999	69424000	111728000	0.889867447
2000	129179000	141721000	0.911502177
2001	191676000	206238000	0.929392256
2002	338228000	353541000	0.956686777
2003	545202000	563569000	0.967375162
Jumlah			4.854623819
Rata rata			0.930984764

Tahun	Cadangan teknis (dalam 000)	Premi netto (dalam 000)	Rasio cadangan teknis
1999	11277000	99424000	0.113423318
2000	20617000	129179000	0.161148484
2001	38107000	191676000	0.198809449
2002	49267000	338228000	0.145662098
2003	61789000	545202000	0.113332308
Jumlah			0.732376655
Rata rata			0.146475131

# **Lampiran 2**

**Data Penelitian  
Untuk Proses Pengolahan Data  
Dan Uji Normalitas, Autokorelasi, Multikolinearitas, Hipotesa, Uji T**



Tahun	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>PT. Asuransi Bina Dana Artha Tbk</b>															
1999	633.33	0.832	0.308	-0.062	0.103	0.692	0.201	0.058	0.194	0.886	0.333	0.073	0.761	0.275	1.503
2000	198.33	0.495	0.303	-0.187	0.218	0.451	0.331	0.305	0.425	0.931	0.65	0.604	0.752	0.368	0.909
2001	286.67	0.325	0.285	0.061	0.22	0.441	0.339	0.248	0.075	0.952	0.898	0.228	0.856	0.614	0.617
2002	218.33	0.438	0.411	0.939	0.298	0.394	0.308	0.175	0.074	0.671	0.647	0.066	0.849	0.436	0.441
2003	473.33	0.583	0.4	0.205	0.077	0.652	0.27	0.229	0.359	0.729	0.493	0.184	0.812	-0.09	0.53
<b>PT Asuransi Bintang Tbk</b>															
1999	1,654.17	0.676	0.404	8.532	0.321	0.393	0.392	0.244	0.12	0.668	0.42	0.105	0.578	0.738	0.556
2000	370.00	0.797	0.419	0.085	0.316	0.478	0.206	0.303	0.196	0.645	0.364	0.089	0.615	-0.078	0.68
2001	141.67	0.635	0.382	0.035	0.241	0.531	0.228	0.275	0.162	0.829	0.436	0.096	0.65	0.298	0.695
2002	351.67	0.638	0.392	0.104	0.28	0.478	0.242	0.226	0.026	0.779	0.509	0.017	0.509	0.102	0.575
2003	355.00	0.662	0.042	0.041	0.198	0.56	0.242	0.239	0.097	0.719	0.284	0.009	0.613	0.002	0.682
<b>PT Asuransi Dayin Mitra Tbk</b>															
1999	566.67	9.716	0.655	0.163	4.62	1.013	4.633	2.794	1.488	0.357	0.369	0.034	0.097	4.841	1.443
2000	354.17	2.515	0.519	-0.048	0.818	0.517	0.336	0.737	0.106	0.511	0.629	0.033	0.254	2.678	0.619
2001	311.67	1.731	0.491	0.06	0.539	0.651	0.19	0.54	0.121	0.542	0.639	0.005	0.285	0.614	0.575
2002	157.50	1.804	0.519	0.073	0.677	0.527	0.079	0.527	0.045	0.597	0.682	0.002	0.212	0.297	0.521
2003	257.50	1.485	0.507	0.068	0.603	0.336	-0.158	0.52	0.066	0.625	0.669	0.032	0.23	0.298	0.395
<b>PT Asuransi Harta Aman Pratama Tbk</b>															
1999	2,033.33	3.34	0.847	0.01	0.39	0.275	0.833	0.564	0.875	0.17	0.096	0.009	0.08	0.192	0.483
2000	1,383.33	2.228	0.785	0.007	0.293	0.276	0.432	0.479	0.127	0.249	0.095	0.064	0.832	0.511	0.491
2001	1,900.00	1.599	0.738	0.046	0.33	0.236	0.433	0.371	0.122	0.302	0.146	0.065	0.828	0.458	0.453
2002	3,379.17	1.284	0.691	0.021	0.372	0.299	0.328	0.329	0.087	0.375	0.199	0.094	0.803	0.279	0.391
2003	201.67	1.188	0.715	0.088	0.415	0.266	0.318	0.351	0.082	0.391	0.257	0.577	0.742	0.176	0.317
<b>PT Panin Insurance Tbk</b>															
1999	330.83	8.218	0.623	0.632	0.269	0.224	0.019	0.237	0.061	0.224	0.011	0.003	0.89	0.208	0.113
2000	125.83	6.491	0.601	0.026	0.117	0.263	0.048	0.216	0.063	0.263	0.009	0.002	0.912	0.299	0.161
2001	253.33	4.447	0.596	0.017	0.274	0.272	0.074	0.17	0.02	0.272	0.013	0.003	0.929	0.484	0.199
2002	221.67	2.678	0.577	0.063	0.183	0.245	0.051	0.101	0.033	0.245	0.012	0.003	0.957	0.765	0.146
2003	272.50	2.078	0.576	0.251	0.034	0.378	0.037	0.073	0.127	0.378	0.006	0.002	0.967	0.612	0.113

**PT Asuransi Ramayana Tbk**

1999	1,073.33	0.773	0.469	0.165	0.541	0.361	0.097	0.399	0.129	0.758	0.366	0.172	0.379	-0.061	0.4
2000	550.00	0.019	0.415	0.009	0.501	0.036	0.135	0.47	0.101	0.824	0.038	0.194	1.161	0.066	0.137
2001	825.00	0.208	0.44	0.219	0.547	0.293	0.159	0.448	0.415	0.705	0.477	0.113	1.582	0.226	0.138
2002	575.00	0.699	0.446	0.001	0.506	0.309	0.186	0.45	0.075	0.712	0.546	0.137	0.414	0.139	0.229
2003	820.83	0.747	0.447	0.137	0.628	0.224	0.148	0.462	0.051	0.726	0.644	0.196	0.399	0.063	0.084

A :	Rata-rata harga saham
B :	Rasio margin solvensi
C :	Rasio tingkat kecukupan dana
D :	Rasio Perubahan surplus
E :	Rasio underwriting
F :	Rasio beban klaim
G :	Rasio komisi
H :	Rasio manajemen
I :	Rasio pengembalian investasi
J :	Rasio kewajiban terhadap aset yang dipertanakan
K :	Rasio tagihan premi langsung terhadap surplus
L :	Rasio piutang premi terhadap surplus
M :	Rasio retensi sendiri
N :	Rasio pertumbuhan premi
O :	Rasio cadangan teknis

# **Lampiran 3**

## **Hasil – Hasil Pengolahan Data Untuk PT. Asuransi Bina Dana Arta Tbk**

- 1. Hasil Uji Normalitas**
- 2. Hasil Uji Autokorelasi**
- 3. Hasil Uji Multikolinearitas**
- 4. Hasil Uji Hipotesa**
- 5. Hasil Uji T**

**Tests of Normality**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Rata-rata harga saham	.257	5	.200*	.843	5	.221
Rasio margin solvensi	.200	5	.200*	.954	5	.707
Rasio tingkat kecukupan dana	.313	5	.122	.758	5	.047
Rasio Perubahan surplus	.288	5	.200*	.854	5	.260
Rasio underwriting	.248	5	.200*	.882	5	.351
Rasio beban klaim	.310	5	.132	.787	5	.078
Rasio komisi	.227	5	.200*	.869	5	.309
Rasio manajemen	.210	5	.200*	.949	5	.665
Rasio pengembalian investasi	.224	5	.200*	.806	5	.100
Rasio kewajiban terhadap aset yang diperkanankan	.261	5	.200*	.814	5	.128
Rasio tagihan premi langsung terhadap surplus	.214	5	.200*	.975	5	.873
Rasio piutang premi terhadap surplus	.305	5	.143	.809	5	.110
Rasio retensi sendiri	.224	5	.200*	.803	5	.097
Rasio pertumbuhan premi	.230	5	.200*	.957	5	.729
Rasio cadangan teknis	.265	5	.200*	.850	5	.245

\*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.659 <sup>a</sup>	.737	.650	110.33127	3.311

a. Predictors: (Constant), Rasio margin solvensi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-86.735	162.251		-.535	.630		
	Rasio margin solvensi	839.385	289.125	.859	2.903	.062	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.045 <sup>a</sup>	.002	-.331	215.12239	1.901

a. Predictors: (Constant), Rasio tingkat kecukupan dana

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	410.699	627.041		.655	.559		
	Rasio tingkat kecukupan dana	-142.644	1814.930	-.045	-.079	.942	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.312 <sup>a</sup>	.097	-.204	204.61875	1.957

a. Predictors: (Constant), Rasio Perubahan surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	387.109	101.624		3.809	.032		
	Rasio Perubahan surplus	-131.325	231.168	-.312	-.568	.610	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.858 <sup>a</sup>	.736	.649	110.55245	2.320

a. Predictors: (Constant), Rasio underwriting

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	682.597	121.266		5.629	.011		
	Rasio underwriting	-1749.982	604.420	-.858	-2.895	.063	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.955 <sup>a</sup>	.912	.883	63.82503	2.571

a. Predictors: (Constant), Rasio beban klaim

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-328.179	126.910		-2.586	.081		
	Rasio beban klaim	1312.127	235.093	.955	5.581	.011	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.935 <sup>a</sup>	.875	.834	76.09709	3.438

a. Predictors: (Constant), Rasio komisi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1258.328	198.422		6.342	.008		
	Rasio komisi	-3092.919	674.541	-.935	-4.585	.019	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.753 <sup>a</sup>	.568	.424	141.59193	2.474

- a. Predictors: (Constant), Rasio manajemen  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	667.308	166.351		4.011	.028		
	Rasio manajemen	-1503.980	757.772	-.753	-1.985	.141	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.056 <sup>a</sup>	.003	-.329	215.00335	1.986

- a. Predictors: (Constant), Rasio pengembalian investasi  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	347.363	178.270		1.949	.146		
	Rasio pengembalian investasi	64.937	666.002	.056	.098	.928	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.011 <sup>a</sup>	.000	-.333	215.32977	1.914

- a. Predictors: (Constant), Rasio kewajiban terhadap aset yang diperkanankan  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	347.952	718.243		.484	.661		
	Rasio kewajiban terhadap aset yang diperkanankan	16.848	853.631	.011	.020	.985	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.778 <sup>a</sup>	.605	.473	135.38058	3.540

a. Predictors: (Constant), Rasio tagihan premi langsung terhadap surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	779.553	204.074		3.820	.032		
	Rasio tagihan premi langsung terhadap surplus	-691.085	322.552	-.778	-2.143	.122	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.519 <sup>a</sup>	.270	.026	184.02331	1.577

a. Predictors: (Constant), Rasio piutang premi terhadap surplus

b. Dependent Variable: Rata-rata harga saham

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37525.053	1	37525.053	1.108	.370 <sup>a</sup>
	Residual	101593.7	3	33864.578		
	Total	139118.8	4			

a. Predictors: (Constant), Rasio piutang premi terhadap surplus

b. Dependent Variable: Rata-rata harga saham



**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	463.716	126.925		3.653	.035		
	Rasio piutang premi terhadap surplus	-440.332	418.304	-.519	-1.053	.370	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.351 <sup>a</sup>	.123	-.169	201.63056	2.465

a. Predictors: (Constant), Rasio retensi sendiri

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1455.130	1685.257		.863	.451		
	Rasio retensi sendiri	-1356.241	2087.895	-.351	-.650	.562	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.538 <sup>a</sup>	.289	.053	181.51760	2.166

a. Predictors: (Constant), Rasio pertumbuhan premi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	485.339	137.970		3.518	.039		
	Rasio pertumbuhan premi	-384.235	347.544	-.538	-1.106	.350	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.648 <sup>a</sup>	.420	.227	163.96530	1.912

- a. Predictors: (Constant), Rasio cadangan teknis  
b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	137.355	169.065		.812	.476		
	Rasio cadangan teknis	280.813	190.424	.648	1.475	.237	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

# **Lampiran 4**

## **Hasil – Hasil Pengolahan Data Untuk PT. Asuransi Bintang Tbk**

- 1. Hasil Uji Normalitas**
- 2. Hasil Uji Autokorelasi**
- 3. Hasil Uji Multikolinearitas**
- 4. Hasil Uji Hipotesa**
- 5. Hasil Uji T**

### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Rata-rata harga saham	.431	5	.003	.725	5	.026
Rasio margin solvensi	.331	5	.077	.774	5	.064
Rasio tingkat kecukupan dana	.432	5	.003	.669	5	.010**
Rasio Perubahan surplus	.469	5	.001	.594	5	.010**
Rasio underwriting	.205	5	.200*	.874	5	.325
Rasio beban klaim	.238	5	.200*	.941	5	.606
Rasio komisi	.406	5	.007	.768	5	.057
Rasio manajemen	.266	5	.200*	.895	5	.394
Rasio pengembalian investasi	.161	5	.200*	.966	5	.802
Rasio kewajiban terhadap aset yang diperkanankan	.184	5	.200*	.904	5	.425
Rasio tagihan premi langsung terhadap surplus	.182	5	.200*	.982	5	.925
Rasio piutang premi terhadap surplus	.311	5	.127	.738	5	.035
Rasio retensi sendiri	.246	5	.200*	.931	5	.529
Rasio pertumbuhan premi	.233	5	.200*	.879	5	.341
Rasio cadangan teknis	.338	5	.063	.734	5	.032

\*\* . This is an upper bound of the true significance.

\* . This is a lower bound of the true significance.

a. Lilliefors Significance Correction

### Regression

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.030 <sup>a</sup>	.001	-.332	705.05395	1.216

a. Predictors: (Constant), Rasio margin solvensi

b. Dependent Variable: Rata-rata harga saham

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	385.554	3595.381		.107	.921		
	Rasio margin solvensi	277.374	5257.674	.030	.053	.961	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.226 <sup>a</sup>	.051	-.265	687.11810	1.309

a. Predictors: (Constant), Rasio tingkat kecukupan dana

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	292.196	766.561		.381	.728		
	Rasio tingkat kecukupan dana	861.209	2142.387	.226	.402	.715	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.989 <sup>a</sup>	.978	.970	105.65692	2.757

a. Predictors: (Constant), Rasio Perubahan surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	293.829	53.248		5.518	.012		
	Rasio Perubahan surplus	159.527	13.953	.989	11.433	.001	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.564 <sup>a</sup>	.319	.091	582.26426	1.906

a. Predictors: (Constant), Rasio underwriting

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1222.285	1539.234		-.794	.485		
	Rasio underwriting	6625.318	5593.835	.564	1.184	.322	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.852 <sup>a</sup>	.726	.634	369.40923	2.180

a. Predictors: (Constant), Rasio beban klaim

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4557.957	1423.439		3.202	.049		
	Rasio beban klaim	-8162.821	2897.171	-.852	-2.818	.067	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.968 <sup>a</sup>	.937	.916	177.20702	2.254

a. Predictors: (Constant), Rasio komisi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1514.781	322.951		-4.690	.018		
	Rasio komisi	7974.358	1194.947	.968	6.673	.007	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.267 <sup>a</sup>	.071	-.238	679.71949	.793

a. Predictors: (Constant), Rasio manajemen

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1921.592	2820.473		.681	.545		
	Rasio manajemen	-5233.454	10893.724	-.267	-.480	.664	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.049 <sup>a</sup>	.002	-.330	704.54609	1.104

a. Predictors: (Constant), Rasio pengembalian investasi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	629.437	723.549		.870	.448		
	Rasio pengembalian investasi	-457.041	5418.816	-.049	-.084	.938	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.540 <sup>a</sup>	.292	.056	593.57284	2.176

a. Predictors: (Constant), Rasio kewajiban terhadap aset yang diperkanankan

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3717.741	2838.993		1.310	.282		
	Rasio kewajiban terhadap aset yang diperkanankan	-4317.637	3682.631	-.540	-1.112	.347	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.070 <sup>a</sup>	.005	-.327	703.62715	1.138

a. Predictors: (Constant), Rasio tagihan premi langsung terhadap surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	368.041	1716.324		.214	.844		
	Rasio tagihan premi langsung terhadap surplus	512.715	4190.005	.070	.122	.910	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.423 <sup>a</sup>	.179	-.094	639.07329	1.572

a. Predictors: (Constant), Rasio piutang premi terhadap surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	221.256	521.765		.424	.700		
	Rasio piutang premi terhadap surplus	5589.310	6907.064	.423	.809	.478	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.238 <sup>a</sup>	.057	-.258	685.14908	1.087

a. Predictors: (Constant), Rasio retensi sendiri

b. Dependent Variable: Rata-rata harga saham



**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2187.018	3815.276		.573	.607		
	Rasio retensi sendiri	-2719.253	6413.072	-.238	-.424	.700	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.830 <sup>a</sup>	.689	.585	393.43664	2.052

a. Predictors: (Constant), Rasio pertumbuhan premi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	243.870	217.748		1.120	.344		
	Rasio pertumbuhan premi	1556.643	603.951	.830	2.577	.082	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.724 <sup>a</sup>	.524	.365	486.90590	1.526

a. Predictors: (Constant), Rasio cadangan teknis

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4818.117	2347.501		2.052	.132		
	Rasio cadangan teknis	-6655.610	3665.903	-.724	-1.816	.167	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

# **Lampiran 5**

## **Hasil – Hasil Pengolahan Data Untuk PT. Daying Mitra Tbk**

- 1. Hasil Uji Normalitas**
- 2. Hasil Uji Autokorelasi**
- 3. Hasil Uji Multikolinearitas**
- 4. Hasil Uji Hipotesa**
- 5. Hasil Uji T**

### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Rata-rata harga saham	.235	5	.200*	.961	5	.762
Rasio margin solvensi	.405	5	.007	.672	5	.010**
Rasio tingkat kecukupan dana	.414	5	.005	.746	5	.040
Rasio Perubahan surplus	.283	5	.200*	.961	5	.762
Rasio underwriting	.439	5	.002	.638	5	.010**
Rasio beban klaim	.234	5	.200*	.932	5	.542
Rasio komisi	.431	5	.003	.672	5	.010**
Rasio manajemen	.413	5	.005	.644	5	.010**
Rasio pengembalian investasi	.451	5	.001	.632	5	.010**
Rasio kewajiban terhadap aset yang diperkanankan	.242	5	.200*	.899	5	.408
Rasio tagihan premi langsung terhadap surplus	.396	5	.010	.730	5	.030
Rasio piutang premi terhadap surplus	.347	5	.048	.663	5	.010**
Rasio retensi sendiri	.280	5	.200*	.901	5	.414
Rasio pertumbuhan premi	.315	5	.118	.781	5	.072
Rasio cadangan teknis	.387	5	.014	.774	5	.064

\*. This is a lower bound of the true significance.

\*\* . This is an upper bound of the true significance.

a. Lilliefors Significance Correction

## Regression

### Model Summary<sup>a</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.898 <sup>a</sup>	.806	.741	77.13012	2.338

a. Predictors: (Constant), Rasio margin solvensi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	196.232	51.145		3.837	.031		
	Rasio margin solvens	38.626	10.945	.898	3.529	.039	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.836 <sup>a</sup>	.699	.599	96.01783	2.193

a. Predictors: (Constant), Rasio tingkat kecukupan dana

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-699.646	392.100		-1.784	.172		
	Rasio tingkat kecukupan dana	1912.201	724.157	.836	2.641	.078	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.417 <sup>a</sup>	.174	-.101	159.10874	.753

a. Predictors: (Constant), Rasio Perubahan surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	276.159	97.807		2.824	.067		
	Rasio Perubahan surplus	844.014	1061.792	.417	.795	.485	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.880 <sup>a</sup>	.774	.698	83.29988	2.116

- a. Predictors: (Constant), Rasio underwriting  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	220.423	50.483		4.366	.022		
	Rasio underwriting	75.153	23.473	.880	3.202	.049	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.827 <sup>a</sup>	.684	.579	98.41627	2.051

- a. Predictors: (Constant), Rasio beban klaim  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	26.992	126.617		.213	.845		
	Rasio beban klaim	496.893	195.009	.827	2.548	.084	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.895 <sup>a</sup>	.801	.734	78.18471	2.268

- a. Predictors: (Constant), Rasio komisi  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	261.608	40.067		6.529	.007		
	Rasio komisi	66.823	19.257	.895	3.470	.040	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.901 <sup>a</sup>	.812	.749	75.88954	2.234

a. Predictors: (Constant), Rasio manajemen

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	188.779	51.762		3.647	.036		
	Rasio manajemen	137.477	38.182	.901	3.601	.037	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.894 <sup>a</sup>	.800	.733	78.27837	2.042

a. Predictors: (Constant), Rasio pengembalian investasi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	250.689	41.748		6.005	.009		
	Rasio pengembalian investasi	215.802	62.284	.894	3.465	.040	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.946 <sup>a</sup>	.895	.859	56.85430	2.615

- a. Predictors: (Constant), Rasio kewajiban terhadap aset yang diperkanankan  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1050.147	145.111		7.237	.005		
	Rasio kewajiban terhadap aset yang diperkanankan	-1369.010	271.403	-.946	-5.044	.015	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.940 <sup>a</sup>	.883	.844	59.96238	2.330

- a. Predictors: (Constant), Rasio tagihan premi langsung terhadap surplus  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	986.332	140.829		7.004	.006		
	Rasio tagihan premi langsung terhadap surplus	-1099.116	231.346	-.940	-4.751	.018	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.625 <sup>a</sup>	.390	.187	136.69887	1.458

- a. Predictors: (Constant), Rasio piutang premi terhadap surplus  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	205.615	108.304		1.898	.154		
	Rasio piutang premi terhadap surplus	5843.646	4217.012	.625	1.386	.260	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.663 <sup>a</sup>	.440	.253	131.06376	1.582

- a. Predictors: (Constant), Rasio retensi sendiri  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	631.633	205.523		3.073	.054		
	Rasio retensi sendiri	-1401.357	913.670	-.663	-1.534	.223	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.934 <sup>a</sup>	.873	.831	62.35425	3.568

- a. Predictors: (Constant), Rasio pertumbuhan premi  
 b. Dependent Variable: Rata-rata harga saham



**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	205.564	39.007		5.270	.013		
	Rasio pertumbuhan premi	70.999	15.625	.934	4.544	.020	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.904 <sup>a</sup>	.818	.757	74.75392	2.548

a. Predictors: (Constant), Rasio cadangan teknis

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	96.416	71.805		1.343	.272		
	Rasio cadangan teknis	328.011	89.429	.904	3.668	.035	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

# **Lampiran 6**

## **Hasil – Hasil Pengolahan Data Untuk PT. Harta Aman Pratama Tbk**

- 1. Hasil Uji Normalitas**
- 2. Hasil Uji Autokorelasi**
- 3. Hasil Uji Multikolinearitas**
- 4. Hasil Uji Hipotesa**
- 5. Hasil Uji T**

### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Rata-rata harga saham	.213	5	.200*	.993	5	.990*
Rasio margin solvensi	.244	5	.200*	.851	5	.250
Rasio tingkat kecukupan dana	.209	5	.200*	.924	5	.489
Rasio Perubahan surplus	.255	5	.200*	.842	5	.218
Rasio underwriting	.197	5	.200*	.935	5	.561
Rasio beban klaim	.223	5	.200*	.973	5	.857
Rasio komisi	.367	5	.026	.775	5	.065
Rasio manajemen	.284	5	.200*	.847	5	.236
Rasio pengembalian investasi	.448	5	.001	.636	5	.010**
Rasio kewajiban terhadap aset yang diperkanankan	.202	5	.200*	.900	5	.411
Rasio tagihan premi langsung terhadap surplus	.215	5	.200*	.855	5	.262
Rasio piutang premi terhadap surplus	.414	5	.005	.710	5	.018
Rasio retensi sendiri	.403	5	.008	.668	5	.010**
Rasio pertumbuhan premi	.213	5	.200*	.807	5	.102
Rasio cadangan teknis	.239	5	.200*	.858	5	.273

\*. This is a lower bound of the true significance.

\*\* This is an upper bound of the true significance.

a. Lilliefors Significance Correction

### Regression

#### Model Summary<sup>a</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.082 <sup>a</sup>	.007	-.324	1322.67855	2.466

a. Predictors: (Constant), Rasio margin solvensi

b. Dependent Variable: Rata-rata harga saham

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1573.666	1552.658		1.014	.385		
1	Rasio margin solvensi	106.774	744.689	.082	.143	.895	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.105 <sup>a</sup>	.011	-.319	1319.89425	2.392

a. Predictors: (Constant), Rasio tingkat kecukupan dana

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3248.038	8067.325		.403	.714		
	Rasio tingkat kecukupan dana	-1944.569	10653.736	-.105	-.183	.867	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.646 <sup>a</sup>	.417	.223	1013.36849	1.999

a. Predictors: (Constant), Rasio Perubahan surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2537.951	688.079		3.688	.035		
	Rasio Perubahan surplus	-22048.0	5050.986	-.646	-1.465	.239	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.166 <sup>a</sup>	.027	-.297	1308.85850	2.579

a. Predictors: (Constant), Rasio underwriting

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3189.410	4880.250		.654	.560		
	Rasio underwriting	-3916.418	13458.388	-.166	-.291	.790	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.454 <sup>a</sup>	.206	-.059	1182.68770	1.995

a. Predictors: (Constant), Rasio beban klaim

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-4415.349	7043.429		-.627	.575		
	Rasio beban klaim	22909.943	25974.637	.454	.882	.443	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.119 <sup>a</sup>	.014	-.314	1317.76354	2.470

a. Predictors: (Constant), Rasio komis

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1475.265	1578.994		.934	.419		
	Rasio komis	648.965	3124.779	.119	.208	.849	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.064 <sup>a</sup>	.004	-.328	1324.45088	2.430

a. Predictors: (Constant), Rasio manajemen

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2090.774	2848.662		.734	.516		
	Rasio manajemen	-743.288	6653.620	-.064	-.112	.918	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.124 <sup>a</sup>	.015	-.313	1317.01198	2.441

a. Predictors: (Constant), Rasio pengembalian investasi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1672.969	768.377		2.177	.118		
	Rasio pengembalian investasi	412.077	1908.777	.124	.216	.843	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.066 <sup>a</sup>	.007	-.323	1322.27422	2.490

a. Predictors: (Constant), Rasio kewajiban terhadap aset yang diperkanankan

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2101.693	2232.223		.942	.416		
	Rasio kewajiban terhadap aset yang diperkanankan	-1063.366	7237.633	-.066	-.150	.891	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.258 <sup>a</sup>	.067	-.244	1282.09612	2.527

a. Predictors: (Constant), Rasio tagihan premi langsung terhadap surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2455.472	1567.157		1.567	.215		
	Rasio tagihan premi langsung terhadap surplus	-4262.123	9196.101	-.258	-.463	.675	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.720 <sup>a</sup>	.519	.358	920.90616	2.021

a. Predictors: (Constant), Rasio piutang premi terhadap surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2351.565	520.478		4.518	.020		
	Rasio piutang premi terhadap surplus	-3535.200	1966.701	-.720	-1.798	.170	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.064 <sup>a</sup>	.004	-.328	1324.46757	2.442

a. Predictors: (Constant), Rasio retensi sendiri

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1928.802	1465.604		1.316	.280		
	Rasio retensi sendiri	-227.249	2040.455	-.064	-.111	.918	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.099 <sup>a</sup>	.010	-.320	1320.64247	2.544

a. Predictors: (Constant), Rasio pertumbuhan premi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1539.205	1510.401		1.019	.383		
	Rasio pertumbuhan premi	743.484	4301.178	.099	.173	.874	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.322 <sup>a</sup>	.104	-.195	1256.61482	2.544

a. Predictors: (Constant), Rasio cadangan teknis

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-384.485	3718.909		-.103	.924		
	Rasio cadangan teknis	5067.880	8609.375	.322	.589	.597	1.000	1.000

a. Dependent Variable: Rata-rata harga saham



# **Lampiran 7**

## **Hasil – Hasil Pengolahan Data Untuk PT. Panin Insurance Tbk**

- 1. Hasil Uji Normalitas**
- 2. Hasil Uji Autokorelasi**
- 3. Hasil Uji Multikolinearitas**
- 4. Hasil Uji Hipotesa**
- 5. Hasil Uji T**

### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Rata-rata harga saham	.200	5	.200*	.976	5	.877
Rasio margin solvensi	.193	5	.200*	.892	5	.385
Rasio tingkat kecukupan dana	.218	5	.200*	.879	5	.342
Rasio Perubahan surplus	.297	5	.170	.781	5	.071
Rasio underwriting	.220	5	.200*	.868	5	.307
Rasio beban klaim	.329	5	.081	.853	5	.255
Rasio komisi	.193	5	.200*	.994	5	.990*
Rasio manajemen	.196	5	.200*	.860	5	.279
Rasio pengembalian investasi	.281	5	.200*	.900	5	.409
Rasio kewajiban terhadap aset yang diperkanankan	.329	5	.081	.853	5	.255
Rasio tagihan premi langsung terhadap surplus	.213	5	.200*	.918	5	.472
Rasio piutang premi terhadap surplus	.367	5	.026	.615	5	.010*
Rasio retensi sendiri	.190	5	.200*	.916	5	.463
Rasio pertumbuhan premi	.179	5	.200*	.927	5	.499
Rasio cadangan teknis	.222	5	.200*	.869	5	.308

\*. This is a lower bound of the true significance.

\*\* . This is an upper bound of the true significance.

a. Lilliefors Significance Correction

## Regression

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.081 <sup>a</sup>	.007	-.325	86.98855	2.703

a. Predictors: (Constant), Rasio margin solvensi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	229.458	89.584		2.561	.083		
	Rasio margin solvens	2.379	16.874	.081	.141	.897	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.270 <sup>a</sup>	.073	-.236	84.02507	2.527

a. Predictors: (Constant), Rasio tingkat kecukupan dana

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-385.612	1288.313		-.299	.784		
	Rasio tingkat kecukupan dana	1053.558	2165.767	.270	.486	.660	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.772 <sup>a</sup>	.596	.462	55.46220	2.537

a. Predictors: (Constant), Rasio Perubahan surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	196.544	32.529		6.042	.009		
	Rasio Perubahan surplus	223.907	106.396	.772	2.104	.126	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.379 <sup>a</sup>	.144	-.141	80.74730	2.145

- a. Predictors: (Constant), Rasio underwriting  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	191.703	78.015		2.457	.091		
	Rasio underwriting	280.107	394.264	.379	.710	.529	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.033 <sup>a</sup>	.001	-.332	87.22964	2.709

- a. Predictors: (Constant), Rasio beban klaim  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	229.408	205.684		1.115	.346		
	Rasio beban klaim	41.337	730.647	.033	.057	.958	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.430 <sup>a</sup>	.185	-.086	78.77610	3.218

- a. Predictors: (Constant), Rasio komisi  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	315.062	96.520		3.264	.047		
	Rasio komisi	-1614.765	1954.834	-.430	-.826	.469	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.057 <sup>a</sup>	.003	-.329	87.13600	2.710

a. Predictors: (Constant), Rasio manajemen

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	250.407	104.921		2.387	.097		
	Rasio manajemen	-60.021	610.718	-.057	-.098	.928	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.153 <sup>a</sup>	.023	-.302	86.24921	2.845

a. Predictors: (Constant), Rasio pengembalian investasi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	223.839	74.205		3.016	.057		
	Rasio pengembalian investasi	279.467	1042.481	.153	.268	.806	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.033 <sup>a</sup>	.001	-.332	87.22964	2.709

a. Predictors: (Constant), Rasio kewajiban terhadap aset yang diperkanankan

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	229.408	205.684		1.115	.346		
	Rasio kewajiban terhadap aset yang diperkanankan	41.337	730.647	.033	.057	.958	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.092 <sup>a</sup>	.009	-.322	86.90297	2.603

a. Predictors: (Constant), Rasio tagihan premi langsung terhadap surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	215.168	164.380		1.309	.282		
	Rasio tagihan premi langsung terhadap surplus	2516.227	15658.828	.092	.161	.883	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.503 <sup>a</sup>	.253	.004	75.41958	2.181

a. Predictors: (Constant), Rasio piutang premi terhadap surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	60.277	182.156		.331	.762		
	Rasio piutang premi terhadap surplus	69444.500	68848.340	.503	1.009	.387	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.085 <sup>a</sup>	.007	-.324	86.95898	2.686

a. Predictors: (Constant), Rasio retensi sendiri

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	429.017	1271.501		.337	.758		
	Rasio retensi sendiri	-202.139	1365.149	-.085	-.148	.892	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.072 <sup>a</sup>	.005	-.326	87.05126	2.700

a. Predictors: (Constant), Rasio pertumbuhan premi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	252.184	99.076		2.545	.084		
	Rasio pertumbuhan premi	-23.968	192.387	-.072	-.125	.909	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.465 <sup>a</sup>	.216	-.045	77.26850	3.319

a. Predictors: (Constant), Rasio cadangan teknis

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	384.352	161.517		2.380	.098		
	Rasio cadangan teknis	-979.819	1077.158	-.465	-.910	.430	1.000	1.000

a. Dependent Variable: Rata-rata harga saham



# **Lampiran 8**

## **Hasil – Hasil Pengolahan Data Untuk PT. Asuransi Ramayana Tbk**

- 1. Hasil Uji Normalitas**
- 2. Hasil Uji Autokorelasi**
- 3. Hasil Uji Multikolinearitas**
- 4. Hasil Uji Hipotesa**
- 5. Hasil Uji T**

### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Rata-rata harga saham	.217	5	.200*	.878	5	.340
Rasio margin solvensi	.325	5	.090	.758	5	.048
Rasio tingkat kecukupan dana	.230	5	.200*	.979	5	.901
Rasio Perubahan surplus	.242	5	.200*	.827	5	.170
Rasio underwriting	.281	5	.200*	.856	5	.264
Rasio beban klaim	.249	5	.200*	.882	5	.352
Rasio komisi	.180	5	.200*	.990	5	.974
Rasio manajemen	.332	5	.076	.853	5	.256
Rasio pengembalian investasi	.367	5	.026	.758	5	.048
Rasio kewajiban terhadap aset yang diperkanankan	.252	5	.200*	.848	5	.238
Rasio tagihan premi langsung terhadap surplus	.218	5	.200*	.915	5	.461
Rasio piutang premi terhadap surplus	.207	5	.200*	.842	5	.219
Rasio retensi sendiri	.350	5	.045	.745	5	.039
Rasio pertumbuhan premi	.212	5	.200*	.980	5	.910
Rasio cadangan teknis	.284	5	.200*	.871	5	.316

\*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

### Regression

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.486 <sup>a</sup>	.237	-.018	216.40656	2.475

a. Predictors: (Constant), Rasio margin solvensi

b. Dependent Variable: Rata-rata harga saham

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	623.142	179.434		3.473	.040		
	Rasio margin solvensi	297.791	308.840	.486	.964	.406	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.815 <sup>a</sup>	.664	.552	143.53952	2.463

a. Predictors: (Constant), Rasio tingkat kecukupan dana

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-3236.077	1645.561		-1.967	.144		
	Rasio tingkat kecukupan dana	9031.865	3708.242	.815	2.436	.093	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.811 <sup>a</sup>	.658	.544	144.90365	1.421

a. Predictors: (Constant), Rasio Perubahan surplus

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	578.398	102.422		5.647	.011		
	Rasio Perubahan surplus	1793.168	746.839	.811	2.401	.096	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.467 <sup>a</sup>	.218	-.042	219.00723	1.810

a. Predictors: (Constant), Rasio underwriting

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-302.928	1175.600		-.258	.813		
	Rasio underwriting	1967.978	2151.145	.467	.915	.428	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.648 <sup>a</sup>	.419	.226	188.74611	2.007

a. Predictors: (Constant), Rasio beban klaim

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	499.771	201.368		2.482	.089		
	Rasio beban klaim	1099.646	747.192	.648	1.472	.237	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.692 <sup>a</sup>	.478	.304	178.89841	3.045

a. Predictors: (Constant), Rasio komisi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1425.837	404.046		3.528	.039		
	Rasio komisi	-4529.683	2731.353	-.692	-1.658	.196	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.817 <sup>a</sup>	.668	.557	142.76621	3.004

a. Predictors: (Constant), Rasio manajemen

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3593.585	1152.168		3.119	.053		
	Rasio manajemen	-6336.366	2580.524	-.817	-2.455	.091	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.224 <sup>a</sup>	.050	-.266	241.37278	2.165

a. Predictors: (Constant), Rasio pengembalian investasi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	718.943	165.294		4.349	.022		
	Rasio pengembalian investasi	323.536	811.802	.224	.399	.717	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.244 <sup>a</sup>	.059	-.254	240.21399	2.040

a. Predictors: (Constant), Rasio kewajiban terhadap aset yang diperkanankan

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1569.553	1843.096		.852	.457		
	Rasio kewajiban terhadap aset yang diperkanankan	-1074.792	2469.748	-.244	-.435	.693	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.287 <sup>a</sup>	.083	-.223	237.22490	1.992

- a. Predictors: (Constant), Rasio tagihan premi langsung terhadap surplus  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	659.421	235.687		2.798	.068		
	Rasio tagihan premi langsung terhadap surplus	264.152	508.112	.287	.520	.639	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.006 <sup>a</sup>	.000	-.333	247.67625	2.558

- a. Predictors: (Constant), Rasio piutang premi terhadap surplus  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	774.169	564.529		1.371	.264		
	Rasio piutang premi terhadap surplus	-32.843	3406.917	-.006	-.010	.993	1.000	1.000

- a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.230 <sup>a</sup>	.053	-.263	241.04483	2.803

- a. Predictors: (Constant), Rasio retensi sendiri  
 b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	838.880	202.299		4.147	.025		
	Rasio retensi sendiri	-89.005	217.516	-.230	-.409	.710	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.484 <sup>a</sup>	.234	-.021	216.78010	3.456

a. Predictors: (Constant), Rasio pertumbuhan premi

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	853.592	131.301		6.501	.007		
	Rasio pertumbuhan premi	-978.751	1022.534	-.484	-.957	.409	1.000	1.000

a. Dependent Variable: Rata-rata harga saham

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.557 <sup>a</sup>	.310	.080	205.69934	3.234

a. Predictors: (Constant), Rasio cadangan teknis

b. Dependent Variable: Rata-rata harga saham

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	579.231	187.353		3.092	.054		
	Rasio cadangan teknis	960.104	826.484	.557	1.162	.329	1.000	1.000

a. Dependent Variable: Rata-rata harga saham