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LAMPIRAN - LAMPIRAN

Lampiran 1

Laporan Keuangan Kontribusi Tabarru' dan Klaim Terhadap Cadangan Dana Tabarru' Tahun 2019-2021

No	Perusahaan	Tahun	Kontribusi Tabarru'	Klaim	Cadangan Dana Tabarru'
1	PT. AIA Financial Unit Syariah	2019	48.377	40.081	443.448
		2020	36.216	37.233	672.722
		2021	26.347	69.608	141.886
2	PT Asuransi Manulife Unit Usaha Syariah	2019	31.437	37.234	4.503
		2020	30.503	33.696	12.929
		2021	32.265	31.683	19.248
3	PT Asuransi Allianz Life Unit Syariah	2019	178.078	452.513	593.657
		2020	255.685	213.306	326.150
		2021	190.293	504.698	405.064
4	PT Panindai Ichilife Unit Syariah	2019	4.608	7.847	15.464
		2020	5.585	3.727	11.838
		2021	6.915	6.374	11.142
5	PT BNI Life Insurance	2019	104.414	119.120	21.921
		2020	124.153	111.403	11.938
		2021	123.150	118.972	31.117
6	PT Sun Life Financial Indonesia Unit Syariah	2019	20.406	15.365	16.544
		2020	24.056	19.536	23.854
		2021	39.843	44.997	27.719
7	PT Asuransi Jiwa Central Asia Raya	2019	614	4.199	15.434
		2020	1.242	243	15.120
		2021	1.729	8.231	20.122
8	PT Asuransi Jiwa Mega Life Unit Syariah	2019	529	151	105
		2020	584	133	491
		2021	570	821	931
9	PT AXA Financial Indonesia Unit	2019	2.640	4.135	6.380
		2020	2.435	4.127	4.690

No	Perusahaan	Tahun	Kontribusi Tabarru'	Klaim	Cadangan Dana Tabarru'
	Syariah	2021	2.490	5.748	3.334
10	PT Avrist Assurance Unit Syariah	2019	22.485	23.386	21.214
		2020	14.834	21.933	27.998
		2021	8.097	30.200	27.719
11	PT Great Eastern Life Indonesia	2019	55.575	51.601	46.674
		2020	52.700	61.001	53.562
		2021	54.146	103.829	65.602
12	PT Asuransi Jiwa Sinarmas MSIG Unit Syariah	2019	3.159	3.241	979
		2020	2.397	937	990
		2021	9.102	5.055	2.528
13	PT Asuransi Jiwa Syariah Amanah Jiwa Giri Artha	2019	9.395	2.577	9.770
		2020	7.176	3.309	10.506
		2021	6.836	4.951	10.033

Lampiran 2

Hasil Uji Common Effect Model

Dependent Variable: Y

Method: Panel Least Squares

Date: 10/20/22 Time: 16:11

Sample: 2019 2021

Periods included: 3

Cross-sections included: 13

Total panel (balanced) observations: 39

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	52.72044	41.71548	1.263810	0.2144
X1	0.109161	0.214575	0.508732	0.6140
X2	0.924965	0.175018	5.284962	0.0000
R-squared	0.486971	Mean dependent var	169.9444	
Adjusted R-squared	0.458470	S.D. dependent var	292.0046	
S.E. of regression	214.8825	Akaike info criterion	13.65186	
Sum squared resid	1662281.	Schwarz criterion	13.77983	
Log likelihood	-263.2113	Hannan-Quinn criter.	13.69778	
F-statistic	17.08576	Durbin-Watson stat	1.231658	
Prob(F-statistic)	0.000006			

Lampiran 3

Hasil Uji

Fixed Effect Model

Dependent Variable: Y
Method: Panel EGLS (Cross-section weights)
Date: 10/20/22 Time: 16:11
Sample: 2019 2021
Periods included: 3
Cross-sections included: 13
Total panel (balanced) observations: 39
Linear estimation after one-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	128.0830	20.33674	6.298108	0.0000
X1	0.005393	0.120906	0.044603	0.9648
X2	0.359006	0.123711	2.901966	0.0078

Effects Specification

Cross-section fixed (dummy variables)

Weighted Statistics			
R-squared	0.919282	Mean dependent var	685.5331
Adjusted R-squared	0.872196	S.D. dependent var	623.1305
S.E. of regression	161.6250	Sum squared resid	626943.7
F-statistic	19.52362	Durbin-Watson stat	2.348217
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.736924	Mean dependent var	169.9444
Sum squared resid	852400.2	Durbin-Watson stat	1.896251

Lampiran 4

Hasil Uji Random Effect Model (REM)

Dependent Variable: Y
Method: Panel EGLS (Cross-section random effects)
Date: 10/20/22 Time: 16:12
Sample: 2019 2021
Periods included: 3
Cross-sections included: 13
Total panel (balanced) observations: 39
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	58.99311	45.09179	1.308289	0.1991
X1	0.158925	0.212702	0.747174	0.4598
X2	0.827966	0.156956	5.275137	0.0000

Effects Specification		S.D.	Rho
Cross-section random		90.04407	0.2003
Idiosyncratic random		179.9210	0.7997

Weighted Statistics			
R-squared	0.444057	Mean dependent var	128.4147
Adjusted R-squared	0.413172	S.D. dependent var	248.6654
S.E. of regression	190.4894	Sum squared resid	1306304.
F-statistic	14.37743	Durbin-Watson stat	1.374045
Prob(F-statistic)	0.000026		

Unweighted Statistics			
R-squared	0.482569	Mean dependent var	169.9444
Sum squared resid	1676546.	Durbin-Watson stat	1.070606

Lampiran 5

Hasil Analisis Uji Chow-test

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	12.515328	(12,24)	0.0000

Cross-section fixed effects test equation:

Dependent Variable: Y

Method: Panel EGLS (Cross-section weights)

Date: 10/20/22 Time: 16:12

Sample: 2019 2021

Periods included: 3

Cross-sections included: 13

Total panel (balanced) observations: 39

Use pre-specified GLS weights

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.513041	0.992984	9.580253	0.0000
X1	-0.177466	0.143328	-1.238183	0.2237
X2	0.445441	0.131721	3.381710	0.0017

Weighted Statistics

R-squared	0.414174	Mean dependent var	685.5331
Adjusted R-squared	0.381629	S.D. dependent var	623.1305
S.E. of regression	355.5179	Sum squared resid	4550147.
F-statistic	12.72587	Durbin-Watson stat	0.373105
Prob(F-statistic)	0.000066		

Unweighted Statistics

R-squared	0.102348	Mean dependent var	169.9444
Sum squared resid	2908513.	Durbin-Watson stat	0.549511

Lampiran 6

Hasil Uji Hausman

Correlated Random Effects - Hausman Test

Equation: Untitled

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	6.353458	2	0.0417

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
X1	0.164873	0.158925	0.082941	0.9835
X2	0.634590	0.827966	0.008992	0.0414

Cross-section random effects test equation:

Dependent Variable: Y

Method: Panel Least Squares

Date: 10/20/22 Time: 16:12

Sample: 2019 2021

Periods included: 3

Cross-sections included: 13

Total panel (balanced) observations: 39

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	80.67077	51.86946	1.555265	0.1330
X1	0.164873	0.358026	0.460504	0.6493
X2	0.634590	0.183377	3.460583	0.0020

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.760221	Mean dependent var	169.9444
Adjusted R-squared	0.620349	S.D. dependent var	292.0046
S.E. of regression	179.9210	Akaike info criterion	13.50664
Sum squared resid	776917.3	Schwarz criterion	14.14647
Log likelihood	-248.3794	Hannan-Quinn criter.	13.73620
F-statistic	5.435142	Durbin-Watson stat	1.963527

Prob(F-statistic) 0.000151

Lampiran 7

Hasil Analisis Uji Breusch – Pagan/Lagrange Multiplier

Lagrange multiplier (LM) test for panel data

Date: 10/20/22 Time: 16:10

Sample: 2019 2021

Total panel observations: 39

Probability in ()

Null (no rand. effect) Alternative	Cross-section One-sided	Period One-sided	Both
Breusch-Pagan	1.925976 (0.1652)	0.355770 (0.5509)	2.281747 (0.1309)
Honda	1.387796 (0.0826)	-0.596465 (0.7246)	0.559555 (0.2879)
King-Wu	1.387796 (0.0826)	-0.596465 (0.7246)	-0.027682 (0.5110)
GHM	-- --	-- --	1.925976 (0.1780)

Lampiran 8

Model Analisis yang digunakan Fixed Effect Model

Dependent Variable: Y

Method: Panel EGLS (Cross-section weights)

Date: 10/20/22 Time: 16:11

Sample: 2019 2021

Periods included: 3

Cross-sections included: 13

Total panel (balanced) observations: 39

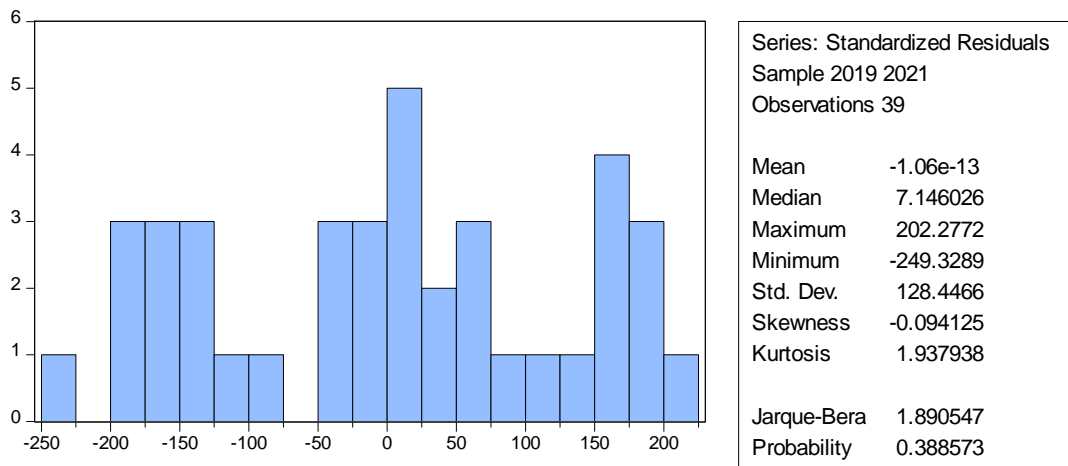
Linear estimation after one-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	128.0830	20.33674	6.298108	0.0000
X1	0.005393	0.120906	0.044603	0.9648
X2	0.359006	0.123711	2.901966	0.0078

Effects Specification			
Cross-section fixed (dummy variables)			
Weighted Statistics			
R-squared	0.919282	Mean dependent var	685.5331
Adjusted R-squared	0.872196	S.D. dependent var	623.1305
S.E. of regression	161.6250	Sum squared resid	626943.7
F-statistic	19.52362	Durbin-Watson stat	2.348217
Prob(F-statistic)	0.000000		
Unweighted Statistics			
R-squared	0.736924	Mean dependent var	169.9444
Sum squared resid	852400.2	Durbin-Watson stat	1.896251

Lampiran 9

Hasil Uji Normalitas Menggunakan Statistic Uji Jarque Bera (JB)



Lampiran 10

Hasil Uji Heteroskedastisitas Menggunakan Uji *White*

Heteroskedasticity Test: White

F-statistic	0.109979	Prob. F(5,33)	0.9893
Obs*R-squared	0.639224	Prob. Chi-Square(5)	0.9861
Scaled explained SS	3.058171	Prob. Chi-Square(5)	0.6910

Test Equation:

Dependent Variable: RESID²

Method: Least Squares

Date: 10/20/22 Time: 16:18

Sample: 1 39

Included observations: 39

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	59806.43	35117.35	1.703045	0.0980
X1 ²	0.607314	1.760327	0.345000	0.7323
X1*X2	0.062780	0.508623	0.123431	0.9025
X1	-414.0147	1097.638	-0.377187	0.7084
X2 ²	-0.101329	0.788640	-0.128486	0.8985
X2	36.56662	710.5842	0.051460	0.9593

R-squared	0.016390	Mean dependent var	42622.59
Adjusted R-squared	-0.132641	S.D. dependent var	144697.7
S.E. of regression	153995.5	Akaike info criterion	26.86787
Sum squared resid	7.83E+11	Schwarz criterion	27.12380
Log likelihood	-517.9235	Hannan-Quinn criter.	26.95970
F-statistic	0.109979	Durbin-Watson stat	1.923190
Prob(F-statistic)	0.989348		

Lampiran 11

Hasil Uji Multikolinearitas menggunakan *Variance Inflation Factors*

Variance Inflation Factors

Date: 10/20/22 Time: 16:19

Sample: 1 39

Included observations: 39

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	1740.181	1.469796	NA
X1	0.046042	1.513116	1.136936
X2	0.030631	1.479844	1.136936

Lampiran 12

Hasil Uji Autokorelasi menggunakan Durbin-Watson

Cross-section fixed (dummy variables)

Weighted Statistics			
R-squared	0.919282	Mean dependent var	685.5331
Adjusted R-squared	0.872196	S.D. dependent var	623.1305
S.E. of regression	161.6250	Sum squared resid	626943.7
F-statistic	19.52362	Durbin-Watson stat	2.348217
Prob(F-statistic)	0.000000		

Lampiran 13

Ringkasan Hasil Uji Parsial (Uji t)

Dependent Variable: Y

Method: Panel EGLS (Cross-section weights)

Date: 10/20/22 Time: 16:11

Sample: 2019 2021

Periods included: 3

Cross-sections included: 13

Total panel (balanced) observations: 39

Linear estimation after one-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	128.0830	20.33674	6.298108	0.0000
X1	0.005393	0.120906	0.044603	0.9648
X2	0.359006	0.123711	2.901966	0.0078

Lampiran 14

Ringkasan Hasil Uji Simultan (Uji F)

Cross-section fixed (dummy variables)

Weighted Statistics			
R-squared	0.919282	Mean dependent var	685.5331
Adjusted R-squared	0.872196	S.D. dependent var	623.1305
S.E. of regression	161.6250	Sum squared resid	626943.7
F-statistic	19.52362	Durbin-Watson stat	2.348217
Prob(F-statistic)	0.000000		

Lampiran 15

Ringkasan Hasil Uji Koefisiem Determinasi (R2)

Weighted Statistics			
R-squared	0.919282	Mean dependent var	685.5331
Adjusted R-squared	0.872196	S.D. dependent var	623.1305
S.E. of regression	161.6250	Sum squared resid	626943.7
F-statistic	19.52362	Durbin-Watson stat	2.348217
Prob(F-statistic)	0.000000		